

IN THE HIGH COURT OF SOUTH AFRICA

GAUTENG DIVISION, PRETORIA

Case no: 35726/12

In the matter between:

**FLEX GROUP (PTY) LTD
REG NO: 2015/034897/07**

APPLICANT

and

**CHEDZA INTERNATIONAL LOSS
ADJUSTORS (PTY) LTD
REG NO: 1983/002291/07**

RESPONDENT

FOUNDING AFFIADVIT

I, the undersigned

**DANIEL RICHARD MULLER
ID: 791024 5068 088**

do hereby declare under oath as follows:

1.1 I am an adult male businessman and Chief Executive Officer of the Applicant at Office 293, Dunkeld West Centre, cnr Jan Smuts Avenue and Bompas Road, Dunkeld West, Gauteng,



**RESOLUTION PASSED BY THE DIRECTOR OF FLEX GROUP (PTY) LTD
(HEREINAFTER REFERRED TO AS THE COMPANY) WITH REGISTRATION NUMBER
2015/034897/07, BY MEANS OF A ROUND ROBIN RESOLUTION ON 4 JULY 2022**

THE DIRECTOR RESOLVED THAT:

1. The Company is hereby authorised to take any legal actions in order to protect the rights of the Company.
2. **DANIEL RICHARD MULLER**, (with identity number **791024 5068 088**), is the sole Director of the Company. The Company is to be involved in legal proceedings against CHEDZA INTERNATIONAL LOSS ADJUSTORS (PTY) LTD and others to protect its rights.
3. **DANIEL RICHARD MULLER** in his capacity as director is hereby nominated, appointed and authorized to depose to any affidavit necessary and to sign any documentation, including a power of attorney, which may be necessary in order to give effect to this resolution on behalf of the Company.
4. **DANIEL RICHARD MULLER** is authorized to prosecute any proceedings to the final end and determination thereof on behalf of the Company.
5. To appoint **CAVANAGH & RICHARDS ATTORNEYS** as the attorneys of record for the Company, with power to appoint lawful agents and to pay their fees in order to give effect to this resolution.
6. To ratify whatever steps may already have been taken in accordance with this resolution.

THIS DONE AND SIGNED AT JOHANNESBURG ON THIS THE 4TH DAY OF JULY 2022


DANIEL RICHARD MULLER
DIRECTOR



2196.

1.2. The statement of facts that are made in this affidavit are made within my personal knowledge, except:

1.2.1. Where the converse is stated expressly; and/or

1.2.2. Where the converse appears from the context in which the statement of facts is made.

1.3. The statement of facts that are contained in this affidavit are also, to the best of my knowledge and belief, both true and correct.

1.4. Pursuant to a resolution passed by the Board of Directors of the Applicant, a copy of which is annexed hereto marked annexure "FA1", I am duly authorised to depose to this affidavit on behalf of the Applicant.

1.5. The legal submissions that are contained herein, are made on the advice of the Applicant's legal representatives, which

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advise the Applicant accepts to be correct and to be in accordance with the prevailing legal position.

PARTIES:

2.

2.1. The Applicant is **FLEX GROUP (PTY) LTD**, a private company, with limited liability, duly registered in accordance with the company laws of the Republic of South Africa with registration number 2015/034897/07, having its registered address and principal place of business at Office 293, Dunkeld West Centre, cnr Jan Smuts Avenue and Bompas Road, Dunkeld West, Gauteng, 2196. A copy of a report from the Company and Intellectual Property Commission ("CIPC"), confirming the Applicant's registered address is annexed hereto marked annexure "**FA2**".

2.2. The Respondent is **CHEDZA INTERNATIONAL LOSS ADJUSTERS (PTY) LTD** t/a Crawford and Company, a private company with limited liability, duly registered in accordance with the

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company laws of the Republic of South Africa with registration number 1983/002291/07, having its principal place of business and registered address at Building 3, 6 Eaton Avenue, Bryanston, Gauteng, 2191. A copy of a report from the Company and Intellectual Property Commission ("CIPC"), confirming the Respondent's registered address is annexed hereto marked annexure "FA3".

APPLICANT'S LOCUS STANDI:

3.

- 3.1 The Applicant is a creditor of the Respondent who is indebted to the Applicant, in the amount of **R25,746,938-23**, which amount is due and payable by the Respondent to the Applicant emanating from services rendered by the Applicant to the Respondent, at the Respondent's special instance and request.
- 3.2 The Respondent is deemed to be unable to pay its debts, pursuant to the provisions of section 345(1)(a) of the

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Companies Act 61 of 1973, incorporated into the new Companies Act, 71 of 2008, in accordance with the provisions of item 9 of schedule 5 to the Act.

- 3.3. It is just and equitable that the Respondent should be wound-up.

JURISDICTION:

4.

I respectfully submit that this court has the necessary jurisdiction to adjudicate this application as both of the parties registered addresses are situated within the jurisdictional area of this Honourable Court. In addition, thereto, the whole cause of action also arose within this court's jurisdictional area.

PURPOSE OF APPLICATION:

5.

- 5.1. This is an application for an order from this Honourable Court in



terms of which the Respondent company be placed under liquidation into the hands of the Master of this Honourable Court, pursuant to the provisions of section 344(f) and (h) of the Companies Act, 61 of 1973, as amended.

5.2. On or about 22 April 2022, the Applicant caused a written demand to be served upon the Respondent at its registered office, for payment in the amount of **R25,746,938-23**, in accordance with the provisions of section 345(1)(a)(i) of the Companies Act, No 61 of 1973, as amended.

5.3. The Respondent has for 3 weeks thereafter neglected to pay the sum, or to secure, or to compound for it to the Applicant's reasonable satisfaction. By virtue of the foregoing, the Respondent is in terms of the Companies Act of 2008, read with section 345(1)(a)(i) of the Companies Act No 61 of 1973, as amended, unable to pay its debts and under such circumstances, the Respondent is liable to be wound-up by the above Honourable Court pursuant to the provisions of section 344(f) of the Companies Act, 61 of 1973, as amended.

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- 5.4. It is further respectfully submitted that it is just and equitable for the Respondent's company to be wound-up in the hands of the Master of this Honourable Court, for reasons, which will be dealt with comprehensively hereinbelow.

**HISTORICAL PERSPECTIVE RELATING TO RESPONDENT'S INDEBTEDNESS
TO THE APPLICANT:**

6.

- 6.1. During July 2021, the Respondent company, duly represented by Norman Hornby, in his capacity as Chief Executive Officer of the Respondent company, entered into an oral agreement with the Applicant, duly represented by me, in my capacity as Chief Executive Officer of the Applicant, to render a composite range of support services to the Respondent company, including but not limited to the collection of data and compiling of various reports (supported by documentary evidence), relating to the nature and extent of the damage to property following the devastating riots and looting in the provinces of KwaZulu-Natal and Gauteng during July 2021.

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6.2. The aforementioned service level agreement, emanated from the following *de facto* position:

6.2.1. During the period 9 July 2021 to 18 July 2021, KwaZulu-Natal and Gauteng Provinces were severely affected by devastating riots and looting, which resulted in billions of rands in damages;

6.2.2. The Respondent company, conducts the services of a loss adjustment company providing a "cradle to grave" management of commercial and property damage claims as it relates to theft, fire, storm, hail, riots, unrests and flood damages claims;

6.2.3. The Applicant conducts the business of, *inter alia*, providing a compensate range of services, including but not limited to damage compliance audit services through, *inter alia*, autonomous audit and data capturing technology;

6.2.4. The Respondent company procured the services of the

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Applicant to render certain automated auditing services to establish the nature and extent of the damages caused by the abovementioned riots and looting.

- 6.3. The services rendered by the Applicant necessitated, *inter alia*, a physical site inspection of all business sites, which fell victim to the riots and looting, for the purpose of capturing the nature and extent of the damages caused by such riots and looting and to present same to the Respondent for the purpose of verification and quantification of the claims to be submitted to SASRIA in this regard.
- 6.4. In addition to the aforementioned on-site exercise, the Applicant also attended to various desktop audits in terms of which it recreated reports based on information obtained from loss adjusters and various clients.
- 6.5. For purposes of reporting and calculating the cost of services rendered by the Respondent, the parties agreed to categorise the various affected areas according to the extent

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of damages, in the following categories:

6.5.1. Green site (minimal damage):

Cost of Flex Group Services: **R3,850.00** (excluding
VAT)

(The Green category was reserved for claims where the least amount of damage occurred. Little to no physical damage where only shop front damage occurred at most. The claims were mainly linked to business interruption and stock loss claims and the insured is usually trading again after the loss. No fire damage occurred).

6.5.2. Green site deliverables:

Audit report;

Value at risk report;

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Bundle of photos depicting the nature and extent of damages;

First draft of preliminary report.

6.5.3. **Amber site (extensive damage, not destroyed):**

Cost of Flex Group Service: **R25,300.00 (excluding VAT)**

(The Amber category are sites **with** more damage than the Green category. Full or major part of the shop front of such stores have been damaged and the insured's property remained closed after the riots and damage caused. Possible fire damage **in** parts of the property with accompanied smoke and/or water damage)

6.5.4. **Amber site deliverables:**

Audit report;

Value at risk report;

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Bundle of photos depicting the nature and extent of damages, video of the entire damaged area;

First draft of preliminary report.

6.5.5. Amber Max sites (extensive damage, more than Amber sites, fire and water damage):

Cost of Flex Group Service: **R49,500.00 (excluding VAT)**

(The Amber Max category is aligned to the Amber category but with more damage than the Amber category and was specifically aimed at high value properties including but not limited to banks, quick service restaurants and filling stations. These business sites suffered full or major shop front damage and the insured's property remained closed after the damage or loss that occurred. Full or major destruction of property was caused by fire or accompanied by smoke and/or water damage).

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6.5.6. Amber Max site deliverables:

Audit report;

Value at risk report;

Bundle of photos depicting the nature and extent of damages, video of the entire damaged area;

Reconstruction of the inspected area with output as floor plan;

First preliminary report.

6.5.7. Red sites (extensive destruction):

Cost of Flex Group Service: **R16,50 per m² with a minimum charge of R82,500.00 per site (excluding VAT)**

[The Red category is aligned to construction over a large area consisting primarily of high value property. This category only applied to selected claims. Mass destruction over a large area, mainly pertaining to larger buildings and the full properties. The insured

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property remained closed after damage or loss occurred and suffered full or major destruction of property caused by fire. Audits and true quantification are only possible through use of scanning technology).

6.5.8. Red site deliverables:

Audit report;

Value at risk report;

Bundle of photos depicting the nature and extent of damages, Video of the entire damaged area;

Bill of quantities;

Floor plans;

Mesh cloud of damage area;

3D model of entire building;

First preliminary report.

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- 6.6. The abovementioned costing structure, agreed upon between the parties excluded Value Added Tax and was due upon completion of the various deliverables and payable by the Respondent to the Applicant immediately upon receipt of payment by the Respondent from agents and SASRIA.
- 6.7. It is specifically recorded that on or about 28 July 2021, the parties agreed to an amendment to its oral agreement as referred to hereinabove, which amendment related exclusively to the draft and delivery of a Value at Risk Report ("VAR" or "BOQ") initially included in the range of services provided by the Applicant. By agreement between the parties the Respondent concluded an agreed with a firm of quantity surveyors known as Storm, Sciocatti Quantity Surveyors (Pty) Ltd ("SSQS") to prepare the VAR/BOQ reports. At all times it was within the parties' contemplation that an amount, to be agreed upon between the parties, will be deducted from the payment in favour of the Applicant in respect of the VAR/BOQ reports prepared by SSQS.

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6.8. Subsequently, during December 2021, the parties agreed to the deduction of an amount of R8 million from the total amount due and payable to the Applicant in respect of the services rendered by the Applicant to the Respondent, as agreed.

6.9. Between the period December 2021, the Applicant duly performed in terms of the agreement and rendered its services to the Respondent to the satisfaction of the Respondent and its client SASRIA, and handed over all requested digital files by way of both hard drive and a digital portal during the period November 2021 to January 2022. The Respondent's satisfaction with the Applicant's services is supported by, *inter alia*, a letter of recommendation issued by the Chief Executive Officer of the Respondent dated 15 December 2021, a copy of which is annexed hereto marked annexure "FA4".

6.10. As alluded to hereinabove, payment in favour of the Applicant for services rendered to the Respondent falls due and payable upon receipt of payment by the Respondent from its agents

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and SASRIA. Accordingly, the Respondent affected the following payments in favour of the Applicant:

INVOICE NO	DATE OF PAYMENT	AMOUNT PAID
TI-0404 (payment cycle 1)	10 December 2021	R412,805-35
TI-0405 (payment cycle 2)	20 December 2021	R425,150-00
TI-04064 (payment cycle 3)	14 January 2022	R34,650-00
TI-0412 (payment cycle 4)	11 February 2022	R315,700-00

6.11. I annex hereto copies of the relevant invoices and proof of payment, marked annexure **"FA5"** to **"FA12"**, respectively.

6.12. On 15 December 2021, Norman Hornby, in his capacity as Chief Executive Officer of the Respondent reported on the status of the product and in particular insofar as it relates to the Applicant. A copy of the email dated 15 December 2021, is annexed hereto marked annexure **"FA13"**. For ease of reference, I quote the following relevant paragraphs from the email:

"FLEX PROJECT FEE (COSTS AND DISBURSEMENTS)



- **R23 500 000** (excluding VAT) on Flex reports relating to Green Desk Top, Green, Amber, Amber Max and Red. **This amount is the nett amount after deduction of the following cost paid by Crawford on behalf of Flex i.e. IT equipment, disbursements, travel, accommodation, daily per diem for staff, professional fees, professional fees to complete VAR on Green, Amber and Amber Max reports and VAR's and BOQ's on Red.**
- Crawford has invoiced all claims to SASRIA's agents below R4,6 million. The balance of invoices will be processed to sent through to SASRIA. On receipt of payment from agents and SASRIA, **Crawford will account weekly to Flex on payments received.** Flex will provide an Invoice and **Crawford will make payment before the Friday.** This process is already in place.

VAR'S AND BOQ'S

- Completed VAR's and BOQ's

To date SSQS have done 1157 VAR and prelim and interim reports (BOQ's) on Green, Amber, Amber Max and Red.

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- Autogenerated VAR's and Green Desktop Audits

This is currently work in progress and everybody is working hard to try and sort this out. It is a bit of a challenge and we will look at finalising this in the new year.

CASHFLOW PROJECTIONS

- The Flex reports sent to the agents were 375 with monetary value of R2 312 000. **Payments to be made as set out above.** (We will probably receive payment of these amounts before end of January 2022).
- Flex reports received on 24 November 2021 totalling 1331, less sent to agents as set out above.
- No further reports as per Marnus' letter have been received by Rod in respect of the remaining reports to be sent to SASRIA. These would be Flex Reports larger than R4.6 million. I have asked Rod to please follow up with Marnus.
- Our billing strategy to SASRIA is to do a once off large bulk invoice to SASRIA in the middle of January, which should result in payment by no later than end of February 2022.

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The milestone reached at this point should include the majority of the Flex project fee, as set out above..."

[own emphasis]

6.13. I respectfully draw the Honourable Court's attention to the following statements made by Hornby in the above email, the importance of which will become evident hereinbelow.

6.14. Re: Costs and disbursements:

6.14.1. Confirmation of the nett amount due by the Respondent to the Applicant, being R23,500,000-00 (excluding VAT);

6.14.2. Confirmation of Respondent's invoice to SASRIA in respect of all "below R4.6 million" claims;

6.14.3. Respondent's undertaking to Applicant to account on a weekly basis to the Applicant on payments received;

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6.14.4. Respondent's undertaking to the Applicant that upon receipt of invoice from Applicant, Respondent will affect payment before the Friday.

6.15. Re: VAR's/BOQ's:

6.15.1. Confirmation of VAR's/BOQ's being done by SSQS in respect of Green, Amber, Amber Max and Red Sites;

6.15.2. Confirmation of VAR's being generated on certain Green Desktop Audits.

6.16. Re: Cashflow projections:

6.16.1. Expected payments by end of January 2022;

6.16.2. Billing strategy to SASRIA being "once off bulk invoice" by middle January 2022 with an expected payment by end of February 2022;

6.16.3. The purported failure by "Marnus" (an erst while employee of Applicant (Hermanus Steyn Burger)) to

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send reports to Respondent ("Rod") in respect of the remaining reports to be sent to SASRIA.

6.17. With reference to the purported failure by the Applicant to send the remaining reports as mentioned in paragraph 6.16.3 above, I deem it necessary submit the following:

6.17.1. In an e-mail also dated 15 December 2021, Rod Mattheyse, an employee of the Respondent duly appointed as "Group Executive, Finance", sent an e-mail to myself in which he claims not to have the Applicant Reports for the claims in excess of R4.6 million. These reports relate to claims which the Applicant had already completed but not yet invoiced at the time;

6.17.2. Rod Mattheyse also forwarded the same e-mail to Heinrich Paul Portwig (Hein Portwig) an employee of the Applicant, at that time;

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6.17.3. In response thereto and on even date, Hein Portwig responded via e-mail to Rod Mattheyse and confirmed that the files for the claims in excess of R4.6 million are available and enquired from Rod whether he would prefer a link for the purpose of downloading same;

6.17.4. In reply thereto, Rod Mattheyse sent an e-mail to thank Hein Portwig for the invitation;

6.17.5. On even date at approximately 12h02, Hein Portwig forwarded to Rod Mattheyse the link for the requested files so as to afford Rod Mattheyse the opportunity to download same;

6.17.6. On 17 December 2021, Hein issued a further e-mail to Rod Mattheyse in which he confirmed that in addition to the link to the files of reports for those claims in excess of R4.6 million, which gave the Respondent unfettered electronic access to the files, he has handed over a physical external hard drive with all the files on it to "Karen" also an employee employed by the Respondent.

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6.17.7. Copies of the chain of e-mails referred to above, are annexed hereto marked annexure "**FA14**" to "**FA17**".

6.18. On Wednesday, 16 February 2022, Rod Mattheyse, confirmed via e-mail that the Respondent received payment from SASRIA in respect of billing cycle 5 and requested the Applicant to bill accordingly. I annexed hereto a copy of the e-mail together with the reference number of each of the relevant files for which the Respondent received payment, marked annexure "**FA18**".

6.19. Accordingly, the Applicant issued and forwarded invoice no TI-0414 dated 17 February 2022 in respect of payment cycle 5, in the amount of **R5,620,186-28** (inclusive of VAT) for payment by the Respondent as per the agreement between the parties. A copy of the invoice is annexed hereto marked annexure "**FA19**".

6.20. Despite the agreement in respect of payment as confirmed by Hornby on 15 December 2021, no payment was affected

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by the Respondent. The Respondent also never gave any reasons for not paying the invoice, which the Applicant submitted at the special instance and request of the Respondent.

- 6.21. On 25 February 2022, Rod Mattheyse once again forwarded the details in respect of a further payment received from SASRIA, as per the agreement referred to hereinabove, for the Applicant to prepare its invoice for payment in respect of payment cycle 6. A copy of the e-mail together with the details of the files for which the Respondent received payment, is annexed hereto marked annexure "**FA20**".
- 6.22. Accordingly, the Applicant issued invoice number TI-0418 dated 25 February 2022 in respect of payment cycle 6, for an amount of **R59,340-00** (inclusive of VAT). A copy of the invoice is annexed hereto marked annexure "**FA21**".
- 6.23. Despite the agreement between the parties and confirmation of the fact that the Respondent received payment from SASRIA, the Respondent failed to affect payment to the Applicant in respect of either invoice TI-0414 (**R5 620 186-28**) or



invoice TI-0418 (R59 340-00) without any explanation as to the reason for not affecting payment in accordance with the agreement between the parties.

6.24. I respectfully submit that on this basis alone, the Respondent is deemed to be unable to pay its debts in accordance with the provisions of section 345 of the old Companies Act, 61 of 1973, as amended. I intend to deal with the Applicant's notice issued in terms of section 345 of the Act hereinbelow.

GROUND FOR THE LIQUIDATION OF THE RESPONDENT:

7.

The Applicant relies on the provisions of section 344(f) and 344(h) of the old Companies Act, 61 of 1973, read with sub-item 9(1) of Schedule 5 of the Companies Act, 71 of 2008, for the relief sought herein.

Section 344(f) of Act 61 of 1973 (as amended):

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- 7.1. The Court's powers to grant the winding-up order is derived from and defined in section 344 of the 1973 Companies Act, which, *inter alia*, provides in section 344(f) that the company may be wound-up, if it is unable to pay its debts as described in section 345 of the Act.
- 7.2. Section 345 in turn states that when a company is deemed to be unable to pay its debts as prescribed in sub-section 345(1)(a) and (c) the company is deemed to be unable to pay its debts where a creditor has served on the company a demand requiring the company to pay the sum so due or it is proved to the satisfaction of the court that the company is unable to pay its debts.
- 7.3. I interpose for a moment to mention that the Applicant received notice from another source that the Respondent did receive payment from its client SASRIA in respect of those claims referred to hereinabove as claims "above R4.6 million" and for which the Respondent indicated in its email of 15 December 2021, that it intends to submit a bulk invoice to SASRIA in January 2022 for payment to be received by no later

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than end of February 2022. The reference to "above R4.6 million" relates to the value of the claims from the insured clients of SASRIA and not the value of the invoices in respect of the Applicant's services rendered.

- 7.4. Despite Respondent's written undertaken (annexure "FA13"), to the effect that it would account weekly to the Applicant on payments received, the Respondent failed, alternatively, neglected to account to the Applicant at all, let alone weekly.
- 7.5. Despite Applicant's best endeavours to obtain reports from the Respondent on such payments, for the purpose of rendering invoices to the Respondent for payment, the Respondent elected to remain silent on the issue and to embark on a desperate attempt to raise spurious disputes instead. I intend to deal with these frivolous disputes later hereinbelow.
- 7.6. Premised on the Respondent's failure to affect payment in respect of invoice TI-0414 dated 17 February 2022 and TI-0418 dated 25 February 2022, submitted to the Respondent at the

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Respondent's special instance and request, and the content of Hornby's email dated 15 December 2021 (annexure "FA13"), which the Respondent failed to comply with, the Applicant issued a further invoice for the full outstanding amount of **R25,746,938-23** (VAT inclusive), on 1 March 2022. I annex hereto a copy of the invoice number TI-0407 in the amount of **R25,746,938-23** as annexure "FA22". The invoice was also annexed to the notice in terms of section 345 of the old Companies Act, referred to in paragraphs 7.9 and 7.10 below.

7.7 The total value of the services rendered by the Applicant to the Respondent as per abovementioned agreement, amounts to **R31.998.194-03 (excluding VAT)**, of which a balance in the amount of **R22.388.641-94 (excluding VAT)** remains outstanding, despite being due and payable.

7.8. The outstanding amount due and payable is calculated as follows:

Total value of project (excluding VAT)	R31.998.194-03
Less amount deducted in respect value at risk reports completed by SSQS	-R8.000.000-00



Less amount in respect of of technology hardware purchased and retained by Flex Group	-R421.245-74
Payment received on 10 December 2021 (Inv No: TI-0404) (payment cycle 1)	-R412.805-35
Payment received on 20 December 2021 (Inv no: TI-0405) (payment cycle 2)	-R425.150-00
Payment received on 14 January 2022 (Inv no: TI-0406) (payment cycle 3)	-R34.650-00
Payment received on 11 February 2022 (Inv no: TI-0412) (payment cycle 4)	-R315.700-00
SUB-TOTAL (EXCLUDING VAT)	R22.388.641-94
VAT	R3.358.296-29
OUTSTANDING BALANCE DUE AND PAYABLE	R25.746.938-23

7.9. Following the Respondent's failure to affect payment of the amounts due and payable in favour of the Applicant, the Applicant caused a written demand to be served upon the Respondent at its registered office, for payment of the amount of **R25,746,938.23** (inclusive of VAT), giving the Respondent 21 days to affect payment of the outstanding amount due and payable.



7.10. Despite the aforesaid written demand, the Respondent neglected to pay the sum, or to secure or compound for it to the Applicant's reasonable satisfaction. I annex hereto a copy of the written demand to which I respectfully refer the above Honourable Court to marked annexure "FA23". I also attach hereto a copy of the Sheriff's return of service wherein THE Sheriff confirms service of the said notice upon the Respondent at its registered office, marked annexure "FA24". I respectfully draw the Honourable Court's attention to the said return of service.

7.11. I respectfully submit that by virtue of the foregoing, the Respondent is in terms of the Companies Act of 2008, read with section 345(1)(a)(i) and section 345(1)(c), of the Companies Act, no 61 of 1973, as amended, deemed to be unable to pay its debts and that under these circumstances, the Respondent is liable to be wound-up by the above Honourable Court pursuant to the provisions of section 344(f) of the Companies Act, No 61 of 1973, as amended.

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7.12. Despite the aforementioned notice, the Respondent has neglected to affect payment in favour of the Applicant, of the amount due and payable or any part thereof.

Section 344(h) of Act 61 of 1973, as amended:

7.13. Section 344(h) of the 1973 Act provides for the company to be wound-up if it is just and equitable.

7.14. On the grounds as set out hereinbelow, the Applicant is of the view that the Respondent's conduct subsequent to its written undertaking on 15 December 2021, through its Chief Executive Officer, Norman Hornby (annexure "FA13"), justifies the wounding-up of the Respondent company on the basis of it being just and equitable.

7.15. During January 2022, the Applicant approached the Respondent with a request for a written payment agreement to be entered into by and between the parties in respect of all services rendered by the Applicant to the Respondent. The purpose of this agreement was to afford the Applicant the opportunity to raise interim capital funding for the company to

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continue its operations pending payment from the Respondent for services already rendered and for which payment has not yet been received. The Applicant took the initiative to forward a draft copy of a proposed agreement to the Respondent after a telephonic discussion between myself and Hornby, representing the Respondent.

7.16. On 17 February 2022, the Respondent, through its attorneys (Cremer Attorneys), responded to the request and proposed agreement. I annex hereto a copy of Respondent's response dated 17 February 2022, marked annexure "FA25".

7.17. I respectfully submit that the issue of the draft agreement and request for a written agreement is for purposes of this application not relevant and as such I do not intend to deal with this issue herein. However, I deem it necessary to deal with some of the allegations contained in the Respondent's response of 17 February 2022. Of relevance is the content of paragraphs 5 to 15 of the Respondent's letter as same, at the very least, confirm the following:

A handwritten signature in black ink, appearing to be 'S. M.', located in the bottom right corner of the page.

7.17.1. The payment terms in respect of services rendered by the Applicant to the Respondent (par 5);

7.17.2. The agreement between the parties to deduct an amount of R8 million from Applicant's total fees for payment in respect of VAR's/BOQ's, which was done by SSQS (quantity surveyors) (par 12);

7.17.3. The Respondent's desperate attempt to create a dispute, which on the facts simply did not exist.

7.18. On 4 May 2022, the Applicant replied to the purported disputes as set out in the Respondent's letter of 17 February 2022 and dealt with the content in comprehensive fashion. A copy of Applicant's reply dated 4 May 2022, is annexed hereto marked annexure "FA26". To avoid prolixity I do not intend to quote the relevant portions of the Applicant's reply herein. I do however, request that the content of the Applicant's letter be incorporated herein as if specifically traversed. I respectfully draw the Honourable Court's attention

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to paragraphs 2 to 6 thereof as same deals directly with the Respondent's spurious disputes, which simply do not exist.

7.19. Notably, the only response ever received from the Respondent relating to Applicant's notice in terms of section 345 and the above reply dated 4 May 2022, was a letter dated 11 May 2022, followed by a second letter dated 13 May 2022. Copies of these letters are annexed hereto marked annexure "FA27 and "FA28", respectively. Notably, the letters failed to address the Applicant's claim as set out in its notice issued in terms of section 345 of the old Companies Act.

7.20. I do however deem it necessary to draw the Honourable Court's attention to the Respondent's response to its attorneys (Cremer) letter to the Applicant dated 13 May 2022. In response, the Chief Operating Officer of the Respondent, a certain "Advocate Arno Venter" forwarded the following comment via email, purportedly addressed to Cremer at Cremer Attorneys:

"Baie dankie, ek waardeer.

Handwritten signature and initials, possibly "DM", in the bottom right corner of the page.

Dit is hoogtyd om hulle 'n snotklap te gee.

Groete

Arno"

I annex hereto a copy of the email dated 13 May 2022 and Applicant's response thereto on even date, marked annexure "FA29" and "FA30", respectively.

7.21. I also deem it necessary to draw the Honourable Court's attention to the following:

7.21.1. The Chief Executive Officer of the Respondent Norman Hornby is also a practicing attorney, practicing as such under the name and style of Crawford Attorneys Inc, Registration Number 1997/006895/21. He appears to have been appointed as director of the firm on 26 October 2015. I annex hereto a copy of a Windeed report confirming same, marked annexure "FA31".

7.21.2. The abovementioned *de facto* position is considered to be relevant in view of the fact that all payments

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received by the Applicant for services rendered to the Respondent, were not paid by the Respondent company, but rather from the trust account of Crawford Attorneys Inc. I respectfully draw the Honourable Court's attention to annexure "FA5" to "FA12".

7.21.3. The abovementioned payments from the attorneys' trust account raises concerns as the Applicant neither had any dealings with Crawford Attorneys Inc, nor did the firm act on behalf of the Respondent in any matter against the Applicant, whatsoever. I am advised that an attorney's trust account may not be used to channel through payments of creditors of third parties in the normal course.

7.21.4. Premised on the above, it appears that the Applicant affected payments of its creditors through the trust account of Crawford Attorneys Inc.

A handwritten signature, possibly "DAM", is written in the bottom right corner of the page. Above the signature is a large, dark, diagonal scribble or mark.

7.21.5. In addition to the above, it is further to be noted that the author of the defamatory email referred to above (annexure "FA29"), also presented himself as "Advocate Arno Venter", whilst being in the fulltime employ of the Respondent company as Chief Operating Officer. My attorney, enquired from the General Bar Council, the Johannesburg Bar and the Legal Practice Council as to the admission of Venter as an advocate in the High Court. My attorney was unable to find any record of Venter being either admitted as an advocate in the High Court, or as a member of the Johannesburg Bar as indicated on Venter's "LinkedIn" profile, a copy of which is annexed hereto marked annexure "FA32".

7.22. On the grounds as set out above, Applicant is of the view that it is also just and equitable for the Respondent to be wound-up into the hands of the Master of this Honourable Court.

7.23. I annex hereto confirmatory affidavits deposed to by the following individuals:

A handwritten signature, possibly "DWA", with a large, dark, diagonal scribble above it.

7.23.1. Stella-Mari Geldenhuys, an attorney employed with my attorney of record, Cavanagh & Richards Inc;

7.23.2. Heinrich Paul Portwig, an erstwhile employee of the Applicant;

7.23.3. Hermanus Steyn Burger, an erstwhile employee of the Applicant.

Marked annexure "FA33" to "FA35", respectively.

SECURITY:

8.

I submit that the necessary security has been filed with the Master of the High Court and a copy such security certificate will be attached to the Court's bundle.

FORMALITIES:

Service and notice:

9.

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9.1 Section 131(2)(b) of the Act provides that:

"(2) An applicant in terms of subsection (1) must—

*(a) serve a copy of the application on the company and
the Commission; and*

*(b) notify each affected person of the application in the
prescribed manner."*

9.2. Regulation 124 of the Act's regulations elaborates on the notice provisions contained in the above section and provides that:

"Notices to be issued by affected persons concerning court proceedings.

An applicant in court proceedings who is required, in terms of either section 130(3)(b) or 131(2)(b), to notify affected persons that an application has been made to a court, must deliver a copy of the court application, in accordance with regulation 7, to each affected person known to the applicant."

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9.3. Regulation 7 in turn provides that:

"7. Delivery of documents

(1) A notice or document to be delivered for any purpose contemplated in the Act or these regulations may be delivered in any manner –

(a) Contemplated in section 6(10) or (11); or

(b) Set out in table CR3.

(2) A document delivered by a method listed in the second column of table CR3 must be regarded as having been delivered to the intended recipient –

(a) On a date and at a time shown opposite that method, in the third column of that table; or

(b) If the date and time of deliver of a document referred to in table CR3 to a regulatory agency is outside the office hours of that regulatory agency,

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as set out in regulation 165(2), that document will be deemed to have been delivered on the next business day, subject to regulation 165(3)

(3) If, in a particular matter, it proves impossible to deliver a document in any manner provided for in the Act or these regulations –

(a) If any person other than the tribunal is required to deliver the document, the person may apply to either the tribunal or the High Court for an order of substituted service; or

(b) If the tribunal is required to deliver the document, the recording officer of the tribunal concerned may apply to the High Court for an order of substituted service."

9.4. This application will be served on the company, the Company and Intellectual Property Commission.

A handwritten signature, possibly 'DM', is written below a large, dark, diagonal scribble in the bottom right corner of the page.

9.5. This application will also be served by hand on the South African Revue Service and on the Master of the High Court.

CONCLUSION:

10.

10.1. I respectfully submit that a proper case is made for the Respondent company to be wound-up in the hands of the Master of the High Court, Gauteng Division, Pretoria.

WHEREFORE I pray for an order in accordance with the prayers as set out in the notice of motion.



DEPONENT

Signed and sworn before me at Randburg on this the 41 day of July 2022 the deponent having acknowledged that he knows and understands the contents of this declaration and that he has no objection to the taking of the prescribed oath and that he considers it binding on his conscience. I



certify further that the provisions of Regulation R.1258 of 21 July 1972 have been complied with.



COMMISSIONER OF OATHS

FULL NAMES:

OFFICIAL CAPACITY:

AREA APPOINTED:

COMMISSIONER OF OATHS (RSA)

Adl Stephan

Chief Learning and Innovation Officer
Master HR Professional (MHRP) : 42864645
156 Bram Fischer Drive, 1st Floor,
Holiday House, Randburg 2194



IN THE HIGH COURT OF SOUTH AFRICA

GAUTENG DIVISION, PRETORIA

Case no: 35726/22

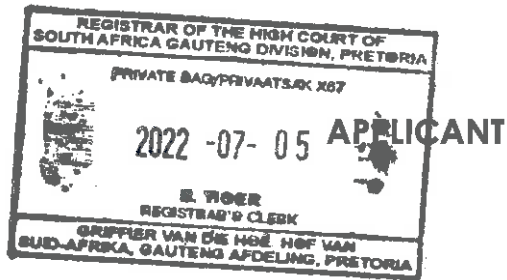
In the matter between:

**FLEX GROUP (PTY) LTD REG NO:
2015/034897/07**

and

**CHEDZA INTERNATIONAL LOSS
ADJUSTORS (PTY) LTD
REG NO: 1983/002291/07**

RESPONDENT



NOTICE OF MOTION

BE PLEASED TO TAKE NOTICE that Flex Group (Pty) Ltd (hereinafter referred to as "the Applicant") intends to make application to the above Honourable Court for an order in the following terms:

1. That the abovementioned Respondent company be liquidated into the hands of the Master of the High Court, Gauteng Division.

2. That a *rule nisi* to be issued, calling upon all persons concerned to appear and to show cause if any, to this court, on a date to be determined by the above Honourable Court, why the said Respondent company should not be placed under final winding-up.
3. That a copy of this *rule nisi* be served on the Respondent company at its registered address and be published forthwith, once in the Government Gazette and in the Citizen newspaper and that this order be served by the Sheriff of this Honourable Court on all registered trade unions representing the Respondent's employees, the employees of the Respondent, and the South African Revenue Services as prescribed in the Insolvency Act.
4. That the cost of this application be cost in the liquidation of the Respondent.
5. Further and/or alternative relief.

TAKE FURTHER NOTICE THAT the affidavit of DANIEL RICHARD MULLER together with annexures thereto will be used in support of this application.

TAKE FURTHER NOTICE THAT the Applicant has appointed Cavanagh Richards Attorneys with the particulars indicated below as the address which it will accept notice and service of all processes in these proceedings.

TAKE NOTICE FURTHER that if you intend to oppose this application, you are required:

- (a) notify the Applicant's attorneys in writing of your intention to do so on or before _____ and in such notice to appoint an address referred to in rule 6(5)(b) at which you will accept notice and service of all documents in these proceedings;
- (b) within 15 (fifteen) days after you have so given notice of your intention to oppose the application, to file your answering affidavit, if any; and

- (c) the Applicant to file its replying affidavit (if any) within 10 (ten) days after service of the Respondent's answering affidavit, if any; and
- (d) that you are required to appoint in your notice of intention to oppose an address referred to in rule 6(5)(b) of the Uniform Rules of Court, at which you will accept notice and service of all documents in these proceedings.

KINDLY SET THE MATTER DOWN FOR HEARING ACCORDINGLY.

If not such notice of intention to oppose be given, the application will be made on 5 September 2022, at 10h00.

DATED AT Centurion ON THIS 5th DAY OF July 2022



CAVANAGH & RICHARDS ATTORNEYS INC
ATTORNEYS FOR THE APPLICANT

CB CENTRE EAST BUILDING

1ST FLOOR

75 DURHAM ROAD

CLUBVIEW

CENTURION

TEL: 012 – 940 1947

FAX: 087 944 8027

REF: RR/SG/F00128

EMAIL: stella@crlawchambers.co.za

**TO: THE REGISTRAR OF THE ABOVE COURT.
PRETORIA**

**AND TO: THE MASTER OF THE HIGH COURT
PRETORIA**

**AND TO: THE SOUTH AFRICAN RECEIVER OF REVENUE
PRETORIA**

AND TO: THE EMPLOYEES AND/OR UNION OF THE RESPONDENT

SERVICE BY SHERIFF

**AND TO: CHEDZA INTERNATIONAL
LOSS ADJUSTERS (PTY) LTD
T/A CRAWFORD AND COMPANY
BUILDING 3
6 EATON AVENUE
BRYANSTON
GAUTENG
2191**

SERVICE BY SHERIFF

"FA2"

Company

FLEX GROUP, K2015/034897/07

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All public information on the company is subject to the search criteria and conditions applied to the data. Only data with applicable data protection laws (e.g. the Protection of Personal Information Act, 2013) will be applied to the data for the purposes of this report.

SEARCH CRITERIA

Search Date	2022/06/30 08:37	Registration Number	2015/034897/07
Reference	F00128	Information Source	COMPANIES AND INTELLECTUAL PROPERTY COMMISSION
Report Print Date	2022/06/30 08:58		

COMPANY SUMMARY

Name	FLEX GROUP	Status	IN BUSINESS
Registration Number	2015/034897/07	Registration Date	2015/02/16

DIRECTORS AND OTHER SUMMARY (2)

ACTIVE

Name	ID/Reg. Number	Type	Status
MULLER, DANIEL RICHARD	7910245068088	DIRECTOR	ACTIVE

INACTIVE

Name	ID/Reg. Number	Type	Status
MULLER, JONATHAN RICHARD	8501255036088	DIRECTOR	RESIGNED

AUDITOR SUMMARY (2)

VAN WYK, JUSTUS

VAN WYK, OUBREIN

COMPANY INFORMATION

Enterprise Name	FLEX GROUP	Status	IN BUSINESS
Registration Number	2015/034897/07	Enterprise Type	PRIVATE COMPANY
Tax Number	9338218184	Business Start Date	2015/02/16
Short Name	-	Registration Date	2015/02/16
Translated Name	-	Financial Year End	2
Old Registration Number	-	Financial Effective Date	-
Conv. Enterprise Number	-	CK Date Received	-
Region	-	CK Date	-
Country	SOUTH AFRICA	Date of Type	2015/02/16

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Country of Origin	-		
Issued Shares	-		
Issued Capital	-		
Authorized Shares	100		
Authorized Capital	-		
Industry Code	-		
Industry	-		
Principal Business	BUSINESS ACTIVITIES NOT RESTRICTED.		
Registered Address	OFFICE 293 2ND FLOOR DUNKELD WEST CNR JAN SMUTS AVE AND BOMPASS ROAD DUNKELD WEST GAUTENG 2196	Postal Address	P O BOX 13911 NORTHMEAD BENONI GAUTENG 1511

DIRECTORS AND OTHER (1)			
MULLER, DANIEL RICHARD			1 of 2 Directors
Name	DANIEL RICHARD	Status	ACTIVE
Surname	MULLER	Type	DIRECTOR
Initials	D	Appointment Date	2017/11/13
ID/Passport Number	7910245068088	Resignation Date	-
Date of Birth	1979/10/24	Member Size (%)	-
Profession	-	Member Contribution (R)	-
Country of Residence	SOUTH AFRICA		
Residential Address	78 GREENWAY STREET GREENSIDE GAUTENG GAUTENG 2034		
Postal Address	POSTNET SUITE 6 PRIVATE BAG X12 GREENSIDE GAUTENG 2034		
MULLER, JONATHAN RICHARD			2 of 2 Directors
Name	JONATHAN RICHARD	Status	RESIGNED
Surname	MULLER	Type	DIRECTOR
Initials	J	Appointment Date	2015/02/16
ID/Passport Number	8501255036088	Resignation Date	2017/11/13
Date of Birth	1985/01/25	Member Size (%)	-
Profession	-	Member Contribution (R)	-
Country of Residence	SOUTH AFRICA		

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Residential Address	12 REANDRI COURT MAC DOUGAL AVENUE EL TORO PARK KIMBERLEY NORTHERN CAPE 8300
Postal Address	P O BOX 1077 KIMBERLEY KIMBERLEY NORTHERN CAPE 8300

SECRETARY COMPANIES AND CCS
No secretary companies and CCS to display

COMPANY SECRETARY NATURAL PERSONS
No company secretary natural persons to display

BOTH DIRECTOR / OFFICERS
No both director / officers to display

ALTERNATIVE DIRECTORS
No alternative directors to display

OFFICERS
No officers to display

LOCAL MANAGERS
No local managers to display

TRUSTS
No trusts to display

AUDITORS(2)			
VAN WYK JUSTUS			1 of 2 Auditors
Profession Code	AUDITORS REGISTERED IN TERMS OF THE PROVISIONS OF THE AUDITING PROFESSION ACT,2005	Postal address	
Profession Number	373605	Status	CURRENT
Registration entry date	2019/07/29	Profession	DESIGNATED AUDITOR (NATURAL PERSON)
Expiry date	-	Start date	2019/07/29

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Reference number	-	End date	-
Fine letter	-	CM31 completed	-
Business address	POSBUS 35156 MENLO PARK	CM31 received	2019/07/29
VAN WYK OUDITEURE			2 of 2 Auditors
Profession Code	AUDITORS REGISTERED IN TERMS OF THE PROVISIONS OF THE AUDITING PROFESSION ACT, 2005	Postal address	POSBUS 35156 MENLO PARK 102
Profession Number	955833	Status	CURRENT
Registration entry date	2019/07/29	Profession	AUDITOR
Expiry date	-	Start date	2019/07/29
Reference number	-	End date	-
Fine letter	-	CM31 completed	-
Business address	-	CM31 received	2019/07/29

CAPITAL INFORMATION (1)

Type	No of Shares	Parri Value	Capital Amount (R)	Capital Premium
AUTHORIZED ORDINARY	1 000	1	-	-

HISTORY (14)

Effective Date	Change Type
2022/02/21	CO/CC ANNUAL RETURN (COMPANY / CLOSE CORPORATION AR FILING - WEB SERVICES : REF NO. : 5360649874)
2021/02/23	CO/CC ANNUAL RETURN (COMPANY / CLOSE CORPORATION AR FILING - WEB SERVICES : REF NO. : 5341838182)
2020/03/09	CO/CC ANNUAL RETURN (COMPANY / CLOSE CORPORATION AR FILING - WEB SERVICES : REF NO. : 5232379634)
2019/08/05	REGISTERED ADDRESS CHANGE (OFFICE 293 2ND FLOOR DUNKELD WEST CENTRE CNR JAN SMUTS AVE AND BOMPASS ROAD DUNKELD WEST GAUTENG2196)
2019/07/29	CO/CC ANNUAL RETURN (COMPANY / CLOSE CORPORATION AR FILING - WEB SERVICES : REF NO. : 5196438513)
2019/07/29	AUDITOR/ACC OFFICER CHANGE (NOTICE OF CHANGE OF AUDITORS: VAN WYK JUSTUS APPOINTED.)
2019/07/29	AUDITOR/ACC OFFICER CHANGE

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	(NOTICE OF CHANGE OF AUDITORS: VAN WYK OUDITEURE APPOINTED.)
2018/12/11	NAME CHANGE (ORYX MINING SOLUTIONS)
2018/03/09	CO/CC ANNUAL RETURN (COMPANY / CLOSE CORPORATION AR FILING - WEB SERVICES : REF NO. : 5107883824)
2018/01/25	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER (DIRECTOR JONATHAN RICHARD MULLER - CHANGE WAS MADE . DIRECTOR / MEMBER STATUS CHANGED FROM A TO C.)
2018/01/25	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER (DIRECTOR DANIEL RICHARD MULLER - CHANGE WAS MADE .)
2018/01/18	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER (DIRECTOR DANIEL RICHARD MULLER WAS ADDED)
2018/01/18	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER (DIRECTOR JONATHAN RICHARD MULLER DETAILS WAS CHANGED)
2016/03/17	CO/CC ANNUAL RETURN (COMPANY / CLOSE CORPORATION AR FILING - WEB SERVICES : REF NO. : 533263151)

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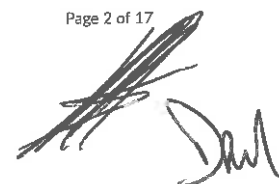
AUDITOR SUMMARY (4)	
ARTHUR ANDERSEN & CO	
ERNEST & YOUNG	
ERNEST & YOUNG	
HLB BARNETT CHOWN INCORPORATED	
PRICE WATERHOUSE	
PRICE WATERHOUSE	

COMPANY INFORMATION			
Enterprise Name	CHEDZA INTERNATIONAL LOSS ADJUSTERS	Status	IN BUSINESS
Registration Number	1983/002291/07	Enterprise Type	PRIVATE COMPANY
Tax Number	9161039848	Business Start Date	1983/03/11
Short Name		Registration Date	1983/03/11
Translated Name		Financial Year End	2
Old Registration Number	1983/002291/07	Financial Effective Date	2017/02/28
Conv. Enterprise Number	-	CK Date Received	
Region	GAUTENG	CK Date	
Country		Date of Type	1983/03/11
Country of Origin			
Issued Shares			
Issued Capital			
Authorized Shares			
Authorized Capital			
Industry Code	8		
Industry	FINANCIAL INTERMEDIATION INSURANCE, REAL ESTATE AND BUSINESS SERVICES		
Principal Business	FINANCIAL INTERMEDIATION INSURANCE, REAL ESTATE AND BUSINESS SERVICES		
Registered Address	BUILDING 3 6 EATON AVENUE BRYANSTON GAUTENG 2191	Postal Address	P O BOX 782023 SANDTON SANDTON GAUTENG 2146

DIRECTORS AND OTHER (16)			
BOWMAN, JEFFREY THOMAS		1 of 16 Directors	
Name	JEFFREY THOMAS	Status	RESIGNED
Surname	BOWMAN	Type	DIRECTOR
Initials	JT	Appointment Date	2001/03/01
ID/Passport Number	5307090000000	Resignation Date	2001/03/01
Date of Birth	1953/07/09	Member Size (%)	
Profession	DIRECTOR	Member Contribution (R)	
Country of Residence	GEORGIA		

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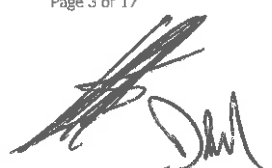
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Residential Address	3850 GLENHURST DRIVE SMYRNA GEORGIA 30080 USA 0000		
Postal Address	3850 GLENHURST DRIVE SMYRNA GEORGIA 30080 USA 0000		
ELDER, RONALD SHARP		2 of 16 Directors	
Name	RONALD SHARP	Status	RESIGNED
Surname	ELDER	Type	DIRECTOR
Initials	RS	Appointment Date	1998/01/05
ID/Passport Number	500309	Resignation Date	1999/06/23
Date of Birth	1950/09/03	Member Size (%)	-
Profession	-	Member Contribution (R)	-
Country of Residence	-		
Residential Address			
Postal Address	TRINITY COURT 42 TRINITY SQUARE LONDON EC3N 4TH ENGLAND 0000		
HARMAN, MARK		3 of 16 Directors	
Name	MARK	Status	RESIGNED
Surname	HARMAN	Type	DIRECTOR
Initials	M	Appointment Date	1998/01/05
ID/Passport Number	5606120000000	Resignation Date	-
Date of Birth	1956/06/12	Member Size (%)	-
Profession	OFFICER	Member Contribution (R)	-
Country of Residence	UNITED KINGDOM		
Residential Address	22 PARK AVENUE ROUNDHAY LEEDS LS8 2JH ENGLAND 0000		
Postal Address	TRINITY COURT 42 TRINITY SQUARE LONDON EC3 4TH ENGLAND 0000		
HARMAN, MARK		4 of 16 Directors	
Name	MARK	Status	RESIGNED
Surname	HARMAN	Type	DIRECTOR
Initials	M	Appointment Date	2010/07/01
ID/Passport Number	460190369	Resignation Date	2013/12/06
Date of Birth	1956/06/12	Member Size (%)	-

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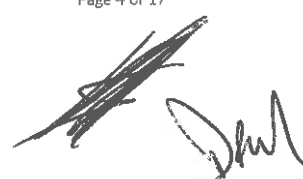
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Profession	CHIEF EXECUTIVE OFFICER	Member Contribution (R)	-
Country of Residence	GB		
Residential Address	22 PARK AVENUE ROUNHAY LEEDS LS8 2JH ENGLAND 0000		
Postal Address	CRAWFORD & COMPANY NEW LONDON HOUSE 6 LONDON STREET LONDON EC3R 7LP 0000		
HLONGWANE, NOMBANGO LIZZY		5 of 16 Directors	
Name	NOMBANGO LIZZY	Status	RESIGNED
Surname	HLONGWANE	Type	DIRECTOR
Initials	N	Appointment Date	2006/07/17
ID/Passport Number	5111190556084	Resignation Date	2006/07/17
Date of Birth	1951/11/19	Member Size (%)	-
Profession	BUSINESS WOMEN	Member Contribution (R)	-
Country of Residence	SOUTH AFRICA		
Residential Address	14 ROSHERFIELD AVENUE ESSEX WORLD BEDFORDVIEW 2007		
Postal Address	PO BOX 75247 GARDENVIEW 2047		
HORNBY, NORMAN		6 of 16 Directors	
Name	NORMAN	Status	ACTIVE
Surname	HORNBY	Type	DIRECTOR
Initials	N	Appointment Date	2007/08/23
ID/Passport Number	6901205151080	Resignation Date	-
Date of Birth	1959/01/20	Member Size (%)	-
Profession	-	Member Contribution (R)	-
Country of Residence	SOUTH AFRICA		
Residential Address	437 KILLARNEY ROAD BREDELL BREDELL GAUTENG 1619		
Postal Address	P O BOX 782023 SANDTON 2146 GAUTENG 2000		
MAHANYELE, MOHALE		7 of 16 Directors	
Name	MOHALE	Status	DECEASED

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Surname	MAHANYELE	Type	DIRECTOR
Initials	M	Appointment Date	2006/07/17
ID/Passport Number	3904305300089	Resignation Date	2012/09/10
Date of Birth	1939/04/30	Member Size (%)	-
Profession	BUSINESS MAN	Member Contribution (R)	-
Country of Residence	SOUTH AFRICA		
Residential Address	18 CENTRAL AVENUE HOUGHTON 2198		
Postal Address	PO BOX 6788 HOUGHTON 2041		
MAHANYELE, NOSIZINZO PEARL			8 of 16 Directors
Name	NOSIZINZO PEARL	Status	ACTIVE
Surname	MAHANYELE	Type	DIRECTOR
Initials	N	Appointment Date	2010/07/01
ID/Passport Number	7305070421082	Resignation Date	-
Date of Birth	1973/05/07	Member Size (%)	-
Profession	-	Member Contribution (R)	-
Country of Residence	SOUTH AFRICA		
Residential Address	12 ROSEWAY ROAD KELVIN KELVIN GAUTENG 2054		
Postal Address	P O BOX 782023 SANDTON SANDTON GAUTENG 2146		
MATTHEYSE, RODERICK THOMAS			9 of 16 Directors
Name	RODERICK THOMAS	Status	RESIGNED
Surname	MATTHEYSE	Type	DIRECTOR
Initials	R	Appointment Date	2018/05/25
ID/Passport Number	6912305007080	Resignation Date	2018/06/11
Date of Birth	1969/12/13	Member Size (%)	-
Profession	-	Member Contribution (R)	-
Country of Residence	SOUTH AFRICA		
Residential Address	65 VAL DE VIE ESTATE PAARL PAARL GAUTENG 7620		

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Postal Address	P O BOX 782023 SANDTON SANDTON GAUTENG 2146		
MURESS, IAN VICTOR		10 of 16 Directors	
Name	IAN VICTOR	Status	RESIGNED
Surname	MURESS	Type	DIRECTOR
Initials	IV	Appointment Date	2010/07/01
ID/Passport Number	099084010	Resignation Date	2013/12/06
Date of Birth	1952/05/12	Member Size (%)	-
Profession	-	Member Contribution (R)	-
Country of Residence	GB		
Residential Address	BELSAY HOUSE HOLEWOOD RIDGE LANGTON GREEN TUNBRIDGE WELLS KENT TN 30GB UNITED KINGDOM 0000		
Postal Address	CRAWFORD & COMPANY NEW LONDON HOUSE NEW LONDON HOUSE 6 LONDON STREET 0000		
REEVES, MICHAEL FRANK		11 of 16 Directors	
Name	MICHAEL FRANK	Status	RESIGNED
Surname	REEVES	Type	DIRECTOR
Initials	M F	Appointment Date	1999/06/23
ID/Passport Number	5204110000000	Resignation Date	2003/09/17
Date of Birth	1952/04/11	Member Size (%)	-
Profession	OFFICER	Member Contribution (R)	-
Country of Residence	UNITED KINGDOM		
Residential Address	ABBOTSWOOD 20 ST MARY ROAD LEATHERHEADS SURREY ENGLAND 0000		
Postal Address	TRINITY COURT 42 TRINITY SQUARE LONDON EC3N 4TH ENGLAND UK 0000		
SOLOMON, RICHARD		12 of 16 Directors	
Name	RICHARD	Status	RESIGNED
Surname	SOLOMON	Type	DIRECTOR
Initials	R	Appointment Date	1991/01/01
ID/Passport Number	4710240000000	Resignation Date	2003/09/17

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Date of Birth	1947/02/24	Member Size (%)	-
Profession	BUSINESSMAN	Member Contribution (R)	-
Country of Residence	AU		
Residential Address	20 MARESFIELD CROYDON SURREY UK 0000		
Postal Address	42 TRINITY SQUARE LONDON UK 0000		

VENTER, PHILIPPUS ARNOLDUS		13 of 16 Directors	
Name	PHILIPPUS ARNOLDUS	Status	RESIGNED
Surname	VENTER	Type	DIRECTOR
Initials	P	Appointment Date	2018/05/25
ID/Passport Number	7010115037089	Resignation Date	2018/06/11
Date of Birth	1970/10/11	Member Size (%)	-
Profession	-	Member Contribution (R)	-
Country of Residence	SOUTH AFRICA		
Residential Address	257 EAST RIDGE ESTATE 288 NEPTUNE STREET WATERKLOOF GAUTENG 0181		
Postal Address	257 EAST RIDGE ESTATE 288 NEPTUNE STREET WATERKLOOF GAUTENG 0181		

VON KROGH, CHARLOTTE		14 of 16 Directors	
Name	CHARLOTTE	Status	RESIGNED
Surname	VON KROGH	Type	DIRECTOR
Initials	-	Appointment Date	2007/08/23
ID/Passport Number	680310	Resignation Date	2007/08/23
Date of Birth	1968/03/10	Member Size (%)	-
Profession	DIRECTOR	Member Contribution (R)	-
Country of Residence	NORWAY		
Residential Address	TINGSTUVEIEN 51*0281 OSLO NORWAY 0000		
Postal Address	TINGSTUVEIEN 51*0281 OSLO NORWAY 0000		

WILLEMSE, ANDRIES GERRIT		15 of 16 Directors	
Name	ANDRIES GERRIT	Status	RESIGNED

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Surname	WILLEMSE	Type	DIRECTOR
Initials	AG	Appointment Date	2004/11/01
ID/Passport Number	6407275018084	Resignation Date	-
Date of Birth	-	Member Size (%)	-
Profession	-	Member Contribution (R)	-
Country of Residence	-		
Residential Address	17 PIKKEWYN LANE PANDPARK RIDGE JOHANNESBURG 2001		
Postal Address	P O BOX 782023 SANDTON 2146		
WOODHEAD, STUART LUDGATE		16 of 16 Directors	
Name	STUART LUDGATE	Status	RESIGNED
Surname	WOODHEAD	Type	DIRECTOR
Initials	S L	Appointment Date	1991/01/01
ID/Passport Number	4409180163089	Resignation Date	-
Date of Birth	1944/09/18	Member Size (%)	-
Profession	LOSS ADJUSTER	Member Contribution (R)	-
Country of Residence	SOUTH AFRICA		
Residential Address	11 B LOVIAT ROAD HURLINGHAM 2196		
Postal Address	P O BOX 782023 SANDTON 2146		

SECRETARY COMPANIES AND CCS

No secretary companies and CCS to display

COMPANY SECRETARY NATURAL PERSONS

No company secretary natural persons to display

BOTH DIRECTOR / OFFICERS

No both director / officers to display

ALTERNATIVE DIRECTORS

No alternative directors to display

OFFICERS

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No officers to display

LOCAL MANAGERS

No local managers to display

TRUSTS

No trusts to display

AUDITORS (A)

ARTHUR ANDERSEN & CO

1 of 6 Auditors

Profession Code	CA	Postal address	NOT AVAILABLE NOT AVAILABLE 0000
Profession Number	918288E	Status	RESIGN
Registration entry date	-	Profession	AUDITOR
Expiry date	-	Start date	2003/03/05
Reference number	-	End date	-
Fine letter	-	CM31 completed	-
Business address	NOT AVAILABLE NOT AVAILABLE 0000	CM31 received	-

ERNEST & YOUNG

2 of 6 Auditors

Profession Code	CA(SA)	Postal address	PO BOX 2322 JOHANNESBURG 2000
Profession Number	918288E	Status	RESIGN
Registration entry date	-	Profession	AUDITOR
Expiry date	-	Start date	2003/03/07
Reference number	-	End date	-
Fine letter	-	CM31 completed	-
Business address	WANDERERS OFFICE PARK 52 CORLETT DRIVE ILLOVO 2196	CM31 received	-

ERNST & YOUNG

3 of 6 Auditors

Profession Code	THE SOUTH AFRICAN INSTITUTE OF CHARTERED ACCOUNTANTS	Postal address	PRIVATE BAG X36 SUNNINGHILL 2157
Profession Number	918288E	Status	CURRENT
Registration entry date	2008/02/19	Profession	AUDITOR
Expiry date	-	Start date	2002/10/31
Reference number	-	End date	2010/01/27
Fine letter	-	CM31 completed	2008/02/19

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Business address	TWO EGLIN ROAD SUNNINGHILL 2157	CM31 received	2010/05/11
HLB BARNETT CHOWN INCORPORATED		4 of 6 Auditors	
Profession Code	CA	Postal address	PO BOX 442 BRUMA 2026
Profession Number	902230	Status	RESIGN
Registration entry date	2010/05/11	Profession	AUDITOR
Expiry date	-	Start date	2010/01/27
Reference number	-	End date	-
Fine letter	-	CM31 completed	2010/05/11
Business address	BLOCK B BRADFORD HOUSE 12 BRADFORD ROAD BEDFORDVIEW 2007	CM31 received	2010/05/11
PRICE WATERHOUSE		5 of 6 Auditors	
Profession Code	INV	Postal address	P O BOX 783027 SANDTON 2146
Profession Number	-	Status	NAME CHANGE
Registration entry date	1996/11/06	Profession	AUDITOR
Expiry date	-	Start date	1996/11/06
Reference number	-	End date	1999/06/22
Fine letter	-	CM31 completed	1999/06/22
Business address	90 RIVONIA ROAD SANDTON 2196	CM31 received	1996/01/10
PRICE WATERHOUSE		6 of 6 Auditors	
Profession Code	-	Postal address	PRIVATE BAG X36 SUNNINGHILL 2157
Profession Number	901121	Status	RESIGN
Registration entry date	2007/10/19	Profession	AUDITOR
Expiry date	-	Start date	1999/06/22
Reference number	-	End date	2002/10/31
Fine letter	-	CM31 completed	2007/10/19
Business address	2 EGLIN ROAD SUNNINGHILL 2157	CM31 received	2007/10/19

CAPITAL INFORMATION

No capital information to display

HISTORY (66)

Effective Date Change Type

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2022/05/10	CO/CC ANNUAL RETURN (COMPANY / CLOSE CORPORATION AR FILING - WEB SERVICES : REF NO. : 5365807594)
2021/04/12	CO/CC ANNUAL RETURN (COMPANY / CLOSE CORPORATION AR FILING - WEB SERVICES : REF NO. : 5344504297)
2020/06/04	CO/CC ANNUAL RETURN (COMPANY / CLOSE CORPORATION AR FILING - WEB SERVICES : REF NO. : 5264232044)
2020/02/14	REGISTERED ADDRESS CHANGE (BUILDING 3 6 EATON AVENUE BRYANSTON GAUTENG2191)
2019/10/29	CO/CC ANNUAL RETURN (COMPANY / CLOSE CORPORATION AR FILING - WEB SERVICES : REF NO. : 5209363362)
2018/09/11	RE-INSTATE APPLICATION (COMPANY / CLOSE CORPORATION AR FILING - WEB SERVICES : REF NO. : 5136538984)
2018/07/24	AR IN DEREGISTRATION (ANNUAL RETURN NON COMPLIANCE - IN PROCESS OF DEREGISTRATION LAST PAYMENT FOR AR YEAR/MONTH IS 2016/3.)
2018/05/27	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER (DIRECTOR NORMAN HORNBY DETAILS WAS CHANGED)
2018/06/27	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER (DIRECTOR NOSIZINZO PEARL MAHANYELE DETAILS WAS CHANGED)
2018/06/27	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER (DIRECTOR RODERICK THOMAS MATTHEYSE DETAILS WAS CHANGED)
2018/06/27	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER (DIRECTOR PHILIPPUS ARNOLDUS VENTER DETAILS WAS CHANGED)
2018/05/28	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER (DIRECTOR RODERICK THOMAS MATTHEYSE WAS ADDED)
2018/05/28	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER (DIRECTOR PHILIPPUS ARNOLDUS VENTER WAS ADDED)
2018/05/28	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER (DIRECTOR NORMAN HORNBY DETAILS WAS CHANGED)
2018/05/28	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER

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	(DIRECTOR NOSIZINZO PEARL MAHANYELE DETAILS WAS CHANGED)
2016/04/28	CO/CC ANNUAL RETURN
	(COMPANY / CLOSE CORPORATION AR FILING - WEB SERVICES : REF NO. : 534237041)
2016/04/20	CHANGE OF BOOKYEAR
2015/03/26	CO/CC ANNUAL RETURN
	(COMPANY / CLOSE CORPORATION AR FILING - WEB SERVICES : REF NO. : 525340871)
2014/04/23	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER
	(CHANGE RECORDSURNAME = HARMANFIRST NAMES = MARKSTATUS = RESIGNED)
2014/04/23	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER
	(CHANGE RECORDSURNAME = MAHANYELEFIRST NAMES = MOHALESTATUS = DECEASED)
2014/04/23	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER
	(CHANGE RECORDSURNAME = MURESSFIRST NAMES = IAN VICTORSTATUS = RESIGNED)
2014/04/03	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER
	(RESET PASSWORDPASSWORD SUCCESSFULLY SENT TO BASIL.NAGOOR@CRAWCO.CO.ZA)
2014/04/03	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER
	(RESET PASSWORDPASSWORD SUCCESSFULLY SENT TO BASIL.NAGOOR@CRAWCO.CO.ZA)
2014/03/27	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER
	(UNLOCK PASSWORDUNLOCKED BYGBI39PASSWORD SUCCESSFULLY SENT TO BASIL.NAGOOR@CRAWCO.CO.ZA)
2014/03/27	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER
	(UNLOCK PASSWORDUNLOCKED BYGBI39PASSWORD SUCCESSFULLY SENT TO BASIL.NAGOOR@CRAWCO.CO.ZA)
2014/03/12	CO/CC ANNUAL RETURN
	(COMPANY / CLOSE CORPORATION AR FILING - WEB SERVICES : REF NO. : 54540710)
2014/03/10	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER
	(AUTHORISING DIRECTOR DETAILSDIRECTOR FULL FORENAMES=NORMANSURNAME=HORNBYID NUMBER=6901205151080CUSTOMER DETAILS DIRECTOR FULL FORENAMES=MARITZASURNAME=MALANID NUMBER=7503300033087)
2014/03/10	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER
	(AUTHORISING DIRECTOR DETAILSDIRECTOR FULL FORENAMES=NORMANSURNAME=HORNBYID NUMBER=6901205151080)

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2014/02/25	LOCATION OF COMPANY RECORDS
2014/02/11	(NO INFORMATION TO DISPLAY) NAME CHANGE
2013/11/29	(CRAWFORD AND COMPANY (SA)) POSTAL ADDRESS CHANGE
2013/11/29	(PRIVATE BAG X36SUNNINGHILL2157) REGISTERED ADDRESS CHANGE
2012/04/03	(TWO EGLIN ROADSUNNINGHILL2157) AUDITOR/ACC OFFICER CHANGE
2012/04/03	(CHANGE RECORDNAME : = ERNST & YOUNGSTATUS : = CURRENT) AUDITOR/ACC OFFICER CHANGE
2010/07/01	(CHANGE RECORDNAME : = HLB BARNETT CHOWN INCORPORATEDSTATUS : = RESIGN) DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER
2010/07/01	(FULL FORENAMES=MARKSURNAME=HARMANAPPOINTMENTDATE=01/07/2010STATUS=A) DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER
2010/07/01	(FULL FORENAMES=NOSIZINZO PEARLSURNAME=MAHANYELEAPPOINTMENTDATE=01/07/2010STATUS=A) DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER
2010/01/27	(FULL FORENAMES=IAN VICTORSURNAME=MURESSAPPOINTMENTDATE=01/07/2010STATUS=A) AUDITOR/ACC OFFICER CHANGE
2010/01/27	(HLB BARNETT CHOWN INCORPORATEDBLOCK B BRADFORD HOUSE12 BRADFORD ROADBEDFORDVIEW2007PO BOX 442BRUMA2026STATUS : ADDRESS CHANGE) AUDITOR/ACC OFFICER CHANGE
2008/03/25	(NO INFORMATION TO DISPLAY) AUDITOR/ACC OFFICER CHANGE
2008/03/25	(CHANGE RECORDNAME: = ERNST & YOUNGSTATUS: = CURRENT) DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER
2008/03/25	(CHANGE RECORD SURNAME: = BOWMAN FIRST NAMES: = JEFFREY THOMAS STATUS: = ACTIVE) DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER
2008/03/25	(CHANGE RECORD SURNAME: = HLONGWANE FIRST NAMES: = NOMBANGO LIZZY STATUS: = ACTIVE) DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER
2008/03/25	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER

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	(CHANGE RECORD SURNAME: = MAHANYELE FIRST NAMES: = MOHALE STATUS: = ACTIVE)
2008/03/25	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER (CHANGE RECORD SURNAME: = HORNBY FIRST NAMES: = NORMAN STATUS: = ACTIVE)
2008/03/25	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER (CHANGE RECORD SURNAME: = VON KROGH FIRST NAMES: = CHARLOTTE STATUS: = ACTIVE)
2007/08/23	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER (SURNAME=WOODHEADFULL FORENAMES=STUART LUDGATEID NO=4409180163089STATUS :RESIGNEDNATURE OF CHANGE=RESIGNED 23.08.2008)
2007/08/23	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER (SURNAME=HARMANFULL FORENAMES=MARKID NO=5606120000000STATUS :RESIGNEDNATURE OF CHANGE=RESIGNED 23.08.2007)
2007/08/23	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER (SURNAME=WILLEMSEFULL FORENAMES=ANDRIES GERRITID NO=6407275018084STATUS :RESIGNEDNATURE OF CHANGE=RESIGNED 23.08.2007)
2007/08/23	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER (SURNAME=HORNBYFULL FORENAMES=NORMANID NO=6901205151080STATUS :ACTIVENATURE OF CHANGE=APPOINTED 23.08.07)
2007/08/23	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER (SURNAME=VON KROGHFULL FORENAMES=CHARLOTTEID NO=680310STATUS :ACTIVENATURE OF CHANGE=APPOINTED 23.08.2007)
2007/08/23	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER (FULL FORENAMES=CHARLOTTE SURNAME=VON KROGHAPPOINTMENTDATE=23/08/2007STATUS=C)
2006/07/17	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER (SURNAME=HLONGWANEFULL FORENAMES=NOMBANGO LIZZYID NO=5111190556084STATUS :ACTIVENATURE OF CHANGE=APPOINTMENT)
2006/07/17	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER (SURNAME=MAHANYELEFULL FORENAMES=MOHALEID NO=3904305300089STATUS :ACTIVENATURE OF CHANGE=APPOINTMENT)
2006/07/17	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER (FULL FORENAMES=NOMBANGO LIZZYSURNAME=HLONGWANEAPPOINTMENTDATE=17/07/2006STATUS=C)
2006/02/13	AUDITOR/ACC OFFICER CHANGE (PRICEWATERHOUSECOOPERSSTATUS : RESIGN)
2004/12/14	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER

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	(CHANGE RECORDSURNAME = WOODHEADFIRST NAMES = STUART LUDGATESTATUS = ACTIVE)
2004/12/14	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER
	(CHANGE RECORDSURNAME = WILLEMSE FIRST NAMES = ANDRIES GERRITSTATUS = ACTIVE)
2003/11/04	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER
	(CHANGE RECORDSURNAME = REEVESFIRST NAMES = MICHAEL FRANKSTATUS = RESIGNED)
2003/11/04	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER
	(CHANGE RECORDSURNAME = SOLOMONFIRST NAMES = RICHARDSTATUS = RESIGNED)
2003/03/04	AUDITOR/ACC OFFICER CHANGE
	(CHANGE RECORDNAME : = ARTHUR ANDERSEN & COSTATUS : = RESIGN)
2003/03/04	AUDITOR/ACC OFFICER CHANGE
	(CHANGE RECORDNAME : = ERNEST & YOUNGSTATUS : = RESIGN)
2002/10/31	AUDITOR/ACC OFFICER CHANGE
	(PRIVATE BAG X14NORTHLANDS2116STATUS : ADDRESS CHANGE)
2002/10/31	AUDITOR/ACC OFFICER CHANGE
	(NO INFORMATION TO DISPLAY)
2001/05/30	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER
	(CHANGE RECORDSURNAME = REEVESFIRST NAMES = MICHAEL FRANKSTATUS = ACTIVE)
2001/05/30	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER
	(CHANGE RECORDSURNAME = WOODHEADFIRST NAMES = STUART LUDGATESTATUS = ACTIVE)
2001/05/30	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER
	(CHANGE RECORDSURNAME = SOLOMONFIRST NAMES = RICHARDSTATUS = ACTIVE)
2001/05/30	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER
	(CHANGE RECORDSURNAME = HARMANFIRST NAMES = MARKSTATUS = ACTIVE)
2001/05/30	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER
	(ADD RECORDSURNAME = BOWMANFIRST NAMES = JEFFREY THOMASSTATUS = ACTIVE)
2001/05/30	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER
	(ADD RECORDCOMPANY NAME = PRICEWATERHOUSECOOPERSFIRST NAMES = STATUS = ACTIVE)
2001/03/01	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER

DISCLAIMER

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0861 946 333
windeed.support@lexisnexis.co.za
search.windeed.co.za | www.windeed.co.za

	(FULL FORENAMES=JEFFREY THOMAS SURNAME=BOWMAN APPOINTMENTDATE=01/03/2001 STATUS=C)
2000/01/17	NAME CHANGE (CRAWFORD-THG (SA))
1999/11/03	POSTAL ADDRESS CHANGE (P O BOX 783027SANDTON2146)
1999/11/03	REGISTERED ADDRESS CHANGE (2ND FLOOR90 RIVONIA ROADSANDOWN2196)
1999/09/09	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER (NO INFORMATION TO DISPLAY)
1999/06/22	AUDITOR/ACC OFFICER CHANGE (PRICE WATERHOUSE2 EGLIN ROADSUNNINGHILL2157PRIVATE BAG X36SUNNINGHILL2157STATUS : NAME CHANGE)
1999/06/22	AUDITOR/ACC OFFICER CHANGE (2 EGLIN ROADSUNNINGHILL2157PRIVATE BAG X36SUNNINGHILL2157STATUS : CURRENT)
1998/11/19	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER (NO INFORMATION TO DISPLAY)
1998/10/27	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER (NO INFORMATION TO DISPLAY)
1998/10/19	CHANGE OF BOOKYEAR (NO INFORMATION TO DISPLAY)
1998/04/08	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER (NO INFORMATION TO DISPLAY)
1997/01/31	NAME CHANGE (THOMAS HOWELL GROUP (SOUTH AFRICA))
1996/07/04	POSTAL ADDRESS CHANGE (P O BOX 7400JOHANNESBURG2000)
1996/07/04	REGISTERED ADDRESS CHANGE (24TH FLOOR CARLTON CENTRECOMMISSIONER STREETJOHANNESBURG2001)
1991/02/19	NAME CHANGE (DENNIS COOK - THK)
1983/04/14	SHORT NAME CHANGE (NO INFORMATION TO DISPLAY)

DISCLAIMER

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1983/04/14

NAME CHANGE

(THOMAS HOWELL KIEWIT (SA))

DISCLAIMER

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Page 17 of 17

A handwritten signature in black ink, appearing to be 'DAN'.

"FA4"



Our Ref: Norman Hornby
Your Ref:
Date: 15 December 2021

To whom it may concern,

Re: Flex Appointment and Recommendation

This letter serves to confirm that Flex was appointed by Chedza International Loss Adjusters (Pty) Ltd t/a Crawford and Company SA (hereinafter "Crawford") to assist with a broad range of services and offerings, specifically related to the loss adjustment process (insurance assessment) and reporting, in response to the political and social unrest in July 2021 in South Africa.

The riots experienced in Kwa-Zulu-Natal and Gauteng rocked the South African insurance landscape with an unprecedented need and requirement to audit, process and issue credible and reliable loss adjusting reports at scale and speed.

Considering that a typical insurance claim, of this scale, would take between 6 - 24 months to capture, process, and settle in the traditional course of business. The ambition to expedite over 2000 large and complex riot claims over a short period simply could not have been achieved following the traditional claims management process. It required an innovative & dynamic approach that had been tried and tested.

Crawford appointed Flex to assist with evolving and innovating the traditional loss adjustment methodology through the strategic consideration and implementation of innovating technologies and systems. Flex empowered Crawford with the ability to respond quickly and nimbly to the catastrophe. The use of the relevant technologies enabled Crawford to produce loss adjustment reports quicker and with more accuracy than any other Loss Adjustment firm in South Africa.

CHEDZA INTERNATIONAL LOSS ADJUSTERS (PTY) LTD t/a CRAWFORD AND COMPANY SA
Reg No. 1983/002291/07 | VAT No. 4350103042 | www.crawfordandcompany.co.za

JOHANNESBURG:
Building 3, 6 Eaton Avenue,
Bryanston, 2191.
Tel: +27 (0)11 463 5900
Fax: +27 (0)11 463 5921

DURBAN:
Colchester House, Essex Gardens Office
Park, 1 Nelson Road, Westville, 3602
Tel: +27 (0)31 201 1203
Fax: +27 (0)31 201 1226

CAPE TOWN:
Unit 33, Westlake Lifestyle Centre,
Westlake Drive, Westlake, 7845
Tel: +27 (0)21 701 6707
Fax: +27 (0)21 701 5910

PORT ELIZABETH:
Walmer Park Village No. 5,
Church Street, Walmer,
Port Elizabeth, 6070
Tel: +27 (0)73 103 3980

EAST LONDON:
18 Kingfisher Gardens,
2 Kingfisher Avenue,
Beacon Bay, East London, 5205
Tel: +27 (0)43 880 0060
Fax: +27 (0)86 415 9848

DIRECTORS: N Hornby (CEO) & N P Mahanyele (Executive)
CHIEF OPERATING OFFICER: Adv. Arno Venter



By leveraging the Flex technology ecosystem, Crawford was able to process over 2100 individual insurance claims over 6 weeks. An achievement that has never been achieved in the context of the Insurance Loss Adjustment category.

Please feel to contact me with any further information you may require.

Kind regards

Norman Hornby
Crawford & Company
Chief Executive Officer
Switchboard : +27 (0) 11 463 5900
Cell : +27 (0) 82 567 8305
E-mail : norman.hornby@crawco.co.za

"FAS"



Flex Group (Pty) Ltd t/a Flex
Office 293, Level 2, Dunkeld West Centre,
Cnr Bompas Road & Jan Smuts Ave, Dunkeld

REG #: 2015/034897/07
VAT #: 4090273303

TEL: +27 10 900 4744
email: accounts@flexing.io

Tax Invoice TI-0404

Client: CHEDZA INTERNATIONAL LOSS ADJUSTERS
(PTY) LTD t/a CRAWFORD AND COMPANY
Rod
Building 3
6 Eaton Avenue
Bryanston
2191
VAT Reference: 4350103042

Invoice Date: 9 December 2021
From: Fortunate Mahlaela

Project: Crawford SASRIA Project (#2915)
Title: Crawford SASRIA Project
Description: FLEX Billing Cycle 1

Terms of Payment: On Invoice
Payment Due: 9 December 2021

Item Type	Quantity	Cost	Line Total
Other	1.00	412,806.35	412,806.35
FLEX Billing cycle 1 Sites Submitted			

Cost:	412,806.35
Tax @ 15%:	61,920.95
Total ZAR:	474,727.30

Flex Group (Pty) Ltd t/a Flex
Nedbank Limited BRANCH CODE: 198765
ACC #: 1213262890 SWIFT CODE: NEDSZAJJ

This Invoice is subject to the Flex Group (Pty) Ltd t/a Flex
General Terms and Conditions of Purchase.
To view / download our comprehensive T&C's please visit our
website: www.flexing.io

Standard Bank of South Africa

The Standard Bank of South Africa Limited Registered Bank Reg. No. 1962/000738006

Computer Generated Copy

CUSTOMER PAYMENTS HISTORY PRINT REPORT

Customer no : 700003829 User ID : QFH60 User Name : CRAWFORD AND COMPANY SA PTY LT
Action Date : 20211210 Description : TCS97 20211210 11:45:44.0 Reference : 2021344003

From :

Branch No.	9853	Branch Name.	FOURWAYS MALL	Account No.	201359206	Account Name.	CRAWFORD ATTORNEYS I	Amount.	474,247.30	Statement Reference.	2021344003/1	Sub Batch Description.	2021344003 C	Sub Batch No.	1			
Transaction No.	1 FLEX002	Creditor.	1213262690	Acc No / CDI.	FLEX GROUP (PTY) LTD T/A	Account Name.	FLEX GROUP (PTY) LTD T/A	Amount.	474,247.30	Statement Reference.	ADJU	RTGS/RTC	Branch No.	198765	Branch Name.	NEBRANK LIMITED	Status.	AUDIT TO BE DOWNLOADED

** END OF REPORT **

DATE : 2022-02-10 07:27:50

Page : 1

"FA6"
A



"FA7"



Flex Group (Pty) Ltd t/a Flex
Office 293, Level 2, Dunkeld West Centre,
Cnr Bompas Road & Jan Smuts Ave, Dunkeld

REG #: 2015/034897/07
VAT #: 4090273303

TEL: +27 10 900 4744
email: accounts@flexing.io

Tax Invoice TI-0405

Client: CHEDZA INTERNATIONAL LOSS ADJUSTERS
(PTY) LTD t/a CRAWFORD AND COMPANY
Rod
Building 3
6 Eaton Avenue
Bryanston
2191
VAT Reference: 4350103042

Invoice Date: 15 December 2021

From: Fortunate Mahlaela

Project: Crawford SASRIA Project (#2915)

Terms of Payment: On Invoice

Title: Crawford SASRIA Project

Payment Due: 15 December 2021

Description: FLEX Billing Cycle 2

Item Type	Quantity	Cost	Line Total
Other	1.00	425,150.00	425,150.00
FLEX Billing cycle 2 Sites Submitted			

Cost:	425,150.00
Tax @ 15%:	63,772.50
Total ZAR:	488,922.50

Flex Group (Pty) Ltd t/a Flex
Nedbank Limited BRANCH CODE: 198765
ACC #: 1213262690 SWIFT CODE: NEOSZAJJ

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website: www.flexing.io

Standard Bank of South Africa

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CUSTOMER PAYMENTS HISTORY PRINT REPORT

Customer no : 70003829 User ID : QFH60 User Name : CRAWFORD AND COMPANY SA PTY LT
Action Date : 20211220 Description : TOS97 20211220 08:58:44.3 Reference : 2021354001

From :

Branch No. 9953	Branch Name. FOURWAYS MALL	Account No. 201369206	Account Name. CRAWFORD ATTORNEYS I	Amount. 928,047.25	Statement Reference. 2021354001/1	Sub Batch Description. 2021354001 C	Sub Batch No. 1
Transaction No. 3	Creditor. FLEX002	Acc.No./CDL. 1213262690	Account Name. FLEX GROUP (PTY) LTD T/A FLEX	Amount. 489,922.50	Statement Reference. CHEDZA INTERNATIONAL LOSS ADJU	RTGS/RTC. Branch No. NEDBANK LIMITED NEDBANK	Status. FINAL AUDIT TO BE DOWNLOADED

** END OF REPORT **

DATE : 2022-02-10 07:31:22

Page : 1

"FA8"
"B"

"FA9"



Flex Group (Pty) Ltd t/a Flex
Office 293, Level 2, Dunkeld West Centre,
Cnr Bompas Road & Jan Smuts Ave, Dunkeld

REG #: 2015/034897/07
VAT #: 4090273303

TEL: +27 10 900 4744
email: accounts@flexing.io

Tax Invoice TI-0406

Client: CHEDZA INTERNATIONAL LOSS ADJUSTERS
(PTY) LTD t/a CRAWFORD AND COMPANY
Rod
Building 3
6 Eaton Avenue
Bryanston
2191
VAT Reference: 4350103042

Invoice Date: 13 January 2022
From: Fortunate Mahlaela

Project: Crawford SASRIA Project (#2915)
Title: Crawford SASRIA Project
Description: FLEX Billing Cycle 3

Terms of Payment: On Invoice
Payment Due: 14 January 2022

Item Type	Quantity	Cost	Line Total
Other	1.00	34,650.00	34,650.00
<i>FLEX Billing cycle 3 Sites Submitted</i>			

Cost:	34,650.00
Tax @ 15%:	5,197.50
Total ZAR:	39,847.50

Flex Group (Pty) Ltd t/a Flex
Nedbank Limited **BRANCH CODE:** 198765
ACC #: 1213262690 **SWIFT CODE:** NEDSZAJJ

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CUSTOMER PAYMENTS HISTORY PRINT REPORT

Customer no : 700003829 User ID : QFH80 User Name : CRAWFORD AND COMPANY SA PTY LT
Action Date : 20220114 Description : flex Reference : 202201002

From :

Branch No.	Branch Name.	Account No.	Account Name.	Amount.	Statement Reference.	Sub Batch Description.	Sub Batch No.
9863	FOURWAYS MALL	201389208	CRAWFORD ATTORNEYS I	39,847.50	flex	flex	1

Transaction No.	Creditor.	Acc No / CDL.	Account Name.	Amount.	Statement Reference.	RTGS/RTIC.	Branch No.	Branch Name.	Status.
1	FLEX001	1213262890	FLEX GROUP (PTY) LTD	39,847.50	crawford cycles	N	180765	NEDBANK LIMITED	BANK LI FINAL AUDIT TO BE DOWNLOADED

-- END OF REPORT --

DATE : 2022-02-10 07:35:15

Page : 1

"FAIO"
C

"FAI"



Flex Group (Pty) Ltd t/a Flex
Office 293, Level 2, Dunkeld West Centre,
Cnr Bompas Road & Jan Smuts Ave, Dunkeld

REG #: 2015/034897/07
VAT #: 4090273303

TEL: +27 10 900 4744
email: accounts@flexing.io

Tax Invoice TI-0412

Client: CHEDZA INTERNATIONAL LOSS ADJUSTERS
(PTY) LTD t/a CRAWFORD AND COMPANY
Rod
Building 3 6 Eaton Avenue Bryanston 2191
VAT Reference: 4350103042

Invoice Date: 10 February 2022
From: Fortunate Mahlaela

Project: Crawford SASRIA Project (#2915)
Title: Crawford SASRIA Project
Description: FLEX Billing Cycle 4

Terms of Payment: On Invoice
Payment Due: 10 February 2022

Item Type	Quantity	Cost	Line Total
Other <i>FLEX Billing cycle 4 Sites Submitted</i>	1.00	315,700.00	315,700.00

Cost:	315,700.00
Tax @ 15%:	47,355.00
Total ZAR:	363,055.00

Flex Group (Pty) Ltd t/a Flex
Nedbank Limited BRANCH CODE: 198765
ACC #: 1213262690 SWIFT CODE: NEDSZAJJ

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"FA12"

Standard Bank of South Africa

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CUSTOMER PAYMENTS HISTORY PRINT REPORT

Customer no : 700003629 User ID : OFH60 User Name : CRAWFORD AND COMPANY SA PTY LT
Action Date : 20220211 Description : TOS97 20220211 08:41:55.5 Reference : 2022042002

From :

Transaction No.	Credit	Acc. No./CDL	Account Name	Amount	Statement Reference	RTGS/RTG	Branch No.	Branch Name	Status
1	FLEX002	1213282890	FLEX GROUP PTY LTD T/A FLEX	363,056.00	CHEDZA INTERNATIONAL LOSS ADJU	N	198765	NEDBANK LIMITEDNEDBANK	FINAL AUDIT TO BE DOWNLOADED

END OF REPORT

D

 Dan

PJ Goosen

From: Dan Muller
Sent: Monday, 21 February 2022 08:49
To: PJ Goosen
Subject: FW: FLEX SASRIA RIOT PROJECT: Norman Hornby Email to D Muller: A1

flex.

Automated Auditing

SEEK
Building with
A RICA

SEEK **THE** **seed**

Dan Muller
C.E.O

Flex Group (Pty) Ltd t/a Flex
Office 293, Level 2, Dunkeld West Centre,
Cnr Bompas Rd & Jan Smuts Ave, Dunkeld West, JHB, South Africa, 2196

SA: +27 82 806 9113

www.flexing.io



From: Norman Hornby <norman.hornby@crawco.co.za>
Date: Wednesday, 15 December 2021 at 08:04
To: Dan Muller <dan@flexing.io>, "dan@reachgroup.co.za" <dan@reachgroup.co.za>
Subject: FLEX SASRIA RIOT PROJECT

Dear Dan,

Our discussion has reference.

"FA13"

Herewith my feedback on the matters we discussed:

FLEX PROJECT FEE (COSTS AND DISBURSEMENTS)

- R23 500 000 (excl VAT) on Flex reports relating to Green desktop, Green, Amber, Amber Max and Red. This amount is the nett amount after deduction of the following costs paid by Crawford on behalf of Flex i.e. IT equipment, disbursements, travel, accommodation, daily per diem for staff, professional fees to complete VAR on Green, Amber and Amber Max reports and VAR's & BOQ's on Red.
- Crawford has invoiced all claims to SASRIA's agents below R4.6 million. The balance of invoices will be processed and sent through to SASRIA. On receipt of payment from agents and SASRIA, Crawford will account weekly to Flex on payments received. Flex will provide an invoice and Crawford will make payment before the Friday. This process is already in place.

VAR'S & BOQ'S

- Completed VAR'S & BOQ'S
To date SSQS have done 1157 VAR and Prelim and Interim reports(BOQ's) on Green, Amber, Amber Max and Red.
- Auto Generated VAR's on Green Desktop Audits
This is currently work in progress and everybody is working hard to try and sort this out. It is a bit of a challenge and we will look at finalizing this in the new year.

CASHFLOW PROJECTIONS

- The Flex reports sent to the agents were 375 with a monetary value of R2 312 000. Payments to be made as set out above. (We will probably receive payment of these amounts before end of January 2022)
- Flex reports received on 24 November 2021 totalling 1331, less sent to agents as set out above.
- No further reports as per Marnus' letter have been received by Rod in respect of the remaining reports to be sent to SASRIA. These would be Flex reports larger than R4.6 million. I have asked Rod to please follow up with Marnus.
- Our billing strategy to SASRIA is to do a once off large bulk invoice to SASRIA in the middle of January, which should result in payment by no later than end of February 2022. The milestone reached at this point should include the majority of the Flex project fee, as set out above.

The billing team is still working until the 20th of December 2021 and will start again on the 3rd of January 2022.

MATTERS TO BE ADDRESSED IN THE NEW YEAR

- There are plus minus 100 claims on the Green Desktop which do not have enough information to produce a report. We will discuss and revert in January 2022 and if this can be supplemented with other claims relating to BI and Stock.
- Flex to give us a proposal and costing on Ithuba on a post facto audit and methodology to be agreed by Crawford and client.

Thank you once again for your assistance and hard work on this project. I wish you and your team a wonderful festive season.



Kind regards
NORMAN



NORMAN HORNBY
Chief Executive Officer

Office: +27114635900
Mobile: +27825678305
Email: norman.hornby@crawco.co.za
Website: www.crawfordandcompany.co.za

This correspondence is subject to our email disclaimer which can be viewed from this link.


DAM

"FA14"

offices will be closing on 15 December 2021 and re-opening on 10 January 2022.
Best wishes for the festive season from the Seek Africa team.



HEIN PORTWIG
PROJECT MANAGER

+27 84 205 8177

Office 293, Level 2, Dunkeld West Centre,
Cnr Bompas Rd & Jan Smuts Ave, Dunkeld West, South Africa, 2196

From: Rod Mattheyse <rod.mattheyse@crawco.co.za>
Sent: Wednesday, 15 December 2021 11:47
To: Hein Portwig <hein@flexing.io>
Subject: FW: Flex payment cycles.xlsx



ROD MATTHEYSE
Group Executive: Finance

Office: +27114635900

Mobile: +27836590447

Email: rod.mattheyse@crawco.co.za

Website: www.crawfordandcompany.co.za

This correspondence is subject to our email disclaimer which can be viewed from this link.



From: Rod Mattheyse <rod.mattheyse@crawco.co.za>
Sent: Wednesday, 15 December 2021 07:27
To: 'Dan Muller' <dan@flexing.io>
Cc: 'Marnus Burger' <marnus@flexing.io>
Subject: Flex payment cycles.xlsx

Dear Dan,

Attached please find the files for which we have received payment – the tab under cycle 2 15.12.2021 is the applicable list.

I don't seem to have the flex reports for the above R4.6m, this is needed to prepare for the billing of these files to Sasria.

Kind regards

Rod

A handwritten signature in black ink, appearing to be "DM", located at the bottom right of the page.

"FAIS"

Building with Seek Africa. We look forward to our continued partnership in 2022. Our offices will be closing on 15 December 2021 and re-opening on 10 January 2022.
Best wishes for the festive season from the **Seek Africa** team.



HEIN PORTWIG
PROJECT MANAGER

+27 84 205 8177

Office 293, Level 2, Dunkeld West Centre,
Cnr Bompas Rd & Jan Smuts Ave, Dunkeld West, South Africa. 2196

From: Rod Mattheyse <rod.mattheyse@crowco.co.za>
Sent: Wednesday, 15 December 2021 11:53
To: Hein Portwig <hein@flexing.io>
Subject: RE: Flex payment cycles.xlsx

thanks



ROD MATTHEYSE
Group Executive: Finance

Office: +27114635900

Mobile: +27836590447

Email: rod.mattheyse@crowco.co.za

Website: www.crawfordandcompany.co.za

This correspondence is subject to our email disclaimer, which can be viewed from this link.



From: Hein Portwig <hein@flexing.io>
Sent: Wednesday, 15 December 2021 11:52
To: Rod Mattheyse <rod.mattheyse@crowco.co.za>
Subject: RE: Flex payment cycles.xlsx

Thank you Rod,

I have the files for the claims above 4.6 million with me, could I send you a link for you to download them?

Kind Regards

Hein

Seek Africa thanks our valued Clients and Partners for their support and confidence in **Building with Seek Africa.** We look forward to our continued partnership in 2022. Our

A handwritten signature in black ink, appearing to be "DM".

offices will be closing on 15 December 2021 and re-opening on 10 January 2022.
Best wishes for the festive season from the **Seek Africa** team.



HEIN PORTWIG
PROJECT MANAGER

+27 84 205 8177

Office 293, Level 2, Dunkeld West Centre,
Cnr Bompas Rd & Jan Smuts Ave, Dunkeld West, South Africa, 2196

From: Rod Mattheyse <rod.mattheyse@crawlco.co.za>
Sent: Wednesday, 15 December 2021 11:47
To: Hein Portwig <hein@flexing.io>
Subject: FW: Flex payment cycles.xlsx



ROD MATTHEYSE
Group Executive: Finance

Office: [+27114635900](tel:+27114635900)

Mobile: [+27836590447](tel:+27836590447)

Email: rod.mattheyse@crawlco.co.za

Website: www.crawfordandcompany.co.za

[This correspondence is subject to our email disclaimer which can be viewed from this link.](#)

From: Rod Mattheyse <rod.mattheyse@crawlco.co.za>
Sent: Wednesday, 15 December 2021 07:27
To: 'Dan Muller' <dan@flexing.io>
Cc: 'Marnus Burger' <marnus@flexing.io>
Subject: Flex payment cycles.xlsx

Dear Dan,

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I don't seem to have the flex reports for the above R4.6m, this is needed to prepare for the billing of these files to Sasria.

Kind regards

Rod

A handwritten signature in black ink, appearing to be "DM" or similar, with a large, stylized flourish above it.

"FA16"

From: [Hein Portwig](#)
To: [Rod Mattheyse](#)
Cc: [Dan Muller](#)
Subject: RE: Flex payment cycles.xlsx
Date: Friday, 17 December 2021 12:20:33
Attachments: [image001.png](#)
[image002.png](#)
[image003.png](#)

Hi Rod,

Further to the link to the files of reports over 4.6 million. I have handed over an external hard drive with the files on them to Karen. Please will you reach out to her if you need to get the hard drive.

Wishing you and your family a very festive season and a prosperous new year.

Thanks and regards,

Hein

Seek Africa thanks our valued Clients and Partners for their support and confidence in **Building with Seek Africa**. We look forward to our continued partnership in 2022. Our offices will be closing on 15 December 2021 and re-opening on 10 January 2022. Best wishes for the festive season from the **Seek Africa** team.



HEIN PORTWIG
PROJECT MANAGER

+27 84 205 8177

Office 293, Level 2, Dunkeld West Centre,
Cnr Bompas Rd & Jan Smuts Ave, Dunkeld West, South Africa, 2196



From: Hein Portwig
Sent: Wednesday, 15 December 2021 12:02
To: Rod Mattheyse <rod.mattheyse@crawco.co.za>
Cc: Dan Muller: <dan@reachgroup.co.za>
Subject: RE: Flex payment cycles.xlsx

Hi Rod,

Please find the **link** below to the files requested,

☐ [Rod Billing 01 Dec](#)

Kind Regards

Hein

Seek Africa thanks our valued Clients and Partners for their support and confidence in

A handwritten signature in dark ink, appearing to be 'Dm' or similar, with a large, stylized flourish above it.

"FA17"



From: Hein Portwig
To: Rod Mattheyse
Cc: Dan Muller
Subject: RE: Flex payment cycles.xlsx
Date: Friday, 17 December 2021 12:20:33
Attachments: [image001.png](#)
[image002.png](#)
[image003.png](#)

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Thanks and regards,

Hein

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HEIN PORTWIG
PROJECT MANAGER

+27 84 205 8177

Office 293, Level 2, Dunkeld West Centre,
Cnr Bompas Rd & Jan Smuts Ave, Dunkeld West, South Africa, 2196

From: Hein Portwig
Sent: Wednesday, 15 December 2021 12:02
To: Rod Mattheyse <rod.mattheyse@crawco.co.za>
Cc: Dan Muller <dan@reachgroup.co.za>
Subject: RE: Flex payment cycles.xlsx

Hi Rod,

Please find the link below to the files requested,

☐ [Rod Billing 01 Dec](#)

Kind Regards

Hein

Seek Africa thanks our valued Clients and Partners for their support and confidence in

PJ Goosen

From: Rod Mattheyse <rod.mattheyse@crawlco.co.za>
Sent: Wednesday, 16 February 2022 19:36
To: Hein Portwig
Subject: Flex payment cycles.xlsx
Attachments: Flex payment cycles.xlsx

Hi Hein,

Attached please find list, for which we have receive3d payment. Please match this to the list of 1331 plus 481 where you have provided reports, and bill accordingly.

Please provide backup with the invoice(calculation), in the form of an excel sheet : i.e file number and charge per file. Please provide similar backup for the previous 4 invoices paid.

Kind regards

Rod



"FA18"

SAS-1853
SAS-1854
SAS-1856
SAS-2233
SAS-2234
SAS-1579
SAS-1755
SAS-1756
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SAS-1778
SAS-1779
SAS-0246
SAS-1166
SAS-2123
SAS-2124
SAS-2125
SAS-2126
SAS-2127
SAS-0235
SAS-0311
SAS-1496
SAS-2101
SAS-2102
SAS-2103
SAS-2105
SAS-2171
SAS-2172
SAS-2173
SAS-2174
SAS-2175
SAS-2182
SAS-2221
SAS-2225

A handwritten signature in black ink, consisting of a stylized, cursive script that appears to read 'Dhw' or similar, with a large, sweeping flourish at the end.

SAS-2227
SAS-1997
SAS-0035
SAS-0036
SAS-0037
SAS-0038
SAS-0039
SAS-0041
SAS-0042
SAS-0045
SAS-0046
SAS-0047
SAS-0050
SAS-0052
SAS-0054
SAS-0055
SAS-0057
SAS-0172
SAS-0176
SAS-0177
SAS-0185
SAS-0186
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SAS-0192
SAS-0194
SAS-0195
SAS-0197
SAS-0198
SAS-0199
SAS-0200
SAS-1860
SAS-1955
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SAS-1967
SAS-1968
SAS-1969
SAS-1970

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SAS-1971
SAS-1972
SAS-1973
SAS-1974
SAS-1975
SAS-1976
SAS-1977
SAS-1978
SAS-1979
SAS-1980
SAS-1981
SAS-1982
SAS-1983
SAS-1984
SAS-0202
SAS-0203
SAS-0204
SAS-0205
SAS-0207
SAS-0208
SAS-1154
SAS-1155
SAS-1156
SAS-1157
SAS-1228
SAS-1229
SAS-1230
SAS-1915
SAS-1916
SAS-1917
SAS-1413
SAS-1459
SAS-0230
SAS-0230
SAS-0355
SAS-1467
SAS-0341
SAS-1585

Handwritten signature and initials in the bottom right corner. The signature is a stylized, cursive name, and the initials "DWM" are written to its right.

File number

SAS-1209
SAS-1227
SAS-1412
SAS-1414
SAS-1463
SAS-1506
SAS-1514
SAS-1528
SAS-1551
SAS-1559
SAS-1577
SAS-1589
SAS-1590
SAS-1637
SAS-1646
SAS-1851
SAS-1874
SAS-1884
SAS-1885
SAS-1911
SAS-1986
SAS-1987
SAS-1990
SAS-2003
SAS-2040
SAS-2041
SAS-2042
SAS-2060
SAS-2061
SAS-2080
SAS-2094
SAS-2096
SAS-2121
SAS-2181
SAS-2184
SAS-2219

A handwritten signature, possibly 'DWA', is written in the bottom right corner of the page. To the left of the signature is a large, dark, diagonal scribble.

File number	Date submitted	Comments
SAS-1232	30.11.2021	PD 15.12.2021
SAS-1549	26.11.2021	PD 15.12.2021
SAS-2215	30.11.2021	PD 14.12.2021
SAS-0284	28.11.2021	PD 29.12.2021
SAS-1479	29.11.2021	PD 17.12.2021
SAS-0396	30.11.2021	PD 14.12.2021
SAS-1473	30.11.2021	PD 14.12.2021
SAS-2207	26.11.2021	PD 15.12.2021
SAS-0070	30.11.2021	PD 14.12.2021

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File number	Date submitted	Comments
SAS-0071	30.11.2021	PD 08.12.2021
SAS-0224	26.11.2021	PD 13.12.2022
SAS-0271	30.11.2021	PD 11.12.2021
SAS-0308	28.11.2021	PD 11.12.2021
SAS-0384	29.11.2021	PD 13.12.2021
SAS-0385	30.11.2021	PD 11.12.2021
SAS-0388	28.11.2021	PD 13.12.2021
SAS-0389	28.11.2021	PD 13.12.2021
SAS-0456	26.11.2021	PD 13.12.2021
SAS-0465	28.11.2021	PD 11.12.2021
SAS-0471	26.11.2021	PD 13.12.2021
SAS-0569	28.11.2021	PD 11.12.2021
SAS-0573	26.11.2021	PD 13.12.2021
SAS-1188	28.11.2021	PD 08.12.2021
SAS-1214	28.11.2021	PD 08.12.2021
SAS-1226	29.11.2021	PD 13.12.2021
SAS-1438	26.11.2021	PD 13.12.2021
SAS-1439	26.11.2021	PD 13.12.2021
SAS-1440	26.11.2021	PD 13.12.2021
SAS-1470	29.11.2021	PD 13.12.2021
SAS-1498	26.11.2021	PD 13.12.2021
SAS-1499	26.11.2021	PD 13.12.2021
SAS-1505	30.11.2021	PD 11.12.2021
SAS-1529	26.11.2021	PD 13.12.2023
SAS-1531	30.11.2021	PD 11.12.2021
SAS-1557	29.11.2021	PD 13.12.2021
SAS-1567	26.11.2021	PD 13.12.2021
SAS-1781	30.11.2021	PD 11.12.2021
SAS-1790	30.11.2021	PD 08.12.2021
SAS-1792	26.11.2021	PD 13.12.2021
SAS-1801	26.11.2021	PD 13.12.2021
SAS-1863	26.11.2021	PD 13.12.2021
SAS-1876	30.11.2021	PD 08.12.2021
SAS-1925	29.11.2021	PD 13.12.2021
SAS-2062	30.11.2021	PD 08.12.2021
SAS-2090	30.11.2021	PD 10.12.2021
SAS-2106	30.11.2021	PD 11.12.2021



A handwritten signature, possibly 'Dhruv', is written in the bottom right corner. To its left, there is a series of horizontal lines that have been heavily crossed out with a thick, dark stroke.

File number	Date submitted	Comments
SAS-0170	28.11.2021	PD 30.11.2021
SAS-0171	28.11.2021	PD 01.12.2021
SAS-0248	28.11.2021	PD 30.11.2021
SAS-0250	28.11.2021	PD 30.11.2021
SAS-0275	28.11.2021	PD 02.12.2021
SAS-0301	28.11.2021	PD 02.12.2021
SAS-0378	30.11.2021	PD 30.11.2021
SAS-0379	30.11.2021	PD 30.11.2021
SAS-0392	30.11.2021	PD 30.11.2021
SAS-1138	29.11.2021	PD 03.12.2021
SAS-1185	28.11.2021	PD 30.11.2021
SAS-1188	28.11.2021	PD 08.12.2021
SAS-1211	28.11.2021	PD 01.12.2021
SAS-1214	28.11.2021	PD 08.12.2021
SAS-1450	29.11.2021	PD 30.11.2021
SAS-1451	29.11.2021	PD 30.11.2021
SAS-1458	28.11.2021	PD 02.12.2021
SAS-1476	28.11.2021	PD 30.11.2021
SAS-1493	28.11.2021	PD 02.12.2021
SAS-1495	28.11.2021	PD 30.11.2021
SAS-1500	29.11.2021	PD 30.11.2021
SAS-1639	28.11.2021	PD 30.11.2021
SAS-1649	28.11.2021	PD 30.11.2021
SAS-1652	28.11.2021	PD 30.11.2021
SAS-1711	29.11.2021	PD 30.11.2021
SAS-1799	28.11.2021	PD 01.12.2021
SAS-1800	29.11.2021	PD 01.12.2021
SAS-1844	29.11.2021	PD 02.12.2021
SAS-1845	29.11.2021	PD 02.12.2021
SAS-1900	30.11.2021	PD 01.12.2021
SAS-1995	29.11.2021	PD 07.12.2021
SAS-1996	29.11.2021	PD 07.12.2021
SAS-2015	29.11.2021	PD 02.12.2021
SAS-2017	29.11.2021	PD 30.11.2021
SAS-2036	29.11.2021	PD 30.11.2021
SAS-2037	29.11.2021	PD 30.11.2021
SAS-2038	29.11.2021	PD 30.11.2021
SAS-2039	29.11.2021	PD 30.11.2021
SAS-2077	29.11.2021	PD 30.11.2021



"FA19"



Flex Group (Pty) Ltd t/a Flex
Office 293, Level 2, Dunkeld West Centre,
Cnr Bompas Road & Jan Smuts Ave, Dunkeld

REG #: 2015/034897/07
VAT #: 4090273303

TEL: +27 10 900 4744
email: accounts@flexing.io

Tax Invoice TI-0414

Client: CHEDZA INTERNATIONAL LOSS ADJUSTERS
(PTY) LTD t/a CRAWFORD AND COMPANY
Rod
Building 3
6 Eaton Avenue
Bryanston
2191
VAT Reference: 4350103042

Invoice Date: 17 February 2022

From: Fortunate Mahlaela

Project: Crawford SASRIA Project (#2915)

Terms of Payment: On Invoice

Title: Crawford SASRIA Project

Payment Due: 17 February 2022

Description: FLEX Billing Cycle 5

Item Type	Quantity	Cost	Line Total
Other	1.00	4,887,118.50	4,887,118.50
Flex Billing Cycle 5 Sites Submitted			

Cost: 4,887,118.50
Tax @ 15%: 733,067.78
Total ZAR: 5,620,186.28

Flex Group (Pty) Ltd t/a Flex
Nedbank Limited BRANCH CODE: 198765
ACC #: 1213262690 SWIFT CODE: NEDSZAJJ

This Invoice is subject to the Flex Group (Pty) Ltd t/a Flex
General Terms and Conditions of Purchase.
To view / download our comprehensive T&C's please visit our
website: www.flexing.io

"FA20"

Stella-Mari Geldenhuys

From: Rod Mattheyse <rod.mattheyse@crawco.co.za>
Sent: Friday, 25 February 2022 09:08
To: Hein Portwig
Subject: Flex payment cycles.xlsx
Attachments: Flex payment cycles.xlsx

A handwritten signature in black ink, appearing to be 'S.M.' or similar, located in the bottom right corner of the page.

SAS-2160
SAS-0297
SAS-0380
SAS-1584
SAS-1716
SAS-1471
SAS-1167
SAS-0234
SAS-1945

A handwritten signature, possibly "DWA", is located in the bottom right corner of the page. To the left of the signature is a large, dark, diagonal scribble.

"FA21"



Flex Group (Pty) Ltd t/a Flex
Office 293, Level 2, Dunkeld West Centre,
Cnr Bompas Road & Jan Smuts Ave, Dunkeld

REG #: 2015/034897/07
VAT #: 4090273303

TEL: +27 10 900 4744
email: accounts@flexing.io

Tax Invoice TI-0418

Client: CHEDZA INTERNATIONAL LOSS ADJUSTERS
(PTY) LTD t/a CRAWFORD AND COMPANY
Rod
Building 3
6 Eaton Avenue
Bryanston
2191
VAT Reference: 4350103042

Invoice Date: 25 February 2022
From: Fortunate Mahlaela

Project: Crawford SASRIA Project (#2915)

Terms of Payment: On Invoice

Title: Crawford SASRIA Project

Payment Due: 25 February 2022

Description: FLEX Billing Cycle 6

Item Type	Quantity	Cost	Line Total
Other	1.00	51,600.00	51,600.00
Flex Billing Cycle 6 Sites Submitted			

Cost:	51,600.00
Tax @ 15%:	7,740.00
Total ZAR:	59,340.00

Flex Group (Pty) Ltd t/a Flex

Nedbank Limited BRANCH CODE: 198765

ACC #: 1213262690 SWIFT CODE: NEDSZAJJ

This Invoice is subject to the Flex Group (Pty) Ltd t/a Flex
General Terms and Conditions of Purchase.
To view / download our comprehensive T&C's please visit our
website: www.flexing.io

TAX INVOICE

CHEDZA INTERNATIONAL LOSS ADJUSTERS (PTY) LTD t/a
CRAWFORD AND COMPANY
6 Eaton Avenue
Bryanston
2191
VAT Number: 4350103042

Invoice Date
1 Mar 2022

Flex Group (Pty) Ltd

Invoice Number
INV-0407

Reference
Crawford Sasria Project

VAT Number
4090273303

Description	Quantity	Unit Price	VAT	Amount ZAR
Flex Audit reports submitted- 1998	1.00	31,998,194.03	15%	31,998,194.03
Less Total payments made on TI-0404	1.00	(412,806.35)	15%	(412,806.35)
Less Total payments made on TI-0405	1.00	(425,150.00)	15%	(425,150.00)
Less Total payments made on TI-0406	1.00	(34,650.00)	15%	(34,650.00)
Less Total payments made on TI-0412	1.00	(315,700.00)	15%	(315,700.00)
Less Hardware purchased retained	1.00	(421,245.74)	15%	(421,245.74)
Less QS, BOQ and VAR as per the agreement (SSQS)	1.00	(8,000,000.00)	15%	(8,000,000.00)
			Subtotal	22,388,641.94
			TOTAL VAT	3,358,296.29
			TOTAL ZAR	25,746,938.23

Due Date: 31 Mar 2022



"FAL3"



C/R

CAVANAGH & RICHARDS
Attorneys/Conveyancers/Notaries

Docex 20, Centurion
Postal Address: PO Box 17351,
Lyttelton, 0157

COMPANY REG NO: 2009/021769/21
VAT NO: 4340273194

Level 2 B-BBEE

CENTURION OFFICE: C/R CENTRE

75 Durham Road, Clubview, Centurion, 0014
012 940 1947
086 242 1617

SANDSBERG OFFICE: HOLIDAY HOUSE

on 156 Bram Fischer Drive, Ferndale, Johannesburg, 2194
010 597 7810
086 242 1617

WITBANK OFFICE: PENTAGON HOUSE

No. 5 Neven Street, Modatpark, Emalahleni, 1039
010 447 3676
013 590 1959

info@crawchambers.co.za www.crawchambers.co.za Cavanagh & Richards Attorneys

Our Ref: RR/SG/F00128

CHEDZA INTERNATIONAL LOSS ADJUSTERS (PTY) LTD

t/a CRAWFORD AND COMPANY

BUILDING 3, 6 EATON AVENUE

BRYANSTON

GAUTENG

2191

EMAIL: loodcremer@gmail.com

cremerattorneys@gmail.com

norman.hornby@crawco.co.za

22 April 2022

**NOTICE IN TERMS OF SECTION 345(1)(a) OF THE COMPANIES ACT, NO 61 OF 1973, READ
WITH THE PROVISIONS OF ITEM 9 OF SCHEDULE 5 OF THE COMPANIES ACT, NO 71 OF
2008**

Dear Sirs,

**RE: FLEX GROUP (PTY) LTD (REG NO: 2015/034897/07) / CHEDZA INTERNATIONAL LOSS
ADJUSTERS (PTY) LTD (REG NO: 1983/002291/07) t/a CRAWFORD & CO: SASRIA RIOT
PROJECT**

1. Writer hereof acts on instructions of Flex Group (Pty) Ltd and has been instructed to direct this letter of demand to you.

DIRECTORS: Ross Richards (LLB, LLM) | Abraham Senyema Gwangwa (BProc)

ASSOCIATES: Jaco Loots (B.Juris, LLB) | Johannes Stephanus Bouwer (LLB) | Stella-Mari Geldenhuys (LLB)
Lynn-Marie Groenewald (LLB, MSC REAL ESTATE) (CONVEYANCER / NOTARY) | Chris Liebenberg (LLB)

ATTORNEYS: Herman Bronner (LLB) | Michell Sorel Brown (LLB) | Eugene Fourie (LLB) | Tobias Chari Schmahl (LLB) | Zané van Wyk (LLB)

ASSISTED BY: Michael de Wilt (B.Com, LLB) | Gerhard Walmarans (B.Com, LLB) | Darren Joubert (B.Com, LLB) | Dylan Richards (Paralegal)

2. During July 2021, Chedza International Loss Adjusters (Pty) Ltd t/a Crawford & Co ("Chedza International") entered into an oral service level agreement with Flex Group (Pty) Ltd ("Flex Group") to render a composite range of support services to Chedza International, including but not limited to the collection of data and compiling of various reports (supported by documentary evidence), relating to the nature and extent of the damage to property following the devastating riots and looting in the provinces of KwaZulu Natal and Gauteng during July 2021
3. At the time of the conclusion of the aforementioned service level agreement, Chedza International was duly represented by Norman Hornby in his capacity as Chief Executive Officer of Chedza International and Flex Group, duly represented by Daniel Muller in his capacity as Chief Executive Officer of Flex Group.
4. The aforementioned service level agreement emanated from the following factual position:
 - 4.1. During the period 9 July 2021 to 18 July 2021, KwaZulu-Natal and Gauteng Provinces were severely affected by devastating riots and looting which resulted in billions of rands in damages;
 - 4.2. Chedza International, conducts the services of a loss adjustment company providing a "cradle to grave" management of commercial and property damage claims as it relates to theft, fire, storm, hail, riots, unrests and flood damages claims;
 - 4.3. Flex Group conducts the business of, *inter alia*, providing a composite range of services, including but not limited to damage compliance audit services through, *inter alia*, autonomous audit and data capturing technology;
 - 4.4. Chedza International procured the services of Flex International to render certain automated auditing services to establish the nature and extent of the damages caused by the abovementioned riots and looting.
5. The services rendered by Flex Group necessitated, *inter alia*, a physical site inspection of all business sites, which fell victim of the riots and looting, for the purpose of capturing the nature and extent of the damages caused by such riots and looting and to present same to Chedza

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International for the purpose of verification and quantification of the claims submitted to SASRIA in this regard.

6. In addition to the aforementioned on-site exercise, Flex Group also attended to various desk top audits in terms of which it recreated reports based on information obtained from loss adjusters and various clients.
- 7 For purposes of reporting and calculating the cost of services rendered by Flex Group, the parties agreed to categorise the various affected areas according to the extent of damages, in the following categories:

7.1. **Green site (minimal damage):**

Cost of Flex Group Services: **R3,850.00 (excluding VAT)**

(The Green category was reserved for claims where the least amount of damage occurred. Little to no physical damage where only shop front damage occurred at most. The claims were mainly linked to business interruption and stock loss claims and the insured is usually trading again after the loss. No fire damage occurred).

7.2. **Green site deliverables:**

Audit report;
Value at risk report;
Bundle of photos depicting the nature and extent of damages;
First draft of preliminary report.

7.3. **Amber site (extensive damage, not destroyed):**

Cost of Flex Group Service: **R25,300.00 (excluding VAT)**

(The Amber category are sites with more damage than the Green category. Full or major part of the shop front of such stores have been damaged and the insured's property

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remained closed after the riots and damage caused. Possible fire damage in parts of the property with accompanied smoke and/or water damage)

7.4. Amber site deliverables:

Audit report;

Value at risk report;

Bundle of photos depicting the nature and extent of damages, video of the entire damaged area;

First draft of preliminary report.

7.5. Amber Max sites (extensive damage, more than Amber sites, fire and water damage):

Cost of Flex Group Service: **R49,500.00 (excluding VAT)**

(The Amber Max category is aligned to the Amber category but with more damage than the Amber category and was specifically aimed at high value properties including but not limited to banks, quick service restaurants and filling stations. These business sites suffered full or major shop front damage and the insured's property remained closed after the damage or loss that occurred. Full or major destruction of property was caused by fire or accompanied by smoke and/or water damage).

7.6. Amber Max site deliverables:

Audit report;

Value at risk report;

Bundle of photos depicting the nature and extent of damages, video of the entire damaged area;

Reconstruction of the inspected area with output as floor plan;

First preliminary report.

7.7. Red sites (extensive destruction):

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Cost of Flex Group Service:

R16,50 per m² with a minimum charge of R82,500.00 per site (excluding VAT)

(The Red category is aligned to construction over a large area consisting primarily of high value property. This category only applied to selected claims. Mass destruction over a large area, mainly pertaining to larger buildings and properties. The insured property remained closed after damage or loss occurred and suffered full or major destruction of property caused by fire. Audits and true quantification is only possible through use of scanning technology).

7.8. Red site deliverables:

Audit report;

Value at risk report;

Bundle of photos depicting the nature and extent of damages, Video of the entire damaged area;

Bill of quantities;

Floor plans;

Mesh cloud of damage area;

3D model of entire building;

First preliminary report.

8. The abovementioned costing structure, agreed upon between the parties excluded Value Added Tax and was due upon completion of the various deliverables and payable by Chedza International to Flex Group immediately upon receipt of payment by Chedza International from its client, SASRIA.
9. It is specifically recorded that on or about 28 July 2021, the parties agreed to an amendment to its oral agreement as referred to hereinabove, which amendment related exclusively to the draft and delivery of a Value at Risk Report ("VAR" or "BOQ") initially included in the range of services provided by Flex Group. In this regard, the parties agreed that the VAR/BOQ report will be prepared by a firm of quantity surveyors known as Storm, Sciocatti Quantity Surveyors (Pty) Ltd ("SSQS"). At all times it was within the parties' contemplation that an amount, to be agreed upon

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between the parties, will be deducted from the payment in favour of Flex Group in respect of the VAR/BOQ reports prepared by SSQS.

10. Subsequently, during December 2021, the parties agreed to the deduction of an amount of R8 million from the total amount due and payable to Flex Group in respect of the VAR/BOQ report.
11. During December 2021, Flex Group duly performed in terms of the agreement and completed their services to Chedza International and handed over all requested digital files by way of both hard drive and digital portal during November 2021, December 2021, January 2022 and February 2022.
12. The total value of the services rendered by Flex Group to Chedza International as per abovementioned agreement, amounts to **R31,998,194-03 (excluding VAT)**, of which a balance in the amount of **R22,388,641-94 (excluding VAT)** remains outstanding, despite being due and payable.
13. The outstanding amount due and payable is calculated as follows:

Total value of project (excluding VAT)	R31,998,194.03
Less amount deducted in respect value at risk reports completed by SSQS	-R8,000,000.00
Less amount in respect of of technology hardware purchased and retained by Flex Group	-R421,245.74
Payment received on 10 December 2021 (Inv No: TI-0404) (payment cycle 1)	-R412,805.35
Payment received on 20 December 2021 (Inv no: TI-0405) (payment cycle 2)	-R425,150.00
Payment received on 14 January 2022 (Inv no: TI-0406)(payment cycle 3)	-R34,650.00
Payment received on 11 February 2022 (Inv no: TI-0412) (payment cycle 4)	-R315,700.00
SUB-TOTAL (EXCLUDING VAT)	R22,388,641.94
VAT	R3,358,296.29



OUTSTANDING BALANCE DUE AND PAYABLE**R25,746,938.23**


14. On 15 December 2021, Norman Hornby, in his capacity as Chief Executive Officer of Chedza International reported on the status of the product and in particular insofar as it relates to Flex Group. For ease of reference, I quote extracts from the e-mail and annex hereto a copy of the e-mail marked annexure "A":

"FLEX PROJECT FEE (COSTS AND DISBURSEMENTS)

- ***R23,500,000.00 (excluding VAT) on Flex reports relating to Green Desk Top, Green, Amber, Amber Max and Red. This amount is the nett amount after deduction of the following cost paid by Crawford on behalf of Flex i.e. IT equipment, disbursements, travel, accommodation, daily per diem for staff, professional fees, professional fees to complete VAR on Green, Amber and Amber Max reports and VAR's and BOQ's on Red.***
- ***Crawford has invoiced all claims to SASRIA's agents below R4,6 million. The balance of invoices will be processed to sent through to SASRIA. On receipt of payment from agents and SASRIA, Crawford will account weekly to Flex on payments received. Flex will provide an invoice and Crawford will make payment before the Friday. This process is already in place.***
-

CASHFLOW PROJECTIONS

- ***The Flex reports sent to the agents were 375 with monetary value of R2,312,000.00 Payments to be made as set out above. (We will probably receive payment of these amounts before end of January 2022).***
- ***Flex reports received on 24 November 2021 totalling 1331, less sent to agents as set out above.***
- ***No further reports as per Marnus' letter have been received by Rod in respect of the remaining reports to be sent to SASRIA. These would be Flex Reports larger than R4.6 million. I have asked Rod to please follow up with Marnus.***

- *Our billing strategy to SASRIA is to do a once off large bulk invoice to SASRIA in the middle of January, which should result in payment by no later than end of February 2022. The milestone reached at this point should include the majority of the Flex project fee, as set out above...*

[own emphasis]

15. In accordance with the aforementioned reference to further reports to be sent to SASRIA (bullet 3 under "CASHFLOW PROJECTIONS" above), we deem it necessary to place the following on record:

- 15.1. In an e-mail dated 15 December 2021, Rod Mattheyse sent an e-mail to Dan Muller in which he claims not to have the Flex Reports for the claims in excess of R4.6 million;
- 15.2. Rod Mattheyse also forwarded the same e-mail to Hein Portwig at Flex Group;
- 15.3. In response thereto and on even date, Hein Portwig responded via e-mail to Rod Mattheyse and confirmed that the files for the claims in excess of R4.6 million are available and enquired from Rod whether he would prefer a link for the purpose of downloading same;
- 15.4. In reply thereto, Rod Mattheyse sent an e-mail to thank Hein Portwig for the invitation;
- 15.5. On even date at approximately 12h02, Hein Portwig forwarded to Rod Mattheyse the link for the requested files so as to afford Rod Mattheyse the opportunity to download same;
- 15.6. On 17 December 2021, Hein issued a further e-mail to Rod Mattheyse in which he confirmed that in addition to the link to the files of reports for those claims in excess of R4.6 million, he has handed over a physical external hard drive with all the files on it to Karin an employee at Chedza International/Crawford.

Copies of the chain of e-mails referred to above, are annexed hereto marked annexure "B1" to "B3"

A handwritten signature in black ink, appearing to be 'DM', is located at the bottom right of the page.

16. On Wednesday, 16 February 2022, Rod Mattheyse, Group Executive Finance, confirmed via e-mail that Chedza International received payment from its client in respect of billing cycle 5 and requested Flex Group to bill accordingly. Annexed hereto is a copy of the e-mail together with the reference number of each of the relevant files for which Chedza International received payment, marked annexure "C".
17. Accordingly, Flex Group issued invoice no TI-0414 dated 17 February 2022, in the amount of **R5,620,186-28** (inclusive of VAT). A copy of the invoice is annexed hereto marked annexure "D".
18. On 25 February 2022, Rod Mattheyse once again forwarded the details in respect of payment receive from SASRIA, as per the agreement referred to hereinabove, for Flex Group to prepare its invoice for payment. A copy of the e-mail together with the details of the files for which Chedza International received payment, is annexed hereto marked annexure "E".
19. Accordingly, Flex Group issued invoice number TI-0418 dated 25 February 2022, for an amount of **R59,340.00** (inclusive of VAT). A copy of the invoice is annexed hereto marked annexure "F".
20. Despite the agreement between the parties and confirmation of the fact that Chedza International received payment from its clients, including SASRIA, Chedza International failed to affect payment to Flex Group in respect of invoice TI-0414 (**R5,620,186.28**) and invoice TI-0418 (**R59,340.00**). The aforementioned failure constitutes a material breach of contract.
21. Flex Group has subsequently received confirmation that Chedza International also received payment of the remaining balance outstanding in respect of the services rendered by Flex Group.
22. Despite receipt of payment in respect of the abovementioned outstanding balance, Chedza International failed either to account weekly to Flex Group as per Hornbey's written undertaking on 15 December 2021 as referred to in paragraph 14 above or to give notice to Flex Group of such payments received for the purpose of preparing the necessary invoice by Flex Group for payment in accordance with the agreement. Chedza International's conduct in this regard constitutes a further breach of contract.

A handwritten signature in black ink, appearing to be 'DPM', is located at the bottom right of the page. The signature is written in a cursive, stylized manner.

23. Consequently, Flex Group prepared a further invoice (invoice no: INV-0407), for the full outstanding amount of **R25,746,938.23** (inclusive of VAT), which is due and payable by Chedza International in favour of Flex Group. The outstanding amount due and payable in favour of Flex Group as per the aforementioned invoice, includes the outstanding amounts due and payable as per invoice TI-0414 dated 17 February 2022 (**R5,620,182.28**) and invoice TI-0418 dated 25 February 2022 (**R59,340.00**), a copy of invoice no 0407 is annexed hereto marked annexure "G".
24. In terms of this notice of demand, you are called upon to pay the said amount within 21 days from date hereof, alternatively from the date of service of this notice upon you and your attorneys of record.
25. Your attention is specifically drawn to section 345(1)(a) of the Companies Act, which section reads as follows:

"345 When company deemed unable to pay its debts

- (1) *A company or body corporate shall be deemed to be unable to pay its debts if –*
- (a) *a creditor by cession or otherwise, to whom the company is indebted in a sum of not less than one hundred rands then due–*
- (i) *has served on the company, by leaving the same at its registered office, a demand requiring the company to pay the sum so due; or*
- (ii) *in the case of anybody corporate not incorporated under this Act, has served such demand by leaving it at its main office or delivering it to the secretary or some director, manager or principal officer of such body corporate or in such other manner as the court may direct, and the company or body corporate has for three weeks thereafter neglected to pay the sum, or to secure or compound for it to the reasonable satisfaction of the creditor; or*
- (b) *any process issued on a judgment, decree or order of any court in favour of a creditor of the company is returned by the sheriff or the messenger with an endorsement that he*



has not found sufficient disposable property to satisfy the judgment, decree or order or that any disposable property found did not upon sale satisfy such process; or

(c) it is proved to the satisfaction of the Court that the company is unable to pay its debts;

(2) In determining for the purpose of subsection (1) whether a company is unable to pay its debts, the Court shall also take into account the contingent and prospective liabilities of the company."

26. We further deem it necessary to place on record that the records of Flex Group reflect previous payments in respect of the abovementioned agreement between the parties received from Crawford Attorneys and not Chedza International Loss Adjusters (Pty) Ltd t/a Crawford & Company. We hereby wish to place on record that at no point in time did Flex Group have any dealings in any way whatsoever with Crawford Attorneys and further in the absence of any arrangement between the parties to the effect that payment due and payable by Chedza International Loss Adjusters (Pty) Ltd t/a Crawford & Co would be channelled through an account held by Crawford Attorneys (with registration number 1997/006895/21), our clients are concerned as to the reasons and the possible tax implications which may follow. You are therefore also kindly requested to provide us with an explanation as to why certain funds and payments of Chedza International Loss Adjusters (Pty) Ltd t/a Crawford & Co are channelled through Crawford Attorneys business and/or trust account.

27. Kindly take notice that if you fail to pay the aforementioned sum into our trust account as stipulated hereunder, within 21 days of delivery hereof, our client intends to make application to the North Gauteng High Court for the winding-up of Chedza International, without any further notice.

28. Further take notice that payment must be made by way of direct deposit into our trust account, the details of which are as follows:

NAME OF ACCOUNT:	CAVANAGH & RICHARDS ATTORNEYS
BANK:	FIRST NATIONAL BANK
BRANCH CODE:	25 15 45
ACCOUNT NUMBER:	622 807 704 23



REFERENCE:

RR/SG/F00128

29. We press upon you to consider your conduct carefully as the matter will reach a point of no return shortly and this letter will stand as an ominous warning of what **will** come at your own prejudice.

Yours faithfully,



Daniel Ross Richards

DIRECTOR - CAVANAGH AND RICHARDS INC



Hein Portwig

From: Dan Muller
Sent: Monday, 21 February 2022 08:49
To: PJ Goosen
Subject: FW: FLEX SASRIA RIOT PROJECT: Norman Hornby Email to D Muller: A1



Dan Muller
C.E.O

Flex Group (Pty) Ltd t/a Flex
Office 283, Level 2, Dunkeld West Centre,
Chr Bompos Rd & Jan Smuts Ave, Dunkeld West, JHB, South Africa, 2196

SA: +27 82 806 9113

www.flexing.io



From: Norman Hornby <norman.hornby@crawco.co.za>
Date: Wednesday, 15 December 2021 at 08:04
To: Dan Muller <dan@flexing.io>, "dan@reachgroup.co.za" <dan@reachgroup.co.za>
Subject: FLEX SASRIA RIOT PROJECT



Dear Dan,

Our discussion has reference.

Herewith my feedback on the matters we discussed:

FLEX PROJECT FEE (COSTS AND DISBURSEMENTS)

- R23 500 000 (excl VAT) on Flex reports relating to Green desktop, Green, Amber, Amber Max and Red. This amount is the nett amount after deduction of the following costs paid by Crawford on behalf of Flex i.e. IT equipment, disbursements, travel, accommodation, daily per diem for staff, professional fees to complete VAR on Green, Amber and Amber Max reports and VAR's & BOQ's on Red.
- Crawford has invoiced all claims to SASRIA's agents below R4.6 million. The balance of invoices will be processed and sent through to SASRIA. On receipt of payment from agents and SASRIA, Crawford will account weekly to Flex on payments received. Flex will provide an invoice and Crawford will make payment before the Friday. This process is already in place.

VAR'S & BOQ'S

- **Completed VAR'S & BOQ'S**
To date SSQS have done 1157 VAR and Prelim and Interim reports(BOQ's) on Green, Amber, Amber Max and Red.
- **Auto Generated VAR's on Green Desktop Audits**
This is currently work in progress and everybody is working hard to try and sort this out. It is a bit of a challenge and we will look at finalizing this in the new year.

CASHFLOW PROJECTIONS

- The Flex reports sent to the agents were 375 with a monetary value of R2 312 000. Payments to be made as set out above. (We will probably receive payment of these amounts before end of January 2022)
- Flex reports received on 24 November 2021 totalling 1331, less sent to agents as set out above.
- No further reports as per Marnus' letter have been received by Rod in respect of the remaining reports to be sent to SASRIA. These would be Flex reports larger than R4.6 million. I have asked Rod to please follow up with Marnus.
- Our billing strategy to SASRIA is to do a once off large bulk invoice to SASRIA in the middle of January, which should result in payment by no later than end of February 2022. The milestone reached at this point should include the majority of the Flex project fee, as set out above.

The billing team is still working until the 20th of December 2021 and will start again on the 3rd of January 2022.

MATTERS TO BE ADDRESSED IN THE NEW YEAR

- There are plus minus 100 claims on the Green Desktop which do not have enough information to produce a report. We will discuss and revert in January 2022 and if this can be supplemented with other claims relating to BI and Stock.
- Flex to give us a proposal and costing on Ithuba on a post facto audit and methodology to be agreed by Crawford and client.

Thank you once again for your assistance and hard work on this project. I wish you and your team a wonderful festive season.

Kind regards
NORMAN



NORMAN HORNBY
Chief Executive Officer

Office: +27114838900

Mobile: +27625678825

Email: norm@h.hornby@crawford.co.za

Website: www.crawfordandhornby.co.za

THE FIRM IS A MEMBER OF THE ASSOCIATION OF INVESTMENT MANAGERS OF SOUTH AFRICA (AIMSA)



From: Hein Portwig
To: Rod Mattheyse
Cc: Dan Muller
Subject: RE: Flex payment cycles.xlsx
Date: Friday, 17 December 2021 12:20:33
Attachments: image001.png
image002.png
image003.png

Hi Rod,

Further to the link to the files of reports over 4.6 million, I have handed over an external hard drive with the files on them to Karen. Please will you reach out to her if you need to get the hard drive.

Wishing you and your family a very festive season and a prosperous new year.

Thanks and regards,

Hein

Seek Africa thanks our valued Clients and Partners for their support and confidence in Building with Seek Africa. We look forward to our continued partnership in 2022. Our offices will be closing on 15 December 2021 and re-opening on 10 January 2022. Best wishes for the festive season from the Seek Africa team.



HEIN PORTWIG
PROJECT MANAGER

+27 84 205 8177

Office 407, Level 3, Dunfield WFP Centre,
Cnr. Brimley Rd & Jan Smuts Ave, Dunfield WFP, South Africa, 2196

From: Hein Portwig
Sent: Wednesday, 15 December 2021 12:02
To: Rod Mattheyse <rod.mattheyse@crawco.co.za>
Cc: Dan Muller <dan@reachgroup.co.za>
Subject: RE: Flex payment cycles.xlsx

Hi Rod,

Please find the link below to the files requested,

[Rod Billing D1 Dec](#)

Kind Regards

Hein

Seek Africa thanks our valued Clients and Partners for their support and confidence in



Building with Seek Africa. We look forward to our continued partnership in 2022. Our offices will be closing on 15 December 2021 and re-opening on 10 January 2022.
Best wishes for the festive season from the Seek Africa team.



flexing.io

HEIN PORTWIG
PROJECT MANAGER

+27 84 205 8177

Office: 201, 2nd Fl, Parkside, 40 St Clair Rd,
Parkmead, 2196, 100 St Marks Ave, Durban West, South Africa, 2096

From: Rod Mattheyse <rod.mattheyse@crawlco.co.za>

Sent: Wednesday, 15 December 2021 11:53

To: Hein Portwig <hein@flexing.io>

Subject: RE: Flex payment cycles.xlsx

thanks



ROD MATTHEYSE
Group Executive: Finance

Office: +27 11 4835800

Mobile: +27 83 6690447

Email: rod.mattheyse@crawlco.co.za

Website: www.crawfordandcompany.co.za

12000 Crawford Road, Durban, South Africa

From: Hein Portwig <hein@flexing.io>

Sent: Wednesday, 15 December 2021 11:52

To: Rod Mattheyse <rod.mattheyse@crawlco.co.za>

Subject: RE: Flex payment cycles.xlsx

Thank you Rod,

I have the files for the claims above 4.6 million with me, could I send you a link for you to download them?

Kind Regards

Hein

Seek Africa thanks our valued Clients and Partners for their support and confidence in **Building with Seek Africa.** We look forward to our continued partnership in 2022. Our



offices will be closing on 15 December 2021 and re-opening on 10 January 2022.
Best wishes for the festive season from the Seek Africa team.



HEIN PORTWIG
PROJECT MANAGER

+27 84 208 8777

Office: 203, Linc 2, Ainkhul' Manku Centre,
Cnr Bulemphele & Jan Smuts Ave, Durban West, South Africa, 4006

From: Rod Mattheyse <rod.mattheyse@crawco.co.za>
Sent: Wednesday, 15 December 2021 11:47
To: Hein Portwig <hein@flexing.io>
Subject: FW: Flex payment cycles.xlsx



ROD MATTHEYSE

General Manager : Finance

Office: +27114836800

Mobile: +27838880447

Email: rod.mattheyse@crawco.co.za

Website: www.crawfordandcompany.co.za

From: Rod Mattheyse <rod.mattheyse@crawco.co.za>
Sent: Wednesday, 15 December 2021 07:27
To: 'Dan Muller' <dan@flexing.io>
Cc: 'Marnus Burger' <marnus@flexing.io>
Subject: Flex payment cycles.xlsx

Dear Dan,

Attached please find the files for which we have received payment – the tab under cycle 2 15.12.2021 is the applicable list.

I don't seem to have the flex reports for the above R4.6m, this is needed to prepare for the billing of these files to Sasria.

Kind regards

Rod

PJ Goosen

From: Rod Mattheyse <rod.mattheyse@crawco.co.za>
Sent: Wednesday, 16 February 2022 19:36
To: Hein Portwig
Subject: Flex payment cycles.xlsx
Attachments: Flex payment cycles.xlsx

Hi Hein,

Attached please find list, for which we have receive3d payment. Please match this to the list of 1331 plus 481 where you have provided reports, and bill accordingly.

Please provide backup with the invoice(calculation), in the form of an excel sheet : Le file number and charge per file. Please provide similar backup for the previous 4 invoices paid.

Kind regards

Rod



C

SAS-1853
SAS-1854
SAS-1856
SAS-2233
SAS-2234
SAS-1579
SAS-1755
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SAS-1759
SAS-1760
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SAS-1774
SAS-1776
SAS-1777
SAS-1778
SAS-1779
SAS-0246
SAS-1166
SAS-2123
SAS-2124
SAS-2125
SAS-2126
SAS-2127
SAS-0235
SAS-0311
SAS-1496
SAS-2101
SAS-2102
SAS-2103
SAS-2105
SAS-2171
SAS-2172
SAS-2173
SAS-2174
SAS-2175
SAS-2182
SAS-2221
SAS-2225

A handwritten signature in black ink, consisting of a stylized, cursive script that appears to be 'Dm' or similar, with a long, sweeping horizontal stroke above it.

SAS-2227
SAS-1997
SAS-0035
SAS-0036
SAS-0037
SAS-0038
SAS-0039
SAS-0041
SAS-0042
SAS-0045
SAS-0046
SAS-0047
SAS-0050
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SAS-1969
SAS-1970

A handwritten signature in black ink, consisting of a series of overlapping, diagonal strokes followed by a stylized, cursive-like mark that resembles the letters 'D' and 'M'.

SAS-1971
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SAS-1980
SAS-1981
SAS-1982
SAS-1983
SAS-1984
SAS-0202
SAS-0203
SAS-0204
SAS-0205
SAS-0207
SAS-0208
SAS-1154
SAS-1155
SAS-1156
SAS-1157
SAS-1228
SAS-1229
SAS-1230
SAS-1915
SAS-1916
SAS-1917
SAS-1413
SAS-1459
SAS-0230
SAS-0230
SAS-0355
SAS-1467
SAS-0341
SAS-1585

~~_____~~ DPA

File number

SAS-1209
SAS-1227
SAS-1412
SAS-1414
SAS-1463
SAS-1506
SAS-1514
SAS-1528
SAS-1551
SAS-1559
SAS-1577
SAS-1589
SAS-1590
SAS-1637
SAS-1646
SAS-1851
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SAS-2003
SAS-2040
SAS-2041
SAS-2042
SAS-2060
SAS-2061
SAS-2080
SAS-2094
SAS-2096
SAS-2121
SAS-2181
SAS-2184
SAS-2219

A handwritten signature in black ink, consisting of a stylized, slanted mark followed by the letters 'DM' in a cursive script.



Automated Auditing



Flex Group (Pty) Ltd t/a Flex

Office 293, Level 2, Dunkeld West Centre,
Cnr Bompas Road & Jan Smuts Ave, Dunkeld

REG #: 2015/034897/07

VAT #: 4090273303

TEL: +27 10 900 4744

email: accounts@flexing.io

Tax Invoice TI-0414

Client: CHEDZA INTERNATIONAL LOSS ADJUSTERS
(PTY) LTD t/a CRAWFORD AND COMPANY
Rod
Building 3
6 Eaton Avenue
Bryanston
2191
VAT Reference: 4350103042

Invoice Date: 17 February 2022
From: Fortunate Mahlaela

Project: Crawford SASRIA Project (#2915)
Title: Crawford SASRIA Project
Description: FLEX Billing Cycle 5

Terms of Payment: On Invoice
Payment Due: 17 February 2022

Item Type	Quantity	Cost	Line Total
Other	1.00	4,887,118.50	4,887,118.50
Flex Billing Cycle 5 Sites Submitted			

Cost	4,887,118.50
Tax @ 15%:	733,067.78
Total ZAR:	5,620,186.28

Flex Group (Pty) Ltd t/a Flex

Nedbank Limited BRANCH CODE: 198765

ACC #: 1213262690 SWIFT CODE: NEDSZAJJ

This invoice is subject to the Flex Group (Pty) Ltd t/a Flex
General Terms and Conditions of Purchase.
To view / download our comprehensive T&C's please visit our
website: www.flexing.io

jklopper@lawcircle.co.za

From: Hein Portwig <hein@flexing.io>
Sent: Monday, 04 April 2022 14:46
To: jklopper@lawcircle.co.za
Subject: Billing Cycle 6
Attachments: Flex payment cycles.xlsx

Kind Regards

Hein



Hein Portwig
Project Manager

Flex Group (Pty) Ltd t/a Flex
Office 293, Level 2, Dunkeld West Centre,
Cnr Bompas Rd & Jan Smuts Ave, Dunkeld West, JHB, South Africa, 2196

SA: +27 84 203 8177

www.flexing.io



From: Rod Mattheyse <rod.mattheyse@crawco.co.za>
Sent: Friday, 25 February 2022 09:08
To: Hein Portwig <hein@flexing.io>
Subject: Flex payment cycles.xlsx



A handwritten signature and a large, dark, scribbled-out mark.

SAS-2160

SAS-0297

SAS-0380

SAS-1584

SAS-1716

SAS-1471

SAS-1167

SAS-0294

SAS-1945

A handwritten signature, possibly "Dew", is written in the bottom right corner. To the left of the signature is a large, dark, scribbled-out mark.



Flex Group (Pty) Ltd t/a Flex
Office 203, Level 2, Dunkeld West Centre,
Chr Bampas Road & Jan Smuts Ave, Dunkeld
REG #: 2015034087/07
VAT #: 4090273303
TEL: +27 10 909 4744
email: accounts@flexing.co

Tax Invoice TI-0418

Client: CHEDZA INTERNATIONAL LOSS ADJUSTERS
(PTY) LTD t/a CRAWFORD AND COMPANY
Rod
Building 3
8 Eaton Avenue
Bryanston
2191
VAT Reference: 4350103042

Invoice Date: 25 February 2022

From: Fortunate Mahlaela

Project: Crawford SASRIA Project (#2015)

Terms of Payment: On Invoice

Title: Crawford SASRIA Project

Payment Due: 25 February 2022

Description: FLEX Billing Cycle 6

Item Type	Quantity	Cost	Line Total
Other	1.00	51,600.00	51,600.00
Flex Billing Cycle 6 Sites Submitted			

Cost: 51,600.00
Tax @ 15%: 7,740.00
Total ZAR: 59,340.00

Flex Group (Pty) Ltd t/a Flex
Nedbank Limited BRANCH CODE: 198765
ACC #: 1219262690 SWIFT CODE: NEDSZAJJ

This invoice is subject to the Flex Group (Pty) Ltd t/a Flex
General Terms and Conditions of Purchase.
To view / download our comprehensive T&C's please visit our
website: www.flexing.co



flex

Automated Auditing

TAX INVOICE

CHEDZA INTERNATIONAL LOSS ADJUSTERS (PTY) LTD t/a
CRAWFORD AND COMPANY
8 Eaton Avenue
Bryanston
2191
VAT Number: 4360103042

Invoice Date
1 Mar 2022

Flex Group (Pty) Ltd

Invoice Number
INV-0407

Reference
Crawford Sasria Project

VAT Number
4090273303

Description	Quantity	Unit Price	VAT	Amount ZAR
Flex Audit reports submitted- 1998	1.00	31,998,194.03	15%	31,998,194.03
Less Total payments made on TI-0404	1.00	(412,806.35)	15%	(412,806.35)
Less Total payments made on TI-0405	1.00	(425,150.00)	15%	(425,150.00)
Less Total payments made on TI-0406	1.00	(34,650.00)	15%	(34,650.00)
Less Total payments made on TI-0412	1.00	(315,700.00)	15%	(315,700.00)
Less Hardware purchased retained	1.00	(421,245.74)	15%	(421,245.74)
Less QS, BOQ and VAR as per the agreement (SSQS)	1.00	(8,000,000.00)	15%	(8,000,000.00)
			Subtotal	22,388,641.94
			TOTAL VAT	3,358,286.29
			TOTAL ZAR	25,746,928.23

Due Date: 31 Mar 2022

"FA24"


COPY TAX INVOICE/BELASTINGFAKTUUR AFSKRIF

To/Aan:

CAVANAGH & RICHARDS ATTORNEYS
P O BOX 17351
LYTTTELTON
0157

Sheriff Sandton North - K I Mphahlele
P.O. Box 1572 Randburg 2125
Tel: 011 326 3170 Fax: 086 613 0853
Standard Bank Acc No: 002965984
VAT No./BTW Nr. : 4760264160

Client VAT No./Klient BTW Nr.:

Date/Datum	Acc No./Rek. Nr.	Case No./Saak Nr.	Invoice No./Faktuur Nr.	My Ref./My Verw.:	Page/Bladsy
2022/05/11	MCR	NONE	133636/0	2022/00/02788.00	1
Your Ref/U Verw.: RR/SG/F00128					

Court/Hof: In the High Court of South Africa

Jurisdiction/Jurisdiksie: (GAUTENG LOCAL DIVISION, JOHANNESBURG)

In the matter between:

FLEX GROUP (PTY) LTD

and

CHEDZA INTERNATIONAL LOSS ADJUSTERS (PTY) LTD T/A CRAWFORD AND COMPANY

Code/Kode	Description/Beskrywing	Price/Prys	Unit of Measure/Eendh.	Qty/ VAT/ Hoef.BTW	Amount/Bedrag
DB	Service	70.50/service		1 15	70.50
DOCEX	Docex	32.50/Document		1 15	32.50
FOT	Photo Copies / E-mail printed	5.00/per page		3 15	15.00
HR	Registration & Return	53.50/Document		1 15	53.50
OPEN	Data	16.50/		1 15	16.50
RTA	Document returned	10.00/Document		1 15	10.00
TRV	Travelling.	6.00/travelling		16 15	96.00
TRV	Travelling.	6.00/travelling		16 15	96.00
URG	Urgent Service	950.00/per document		1 15	950.00

(You may require that this account be taxed and vouched before payment)

Std Rate / Standaard Koers	1 340.00
VAT/BTW	201.00
Sub-Total/Sub-Totaal	1 541.00
Zero Rated Items/Nul Koers Items	0.00
Total/Totaal	1 541.00

SERVICE RENDERED ON: NOTICE ITO SECTION 345(1)(A) OF THE COMPANIES ACT, NO 61 OF 1973, READ WITH THE PROVISIONS OF ITEM 9

IT IS HEREBY CERTIFIED:

That on 04 May 2022 at 13h31 at BUILDING 3 6 EATON AVENUE BRYANSTON being the registered address of CHEDZA INTERNATIONAL LOSS ADJUSTERS (PTY) LTD T/A CRAWFORD AND COMPANY, a copy of the NOTICE ITO SECTION 345(1)(a) OF THE COMPANIES ACT, NO 61 OF 1973, READ WITH THE PROVISIONS OF ITEM 9 was served to Mrs Elbie Swart - Personal Assistant to the CEO a responsible employee of CHEDZA INTERNATIONAL LOSS ADJUSTERS (PTY) LTD T/A CRAWFORD AND COMPANY, after the original document was displayed and the nature and contents thereof explained to her. Mrs Elbie Swart a person apparently not less than sixteen years of age and in the employ of CHEDZA INTERNATIONAL LOSS ADJUSTERS (PTY) LTD T/A CRAWFORD AND COMPANY accepted service. Rule 4[1](a)(v).

Kredietterme Streng 30 dae - Credit Terms Strictly 30 days



"FA25"



1151 Ben Swart St.
Villieria, Pretoria
PO Box 32193
Totiusdal, 0134

Tel: (012) 333-3257
Email: lcc@cremer.co.za
cremerattorneys@gmail.com

PROKURER, ADVOKAAT EN VERBODERDE VERWAGTER
ATTORNEY, COUNSELLOR, PROSECUTOR AND AGENT
1994-2013

Our ref.: L Cremer/evdb/LC0845
Your ref:

Date: 17 February 2022

FLEX GROUP (PTY) LTD
ATTENTION: MR. DANIEL MULLER
By e-mail: dan@seeking.co.za

Dear Sir

CHEDZA INTERNATIONAL LOSS ADJUSTERS (PTY) LTD T/A CRAWFORD AND COMPANY
// FLEX GROUP (PTY) LTD

We act on instructions of Chedza International Loss Adjusters (Pty) Ltd t/a Crawford and Company (herein after "Crawford/our client").

Our clients' instructions are to confirm the following:

1. An agreement headed "Payment Agreement for Services Rendered", was received from Flex Group (Pty) Ltd (hereinafter "Flex") on 7 February 2022 ("the Payment Agreement").
2. The Payment Agreement does not reflect the terms of the existing Agreement entered into by Crawford duly represented by N Hornby and Flex represented by Dan Muller during July 2021 ("the Service Agreement").
3. In the premise our client is not prepared to sign the Payment Agreement.
4. At all relevant times to the Service Agreement and in line with Crawford's company policy regarding payment to Third Party Service Providers, the Service Agreement was subject to payment to Flex on receipt of payment by Crawford, in this case from SASRIA.
5. Crawford and the Flex Group of Companies has previously engaged in assignments of similar nature and the terms of payment has always been as stated above, "when Crawford gets paid, Flex gets paid".
6. The Kuruman assignment was the first project, Crawford was instructed by Guardrisk Insurance Company. Crawford procured the services of the Flex Group of Companies inclusive of the Bric part thereof for the first time. During this assignment the payment terms were agreed and confirmed as stated above. This has set the terms of the agreement between the entities Crawford and Flex going forward.

L. Cremer BSC, LL.B.
Advokaat en Verwagter
Pretoria 0134

7. At all relevant times to the Service Agreement Crawford has tendered/made payment in terms of the Service Agreement. When SASRIA and/or its agents, for claims below R5 million, made payments to Crawford, an invoice was requested from Flex for the part of the SASRIA payment owed to Flex. Crawford then made payment for the invoice amount to Flex and to date payments were made as follows:
- i. On 10 December 2021 an amount of ZAR 474 247.30 was paid by Crawford to Flex. Proof of payment is attached as annexure "A" hereto.
 - ii. On 20 December 2021 an amount of ZAR 926 047.25 was paid by Crawford to Flex. Proof of payment is attached as annexure "B" hereto.
 - iii. On 14 January 2022 an amount of ZAR 39 847.00 was paid by Crawford to Flex. Proof of payment is attached as annexure "C" hereto.
 - iv. On 11 February 2022 an amount of ZAR 363 055.00 was paid by Crawford to Flex. Proof of payment is attached as annexure "D" hereto.
8. The payment terms of the Service Agreement are confirmed by the performance of Crawford and acceptance of Flex in terms thereof.
9. Our client is in the premises unwilling to amend the payment terms of the Service Agreement in place between the parties.
10. Apart from the agreement terms as set out above, our client expected of Flex to render a service as a loss adjusting company, including a "cradle to grave" management service of commercial and property damage claims, a multi-services damage compliance audit by way of autonomous audit and data capturing technology and services, including automated auditing services to establish the extent of damages caused by *inter alia* riots and looting.
11. During the course of Flex rendering services on the SASRIA project, it became evident that no automated VAR's or BOQ's could be delivered as stated above. The shortcoming in your service delivery had a detrimental effect on our client and placed them in a precarious position, were the service that our client was contracted for, could not be timeously performed. Our client was forced to mitigate his damages and employ, at additional costs, Quantity Surveyors to establish the extent of the damages at the various sites.
12. As a consequence hereof an estimated deduction on the Service Contract price was established at that point (middle December 2021) at R8 million. This is evident from your tax invoice T10407. The costs of a further contractor to perform your services, needs to be quantified at the end of the entire project.
13. The initial automated VAR's on green desktop issued by Flex could not be used in the Crawford report to SASRIA, a consultative process followed where Quantity Surveyors were yet again instructed to assist Flex and issue rate cards and place them at the disposal of Flex. The rate cards were to be incorporated in the revised VAR process. Flex advised that the revised VAR process is still a "work in progress" as indicated in an e-mail from P J Goosen dated 1 February 2022. None of the expected revised/automated VAR's were ever received by Crawford and it is still an outstanding deliverable from Flex, which is urgently awaited. Thus, this deliverable and contractual obligation has not been fulfilled by Flex and urgent compliance in this regard should be brought about as a matter of urgency. This will place our client in a position to submit an invoice to SASRIA.



14. The preliminary reports issued by Flex, received by Crawford, did not integrate, as agreed, into the existing software systems of Crawford and therefore did not add any value to the deliverables in terms of Crawford's contractual obligations to SASRIA.

15. We also place on record that notwithstanding Flex's non-delivery and breach of the Service Contract, Crawford is still willing and able to effect payment to Flex on the basis as stated above, notwithstanding the abovementioned non-performance.

Our client's rights are reserved not only where the above-mentioned aspects are concerned but reserves the right to address further issues of non-delivery by Flex; which may transpire towards the conclusion of the project.

Kind regards


CREMER ATTORNEYS
Lood Cremer

L. Cremer B.C. LL.B.

De associate van de advocaten van de advocaten van de advocaten

Prinses Marianne

 DM

Standard Bank of South Africa

The Standard Bank of South Africa Limited Registered Bank Reg. No. 1982/00738/08

Computer Generated Copy

CUSTOMER PAYMENTS HISTORY PRINT REPORT

Customer no : 70003829 User ID : QFH60 User Name : CRAWFORD AND COMPANY SA PTY LT
Action Date : 20211210 Description : TCS97 20211210 11:45:44.0 Reference : 2021344003

From :

Branch No.	Branch Name	Account No.	Account Name	Amount	Statement Reference	Sub Batch Description	Sub Batch No.
9953	FOURWAYS MALL	201369206	CRAWFORD ATTORNEYS	474,247.30	2021344003/1	2021344003 C	1
Transaction No.	Creditor	Acc No / CDL	Account Name	Amount	Statement Reference	RTGS/RTIC Branch No.	Branch Name
1	FLEX002	1213262890	FLEX GROUP (PTY) LTD T/A FLEX	474,247.30	ADJU	198785	LI
						STATUS	FINAL AUDIT TO BE DOWNLOADED

** END OF REPORT **

DATE : 2022-02-10 07:27:50

Page : 1

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Standard Bank of South Africa

The Standard Bank of South Africa Limited Registered Bank Reg. No. 1982/000738/08

Computer Generated Copy

CUSTOMER PAYMENTS HISTORY PRINT REPORT

Customer no : 70003829 User ID : QFH80 User Name : CRAWFORD AND COMPANY SA PTY LT
Action Date : 20211220 Description : TCS97 20211220 08:56:44.3 Reference : 2021354001

From :

Branch No	Branch Name	Account No	Account Name	Amount	Statement Reference	Sub Batch Description	Sub Batch No
9853	FOURWAYS MALL	201369206	CRAWFORD ATTORNEYS I	928,047.26	2021354001/1	2021354001 C	1
Transaction No	Creditor	Acc No / CDI	Account Name	Amount	Statement Reference	RIGS/RIC	Branch Name
3	FLEX002	1213262890	FLEX GROUP (PTY) LTD T/A FLEX	488,922.50	CHEDZA INTERNATIONAL LOSS ADJU	C	NEDBANK LIMITEDENDBANK
						198785	FINAL AUDIT TO BE DOWNLOADED

** END OF REPORT **

DATE : 2022-02-10 07:31:22

Page : 1

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CUSTOMER PAYMENTS HISTORY PRINT REPORT

Customer no : 700003829 User ID : QFH60 User Name : CRAWFORD AND COMPANY SA PTY LT
 Action Date : 20220114 Description : flex Reference : 2022014002

From :

Branch No	Branch Name	Account No	Account Name	Amount	Statement Reference	Sub Batch Description	Sub Batch No
9953	FOURWAYS MALL	201369208	CRAWFORD ATTORNEYS I	39,847.50	flex	flex	1
Transaction No	Creditor	Acc No / CDL	Account Name	Amount	Statement Reference	Branch No	Branch Name
1	FLEX001	1213262680	FLEX GROUP (PTY) LTD	39,847.50	crawford cycle3	198765	NEDBANK LIMITED NEDBANK LI

Status:
FINAL AUDIT TO BE DOWNLOADED

** END OF REPORT **

C

Standard Bank of South Africa

The Standard Bank of South Africa Limited Registered Bank Reg. No. 1952/000738/06

Computer Generated Copy

CUSTOMER PAYMENTS HISTORY PRINT REPORT

Customer no : 700003829 User ID : QFH60 User Name : CRAWFORD AND COMPANY SA PTY LTD
Action Date : 20220211 Description : TCS97 20220211 08:41:55.5 Reference : 2022042002

From :

Branch No 9953	Branch Name FOURWAYS MALL	Account No 201360206	Account Name CRAWFORD ATTORNEYS I	Amount 363,055.00	Statement Reference 20220420021	Sub Batch Description 2022042002 C	Sub Batch No 1
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Transaction No FLEX002	Creditor FLEX GROUP (PTY) LTD T/A FLEX	Acc No / CDI 1213262890	Account Name FLEX	Amount 363,055.00	Statement Reference CHEDZA INTERNATIONAL LOSS ADJU	RTGS/RTC N	Branch Name NEDBANK LIMITED NEDBANK	Status FINAL AUDIT TO BE DOWNLOADED
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** END OF REPORT **

DATE : 2022-02-14 11:51:22

Page : 1

D



"FA26"



C|R

CAVANAGH & RICHARDS
Attorneys/Conveyancers/Notaries

Docex 20, Centurion
Postal Address: PO Box 17351,
Lyttelton, 0157

COMPANY REG NO: 2009/021769/21
VAT NO: 4340273194

Level 2 B-BBEE

CENTURION OFFICE: CB CENTRE

75 Durham Road, Clubview, Centurion, 0014
012 940 1947
086 242 1617

RANDSBURG OFFICE: HOLIDAY HOUSE

on 156 Bram Fischer Drive, Ferndale, Johannesburg, 2194
010 597 7810
086 242 1617

WITBANK OFFICE: PENTAGON HOUSE

No. 5 Neven Street, Modelpark, Emalahleni, 1039
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013 590 1959

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www.crawfordchambers.co.za

Cavanagh & Richards Attorneys

Our Ref: RR/SG/F00128

Your Ref.: L Cremer/evdb/LC0845

CREMER ATTORNEYS

1151 Ben Swart Street

Villieria

Pretoria

Email: loodcremer@gmail.com;

cremerattorneys@gmail.com.

4 May 2022

Dear Sirs,

RE: CHEDZA INTERNATIONAL LOSS ADJUSTERS (PTY) LTD t/a CRAWFORD & COMPANY//
FLEX GROUP (PTY) LTD

We hereby confirm that we act for and on behalf of Flex Group (Pty) Ltd ("Flex Group") and have been instructed to respond to your client's letter addressed to Flex Group dated 17 February 2022, as follows:

1. Ad paragraphs 1 to 9:

- 1.1. You would have noted that the payment agreement for services rendered was no more than a draft agreement for discussion purposes. The draft agreement emanates from telephonic discussions held between Flex Group, duly represented by Daniel Muller and Chedza International Loss Adjusters (Pty) Ltd ("Chedza"), duly represented by Norman

DIRECTORS: Ross Richards (LLB, LLM) | Abraham Senyema Gwangwa (BProc)

ASSOCIATES: Jaco Loots (B.Juris. LLB) | Stella-Mari Geldenhuys (LLB)

Lynn-Marie Groenewald (LLB, MSC REAL ESTATE) (**CONVEYANCER / NOTARY**) | Chris Liebenberg (LLB)

ATTORNEYS: Herman Bronner (LLB) | Mitchell Sorel Brown (LLB) | Eugene Fourie (LLB) | Tobias Charl Schmahl (LLB) | Zané van Wyk (LLB)

CANDIDATE ATTORNEYS: Michael de Wit (B.Com, LLB) | Gerhard Wolmarans (B.Com, LLB) | Darren Joubert (B.Com, LLB)

Hornby, following the email sent by Hornby to Muller on 15 December 2021, a copy of which is annexed hereto marked annexure "A".

- 1.2. The purpose of the agreement was merely to assist Flex Group to procure interim financial assistance, pending payment from Chedza, for services rendered.
- 1.3. Consequently, the draft agreement was not presented for purposes of signature, but rather as a working document for further discussions between the aforementioned parties.

2. Ad paragraph 10 and 11:

- 2.1. Flex Group rendered the services, strictly in accordance with the agreement and to the satisfaction of Chedza. Had that not been the case, Chedza would not have affected payment as recorded in paragraph 7 of your client's letter under reply.
- 2.2. With reference to the VAR's and BOQ's referred to in paragraph 11 of your client's letter under reply, is blatantly false and appears to be a desperate attempt to create a dispute which simply does not exist. The position in respect of the VAR's or BOQ's is as follows:
 - 2.2.1. On 28 July 2021, the parties agreed to an amendment to the existing service agreement to the effect that the VAR and BOQ reports will be prepared by a firm of quantity surveyors known as Storm, Sciocatti Quantity Surveyors (Pty) Ltd ("SSQS");
 - 2.2.2. At all times, it was within the parties' contemplation that an amount, to be agreed upon between the parties, will be deducted from the payment in favour of Flex Group in respect of such VAR/BOQ reports prepared by SSQS;
 - 2.2.3. In accordance with the aforementioned agreement, SSQS delivered the first VAR/BOQ reports during August 2021 as evidenced by the reports forwarded to Chedza on 4 August 2021, via email, copies of which are annexed hereto marked annexure "B1" to "B6" respectively;

A handwritten signature, possibly "DM", is written in the bottom right corner of the page, accompanied by a large, dark, diagonal scribble.

2.2.4. In addition to the aforementioned, we also annex hereto log reports submitted by SSQS showing upload dates in respect of VAR reports, marked annexure "C1" to "C9";

2.2.5. Consequently, during December 2021, the parties agreed to the deduction of an amount of R8 million from the total amount due and payable to Flex Group in respect of the VAR/BOQ reports. This much is evident from the content of Hornby's email dated 15 December 2021, annexed hereto marked annexure "A"

3. Ad paragraph 12:

3.1. With reference to what is already stated hereinabove, your client's statement to the effect that the purported "*cost for a further contractor to perform your services, needs to be quantified at the end of the entire project*", is simply not true. Flex Group completed its services to Chedza during December 2021, as confirmed by Hornby in writing and has done so much to the satisfaction of Chedza, as clearly evidenced by the written recommendation issued by Hornby also dated 15 December 2021, a copy of which is annexed hereto marked annexure "D"

4. Ad paragraph 13:

4.1. The content of this paragraph appears to be misplaced as the reference to "green sites" in this paragraph is specifically for desk top audits and not the original Green Sites. These sites were audited by Chedza Loss Adjusters and not by either SSQS or Flex Group, and are primarily located in the Gauteng area. For this purpose, Flex Group agreed to seconder five of its staff members to be permanently based in Chedza offices to start these desk top audits. The parties specifically agreed that these additional services fall outside the ambit of the existing service agreement, and as such it was agreed that Flex Group would prepare a separate invoice for such services and for same to be submitted to Chedza for payment. This invoice has not as yet been submitted for payment.

A handwritten signature in black ink, appearing to be 'DAN', is located at the bottom right of the page. It is written over a greyed-out area that likely contained a stamp or another signature.

4.2. It is further recorded that Flex Group proceeded with this task in good faith and for the sake of the parties' future relationship and joint opportunities. The aforementioned initiative, as an ongoing project, as evidenced from the content of an email received from Arno Venter (employee of Crawford) dated 24 November 2021, a copy of which is annexed hereto marked annexure "E".

4.3. We place on record that we are in possession of a plethora of correspondence confirming the position insofar as it relates to the VAR/BOQ issue, and should it be necessary in the future, same will be made available.

5. Ad paragraph 14:

5.1. The content of this paragraph is blatantly false. We challenge your client to produce any evidence as to the existence of such an agreement. The truth is that Chedza IT does not allow for data write back into their system known as Explorer. In support of the aforementioned statement, we annex hereto a copy of an email from Hornby dated 3 September 2021, in which Hornby specifically stated that *"we are working on a protocol to upload documents i.e. VAR and BOQ to our current system"*. A copy of the email is annexed hereto marked annexure "F".

5.2. From the outset, the parties agreed that all data collected would be stored on a portal system custom-built for this project, which would allow for multiple user access from Chedza's staff, clients and contracting parties to have various access rights to this data. It was for this reason, that Hornby requested in the aforementioned email of 3 September 2021, that Flex Group *"Provide us with a quotation for data storage like what you do for us with ABSA and ACSA"*

5.3. We further place on record that content of communications from Arno Venter to the staff of Chedza militates against the allegation to the effect that the lack of integration of the reports prepared by Flex Group, resulted in no value being added to the deliverables in terms of Crawford's contractual obligations to SASRIA. We annex hereto two emails sent by Arno Venter dated 11 August 2021 and 23 August 2021, respectively, the content of which confirm the true status of affairs at the time. The aforementioned emails are annexed hereto marked annexure "G" and "H", respectively. We place on record

A handwritten signature, possibly 'Dm', is written in the bottom right corner of the page, accompanied by a large, dark, diagonal scribble.

that we are in possession of further documentary evidence in support of the aforementioned notion and will produce same should it be necessary at any time in the future.

6. Ad paragraph 15:

6.1. The content of this paragraph is duly noted. However, Chedza's failure to effect payment in accordance with the agreement demonstrates the contrary.

7. Given the potential advantage to both parties in combining their respective value propositions and in particular the financial benefits which may emanate therefrom, your client's attitude as set out in its letter under reply, is regretted.

8. Unfortunately, our client has no other alternative but to proceed with appropriate action to recover their damages, with the assistance of SASRIA ("the client") who greatly benefitted from our client's swift and excellent services.

Yours faithfully,


per *Daniel Ross Richards*

DIRECTOR - CAVANAGH AND RICHARDS INC



"A"

PJ Goosen

From: Dan Muller
Sent: Monday, 21 February 2022 08:49
To: PJ Goosen
Subject: FW: FLEX SASRIA RIOT PROJECT: Norman Hornby Email to D Muller, A1

Dan Muller
C.E.O

Flex Group (Pty) Ltd t/a Flex
Office 283, Level 2, Dunkeld West Centre,
Cnr Bompass Rd & Jan Smuts Ave, Dunkeld West, JHB, South Africa, 2198

SA: +27 82 806 9113

www.flexing.io



From: Norman Hornby <norman.hornby@crowco.co.za>
Date: Wednesday, 15 December 2021 at 08:04
To: Dan Muller <dan@flexing.io>, "dan@reachgroup.co.za" <dan@reachgroup.co.za>
Subject: FLEX SASRIA RIOT PROJECT

Dear Dan,

Our discussion has reference.

Herewith my feedback on the matters we discussed:

FLEX PROJECT FEE (COSTS AND DISBURSEMENTS)

- R23 500 000 (excl VAT) on Flex reports relating to Green desktop, Green, Amber, Amber Max and Red. This amount is the nett amount after deduction of the following costs paid by Crawford on behalf of Flex i.e. IT equipment, disbursements, travel, accommodation, daily per diem for staff, professional fees to complete VAR on Green, Amber and Amber Max reports and VAR's & BOQ's on Red.
- Crawford has invoiced all claims to SASRIA's agents below R4.6 million. The balance of invoices will be processed and sent through to SASRIA. On receipt of payment from agents and SASRIA, Crawford will account weekly to Flex on payments received. Flex will provide an invoice and Crawford will make payment before the Friday. This process is already in place.

VAR'S & BOQ'S

- Completed VAR'S & BOQ'S
 - To date SSQS have done 1157 VAR and Prelim and Interim reports(BOQ's) on Green, Amber, Amber Max and Red.
- Auto Generated VAR's on Green Desktop Audits
 - This is currently work in progress and everybody is working hard to try and sort this out. It is a bit of a challenge and we will look at finalizing this in the new year.

CASHFLOW PROJECTIONS

- The Flex reports sent to the agents were 375 with a monetary value of R2 312 000. Payments to be made as set out above. (We will probably receive payment of these amounts before end of January 2022)
- Flex reports received on 24 November 2021 totalling 1331, less sent to agents as set out above.
- No further reports as per Marnus' letter have been received by Rod in respect of the remaining reports to be sent to SASRIA. These would be Flex reports larger than R4.6 million. I have asked Rod to please follow up with Marnus.
- Our billing strategy to SASRIA is to do a once off large bulk invoice to SASRIA in the middle of January, which should result in payment by no later than end of February 2022. The milestone reached at this point should include the majority of the Flex project fee, as set out above.

The billing team is still working until the 20th of December 2021 and will start again on the 3rd of January 2022.

MATTERS TO BE ADDRESSED IN THE NEW YEAR

- There are plus minus 100 claims on the Green Desktop which do not have enough information to produce a report. We will discuss and revert in January 2022 and if this can be supplemented with other claims relating to BI and Stock.
- Flex to give us a proposal and costing on Itlhuba on a post facto audit and methodology to be agreed by Crawford and client.

Thank you once again for your assistance and hard work on this project. I wish you and your team a wonderful festive season.



Kind regards
NORMAN



NORMAN HORNEY
Crawford International Products

Office: +2714635800
Mobile: +27825678305
Email: norman.hornby@crawford.co.za
Website: www.crawfordandcompany.co.za

This e-mail and any files transmitted with it are confidential. If you have received this e-mail in error, please do not print, copy, retransmit, disseminate or otherwise use the information contained herein.

PJ Goosen

From: Rouzija Rogers
Sent: Wednesday, 04 August 2021 17:03
To: david.burmeister@crowco.co.za
Cc: Fanus van der Merwe; Jaco Storm; Martin Moolima; Garth Deure; Hein Portwig
Subject: SAS0387
Attachments: SAS0387 - Preliminary Report - 04.08.2021.xlsx

Good day David,

Please find herewith attached our preliminary reports highlighting the Adequacy of Sum Insured (Value at Risk) and the Reserve Value and Calculation.

Aspects that you / the loss adjuster need to advise on are marked in yellow, please liaise with the QS to ensure that we are on the same wavelength.

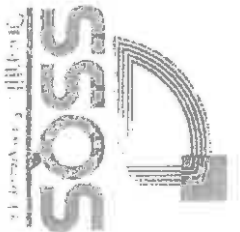
Kind regards,
Rouzija Roge's
Rouzija Botha

+27 (0) 72 567 5822

127 (0) 12 346 4142

rdbotha@stormtel.co.za

Brooklyn Place, North Wing
266 Brinkhoff Street
7700 Beyersbrook Street
New Muckleneuk, Pretoria, 0161
www.ssqquantitysurveyors.co.za



**CRAWFORD - INSURANCE CLAIMS - PRELIMINARY REPORT
VALUE AT RISK & INITIAL ESTIMATED RESERVES**

ANNEXURE A

SAS No.: SAS-0387

Loss Adjuster: David Burmeister

GBA: 11 330 m2

Prepared by QS: Martin Moolman

Date issued: 06 Aug 21

Site Location: 90 Cornbrink Road, Riverhorse Valley, Durban

Cause of Loss: Due to Unrest, Rioting and Protest Action which lead to arson, damage and looting

Nature & extent of loss: Approximately 50% of GBA severely damaged by fire, roof structure collapse. Balance of buildings on property unaffected

Type of Building | Category: Industrial

Site Description: Industrial warehouse, office section on second floor

COST BREAKDOWN			Rate	Amount (Excl. VAT)
No.	Description			
0.00	AGENCY OF SUMMITERS (VALU AT RISK)			
0.1	BUILDINGS			
0.1.1	Building 01 - Warehouse Area	1 753	4 728	25 142 878
0.1.2	Building 02 - Second Floor, Office & 90	1 753	4 728	25 142 878
0.1.3	Building 03	1 057	4 728	25 142 878
0.1.4	Building 04	557	4 728	4 145 258
0.1.5	Decorations & other elements	1 857	320	1 894 230
	Construction			
0.1.6	Foundation	1 000		1 411 302
0.1.7	Structure	22		1 400 818
0.1.8	Exterior & other	22%	91 200 000	1 144 81 822
	Sub-Total			50 772 212
0.2	PLANT AND EQUIPMENT			
0.2.1				
0.2.2				
	Sub-Total			
0.3	STRUCTURES AND ATTACHMENTS			
0.3.1				
0.3.2				
	Sub-Total			
0.4	CONTENT			
0.4.1				
0.4.2				
	Sub-Total			
0.5	STOCK			
0.5.1				

[Handwritten signature]

10.2				
	Sub-Total			
10.3	BUILDING OVERLAP/UP			
10.3.1				
10.3.2				
	Sub-Total			
	Total Adequacy of Sum Insured (Value at Risk) (9): LOSS ADJUSTER TO ADVISE			90,178,727
11.0	RESERVE/PAYMENT RECOMMENDATION (INITIAL RESERVE OF DAMAGES)			
11.1	BUILDINGS			
	11.1.1 CONSTRUCTION / REPLACEMENTS			
11.1.1	Gross Building Area - 100,000 sq ft	1,750	6,720	27,540,328
11.1.2	Gross Building Area - 100,000 sq ft	1,750	6,720	27,540,328
11.1.3	Damage to Building	1,750	200	879,452
	11.1.4			
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"64"
SSQS

11.5	STOCK			
11.5.1				
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	Sub-Total			
11.6	BUSINESS INTERRUPTION			
11.6.1				
11.6.2				
	Sub-Total			
Total Reserve Payment Recommendation (Initial Reserve of Damage) (11):				71,879,230
LOSS ADJUSTER TO ADVISE				
LIST OF QUALIFICATIONS				
1	A full professional audit fee allowance of 22% has been made.			
2	The reinstatement period allowed is stated above.			
3	Reinstatement period allowed is stated above.			
4	This valuation includes any furniture, fixtures & equipment.			
5	This valuation excludes any stock & items.			
6	No allowance for removal for any hazardous materials is stipulated above.			
7	Assurance only has been made for specialist works for electrical & mechanical services which may be required.			
8	Rates offered are the average during building cost index as published in the CIBSE 1000.			
9	All figures include VAT.			

 DPA

CONSTRUCTION COSTS**INCLUDING P&GS**

	Lowest (Rate/m ²)	Highest (Rate/m ²)	Average (Rate/m ²)
Offices			
Low-rise office park development with standard specification	8 925,00	10 920,00	9 922,50
Low-rise prestigious office park development	11 445,00	17 010,00	14 227,50
High-rise tower block with standard Specification	12 810,00	17 010,00	14 910,00
High-rise prestigious tower block	17 010,00	21 420,00	19 215,00
Retail			
Local convenience centers (Not exceeding 5,000m ²)	8 922,50	11 717,50	10 320,00
Neighbourhood centers (5,000 - 12,000m ²)	9 675,00	12 470,00	11 072,50
Community centers (12000- 25000m ²)	10 642,50	13 652,50	12 147,50
Minor regional centers (25,000-50,000m ²)	11 717,50	14 512,50	13 115,00
Regional centers (50,00-100,000m ²)	12 470,00	15 050,00	13 760,00
Super regional centers (exceeding 100,000m ²)	13 115,00	16 985,00	15 050,00
Standing drive through (Average - New Built)	-	-	19 291,00
Industrial (incl. warehouse type retail/ value centre type buildings)			
Steel frame, steel cladding and roof sheeting (light-duty)	4 715,00	7 130,00	5 922,50
Steel frame, brickwork to ceiling, steel cladding above and roof sheeting (heavy-duty)	5 520,00	7 935,00	6 727,50
High volume warehouses			7 500,00
Administration office, ablution and change room block	8 970,00	11 500,00	10 235,00
Cold storage facilities	16 790,00	23 920,00	20 355,00
District Hospitals			
District Hospitals	28 500,00	28 500,00	28 500,00
Parking			
Structured parking	4 407,50	4 815,00	4 611,25
Parking in semi-basements	4 837,50	6 665,00	5 751,25
Basement parking	5 160,00	9 137,50	7 148,75



Q869



TI ALLOWANCES

Tenant	TI/m2	Notes
National Tenants (ie CHECKERS, SPARS & PICK n PAY)	R 6 750,00	
Small Line Shops	R 1 500,00	
Pharmacies	R 3 500,00	
OK Furniture	R 3 500,00	
Liquor Shops	R 7 000,00	
Mc Donalds		
PEP Type Stores	R 2 200,00	

27-07-2021

PJ Goosen

Subject: Crawford Audit Development Meeting

Location: Office 293, Dunkeld West Centre Corner Jan Smuts Avenue 8, Bompas Rd, Dunkeld West, Randburg, 2196

Start: Tue 2021/07/20 11:30

End: Tue 2021/07/20 13:00

Show Time As: Tentative

Recurrences: (none)

Organizer: Marnus Burger

Microsoft Teams meeting

[Join on your computer or mobile app](#)

[Click here to join the meeting](#)

[Learn More](#) | [Meeting options](#)

Handwritten signature and scribble at the bottom right of the page.

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"D"

Our Ref: Norman Hornby
Your Ref:
Date: 15 December 2021

To whom it may concern,

Re: Flex Appointment and Recommendation

This letter serves to confirm that Flex was appointed by Chedza International Loss Adjusters (Pty) Ltd t/a Crawford and Company SA (hereinafter "Crawford") to assist with a broad range of services and offerings, specifically related to the loss adjustment process (insurance assessment) and reporting, in response to the political and social unrest in July 2021 in South Africa.

The riots experienced in Kwa-Zulu-Natal and Gauteng rocked the South African insurance landscape with an unprecedented need and requirement to audit, process and issue credible and reliable loss adjusting reports at scale and speed.

Considering that a typical insurance claim, of this scale, would take between 6 - 24 months to capture, process, and settle in the traditional course of business. The ambition to expedite over 2000 large and complex riot claims over a short period simply could not have been achieved following the traditional claims management process. It required an innovative & dynamic approach that had been tried and tested.

Crawford appointed Flex to assist with evolving and innovating the traditional loss adjustment methodology through the strategic consideration and implementation of innovating technologies and systems. Flex empowered Crawford with the ability to respond quickly and nimbly to the catastrophe. The use of the relevant technologies enabled Crawford to produce loss adjustment reports quicker and with more accuracy than any other Loss Adjustment firm in South Africa.

CHEDZA INTERNATIONAL LOSS ADJUSTERS (PTY) LTD t/a CRAWFORD AND COMPANY SA
Reg No. 1983/002281/07 | VAT No. 4350103042 | www.crawfordandcompany.co.za

JOHANNESBURG:
Building 3, 8 Ealon Avenue,
Bryanston, 2191
Tel: +27 (0)11 463 5800
Fax: +27 (0)11 463 5921

DURBAN:
Cockshott House, Essex Gardens Office
Park, 1 Nelson Road, Wurzville, 3602
Tel: +27 (0)31 201 1203
Fax: +27 (0)31 201 1226

CAPE TOWN:
Unit 33, Westlake Lifestyle Centre,
Westlake Drive, Westlake, 7945
Tel: +27 (0)21 701 5707
Fax: +27 (0)21 701 5810

PORT ELIZABETH:
Welmer Park Village No. 5,
Church Street, Walmer,
Port Elizabeth, 6070
Tel: +27 (0)78 103 3980

EAST LONDON:
18 Kingfisher Gardens,
2 Kingfisher Avenue,
Beacon Bay, East London, 5205
Tel: +27 (0)43 860 0050
Fax: +27 (0)43 415 0048

DIRECTORS: N Hornby (CEO) & N P Mahanyele (Executive)
CHIEF OPERATING OFFICER: Adv. Arno Van der



By leveraging the Flex technology ecosystem, Crawford was able to process over 2100 individual insurance claims over 6 weeks. An achievement that has never been achieved in the context of the Insurance Loss Adjustment category.

Please feel to contact me with any further information you may require.

Kind regards

Norman Hornby
Crawford & Company
Chief Executive Officer
Switchboard : +27 (0) 11 463 5900
Cell : +27 (0) 82 567 8305
E-mail : norman.hornby@crawco.co.za

"E"

PJ Goosen

From: Arno Venter <arno.venter@crowco.co.za>
Sent: Wednesday, 24 November 2021 10:42
To: PJ Goosen; Jaco Storm; Marnus Burger; Andrew Mason; Norman Hornby; Daniel Muller
Subject: Auto generated VAR
Importance: High

Hallo

With reference to the above and our numerous discussions relating thereto the following.

Norman and I discussed the automatically generated VAR, not only where the current SASRIA claims are concerned but also employing this method going forward as the new standard operating procedure to advise Insurers quickly and accurately regarding VAR/underinsurance.

We will not always have the luxury of working for SASRIA, the Insurers Bryte, Guardrisk etc. expect very quick turnaround times under "normal" circumstances.

The SASRIA project is a very good opportunity to hone our skills where this aspect is concerned.

So, with regards to the desktop reports generated by Flex, Norman and Dan agreed that automated VAR's would be done.

Jaco and PJ you are requested to meet and sort out the relevant rate cards etc. to empower Flex to generate the VAR.

We will need feedback on the ability of Flex to create an automated VAR with special reference to the accuracy thereof.

Lets run the VAR PJ, and let Jaco do spot checks then we can discuss whether we can use this method going forward.

Please give Norman and I feedback as soon as possible.

Thank you for your efforts herein

Kind regards

Regards





ADV ARNO VENTER

AGENCY MANAGER

Office: +27114635900

Mobile: +27834576789

Email: arno.venter@crawco.co.za

Website: www.crawfordandcompany.co.za

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13

PI.GOOSEN@CRAWCO.CO.ZA

From: Norman Hornby <norman.hornby@crawco.co.za>
Sent: Friday, 03 September 2021 13:57
To: dan@reachgroup.co.za; Marnus Burger, PJ Goosen; garth.deare@crawco.co.za; arno.venter@crawco.co.za; Rod Mattheyse; Heinrich Portwing
Cc: Divan Moller; mike@sysdev.co.za
Subject: SASRIA Claims - Points of Discussion



Dear Dan,

Regarding the 400 claims in Johannesburg and access to our system, I will revert in this regard next week, kindly put it on ice.

"SASRIA data handover" – no data handover to SASRIA! Provide us with a quotation for data storage like what you do for us with ABSA and ACSA.

Issues to be discussed and clarified next week:

1. storage and access of your reports, photos and Lidar
2. the document portal for financial information relating to stock and BI;
3. access to the system agreement;
4. cyber and PI insurance.

We are working on a protocol to upload documents i.e. VAR and BOQ to our current system.

Regards
NORMAN



Crawford NORMAN HORNBY
Chief Executive Officer

Office: +271 14835900
Mobile: +27825678305
Email: norman.hornby@crawford.co.za
Website: www.crawfordandcompany.co.za



PJ Goosen

From: Arno Venter
Sent: Wednesday, 11 August 2021 08:33
To: Garth Deare; Rod Mattheyse; All Adjusters; Support Staff
Cc: Business Process Outsourcing; Karen von Ruben; Norman Hornby; Marnus Burger; Hein Portwig; Jaco Storm; PJ Goosen
Subject: RE: Preliminary Reports Sent/Not Sent -Urgent/SASRIA Claims

Importance: High

Dear All

Please have regard to Garth's email below.

We as Crawford are lagging behind on the issuing of Preliminary reports subsequent to site visits being concluded by the Field surveyors/Flex.

You have all been given access, as per the following extract from the email sent to each adjuster, to the Flex SASRIA administrative System:

" Dear Arno Venter,

You have been given access to the Flex SASRIA Administration System.

This email address will be your username.

Your auto generated password is:xxxxxxx

For any queries, please contact feedback@flexing.co "

Please access this portal and find any/all uploaded documents including Flex reports and those of SSQS you can then use these as a base to issue Preliminary reports on the template provided by Garth via email.

We urgently need to issue Preliminary reports to maintain cashflow, secondly the timeous submission of timesheets remains priority.

During the course of this week and next week 580 sites are planned on Trello, to be visited, the pressure to issue these reports in mass is going to increase dramatically.

Thank you for your support herein.



Garth will spearhead the monitoring/following up on the issuing of reports, so please cc him when a report goes out.

We hope to get the same system going in Gauteng for the SASRIA claims there, I will meet with Pim tomorrow to discuss this.

Regards



From: Garth Deare <garth.deare@crawco.co.za>
Sent: Tuesday, 10 August 2021 17:25
To: Rod Mattheyse <rod.mattheyse@crawco.co.za>
Cc: Arno Venter <arno.venter@crawco.co.za>
Subject: Preliminary Reports Sent

Hi Rod,

Attached is a schedule of the Preliminary Reports that have been sent to date that I am aware of. The total is 27.

I have another six or so to review which we should get out tomorrow. I will continue to put pressure on to get as many prelim reports out by Friday as we can.

Flex tell me that they have visited about 150 sites and have completed their reports on these. SSQS have completed about 82 reports so far.

Regards,



Crawford & DEARE
Head: Coastal Branches

Office: +2731 201 1203

Mobile: +2782 955 6020

Email: garth.deare@crawco.co.za

Website: www.crawfordanddeare.co.za

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PJ Goosen

From: Arno Venter
Sent: Monday, 23 August 2021 09:39
To: Jaco Storm; All Adjusters; Support Staff; Karen von Ruben; Marnus Burger; Hein Portwig
Cc: Rod Mattheyse; Rouzja Rogers
Subject: RE: Preliminary reports/SASRIA Claims

Importance: High

Hallo Jaco

Thank you, my Loss Adjusters are behind schedule here, your team is up to date.

@All Loss Adjusters/Supports staff, please urgently visit the Flex portal and monitor your allocated SAS numbers there are claims where the information from SSQS and Flex are just lying there and we need to access it and turn it into Preliminary reports.

We are losing the advantage we gained by employing SSQS and Flex to assist you with field surveys.

This needs to be addressed as a matter of urgency.

Regards

A handwritten signature in black ink, appearing to be 'PJ Goosen', located at the bottom right of the page.



Office: +27114635800

Mobile: +27834576769

Email: arno.venter@crawco.co.za

Website: www.crawfordandcompany.co.za

This correspondence is subject to our email disclaimer, which can be viewed [here](#)

From: Jaco Storm <jaco@ss-q5.co.za>

Sent: Monday, 23 August 2021 09:32

To: Arno Venter <arno.venter@crawco.co.za>; All Adjusters <alladjusters@crawco.co.za>; Support Staff <allsupportstaff@crawco.co.za>; Karen von Ruben <karen.vonruben@crawco.co.za>; Marnus Burger <marnus@flexing.id>; Hein Portwig <Hein@seeking.co.za>

Cc: Rod Mattheyse <rod.mattheyse@crawco.co.za>; Rouzja Botha <rrogers@ss-q5.co.za>

Subject: RE: Preliminary reports/SASRIA Claims

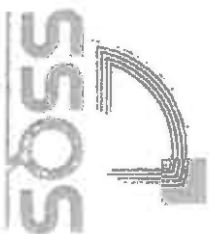
Hallo Arno

We have sent 171 reports through. We have 46 in process to be send during the next 24 hours.

I will put pressure on my team to up the tempo.

Regards

Jaco Storm



A handwritten signature in black ink, appearing to be "Jaco Storm".

From: Arno Venter [mailto:arno.venter@crawlco.co.za]
Sent: Monday, 23 August 2021 09:19

To: All Adjusters <alladjusters@crawlco.co.za>; Support Staff <allsupportstaff@crawlco.co.za>; Karen von Ruben <karen.vonruben@crawlco.co.za>; Marrus Burger <marrus@flexing.io>; Hein Portwig <Hein@seeking.co.za>; Jaco Storm <jaco@ss-qs.co.za>
Cc: Rod Mattheyse <rod.mattheyse@crawlco.co.za>
Subject: Preliminary reports/SASRIA Claims
importance: High

Dear all

The attached list reflects that we have issued less than 100 preliminary reports since the beginning of the SASRIA Unrest claims project began.

We simply have to pick up the please, don't "overdo" the preliminary reports use the SSQS and Flex information and qualify the report in any way necessary when you still need to acquire information and/or documentation.

I see no jhb adjusters/claims on this list, this could be because Explorer is not updated and/or Garth is not copied in the email transmitting the report.

Will all L/A and Supports staff in jhb please have regard to updating the attached spreadsheet and Explorer.

Keep Garth in copy when you send the report to insurers and keep Explorer updated at all times in real time.

Thank you all for your special efforts herein.

Regards



Crawford ADV AND VENTURE
Chief Investment Officer

Office: +27114635900

Mobile: +27834576769

Email: arno.verker@crawco.co.za

Website: www.crawfordandcompany.co.za

6. "Able to do" means the ability to do the work of the position, not the ability to do the work of any other position.



"FAL"



1151 Ben Swart St.
Villieria, Pretoria
PO Box 32193
Totiusdal, 0134

Tel: (012) 333-3257
Email: loodcremer@gmail.com
cremerattorneys@gmail.com

PROKUREURS, AKTEVERVAARDIGERS, BOEDELBEREDDERAARS
ATTORNEYS, CONVEYANCERS, ADMINISTRATORS OF ESTATES
SINCE 1995

Our ref.: L Cremer/evdb/LC0845
Your ref: RR/SG/M00014

Date: 11 May 2022

CAVANAGH & RICHARDS ATTORNEYS

By e-mail: stella@crlawchambers.co.za

Dear Sir/Madam

CHEDZA INTERNATIONAL LOSS ADJUSTERS (PTY) LTD T/A CRAWFORD AND COMPANY
// FLEX GROUP (PTY) LTD

Your letter of the 10th of May 2022 (12h27) has reference.

Your client must advance its case as it sees fit. Our client will respond adequately (in addition to the previous contemporaneous communications which were exchanged between our respective clients as well as between your offices and ours) in due course.

Our failure to respond to you at this stage should not be seen as any admission. Our client's rights remain fully reserved.

Kind regards

CREMER ATTORNEYS

Lood Cremer
(Electronically Transmitted)

L. Cremer B.L.C. LL.B.
In association with Walsenburg Van Wyk Attorneys
Pretoria North



1151 Ben Swart St.
Villieria, Pretoria
PO Box 32193
Totiusdal, 0134

Tel: (012) 333-3257
Email: loodcremer@gmail.com
cremerattorneys@gmail.com

"FA28"

PROKURERS, AFTERVYVAARDIGERS, ERF-EIGENDOMMEKERS
ATTORNEYS, CONVEYANCERS, ADMINISTRATORS OF ESTATE
(INC. 1994)

Our ref.: L Cremer/evdb/LC0845
Your ref: RR/SG/M00014

Date: 13 May 2022

CAVANAGH & RICHARDS ATTORNEYS

By e-mail: stella@crlawchambers.co.za

Dear Sir/Madam

CHEDZA INTERNATIONAL LOSS ADJUSTERS (PTY) LTD T/A CRAWFORD AND COMPANY
// FLEX GROUP (PTY) LTD

Further to our letter of the 11th of May 2022, we advise that we have been instructed by our client, that they are agreeable for the disputes between our respective clients to be referred to arbitration.

We urge your clients to seriously consider our clients proposal in this regard, given that the threatened liquidation application is not appropriate in the circumstances, particularly having regard to the recorded disputes between our respective clients.

Apart from the above we re-iterate, that which we stated in our letter of the 11th of May 2022.

We await to hear from you at your earliest convenience.

Kind regards

CREMER ATTORNEYS
Lood Cremer
(Electronically Transmitted)

L. Cremer BLC, J.C.B.
In association with Willemse Van Wyk Attorneys
Pretoria North

"FA29"

Stella-Mari Geldenhuys

From: Arno Venter <arno.venter@crawco.co.za>
Sent: Friday, 13 May 2022 09:58
To: cremerattorneys@gmail.com
Cc: Stella-Mari Geldenhuys; Lood Cremer; Norman Hornby; Rod Mattheyse
Subject: Re: CHEDZA INTERNATIONAL LOSS ADJUSTERS (PTY) LTD T/A CRAWFORD & CO
// FLEX GROUP (PTY) LTD
Attachments: image001.gif; Untitled attachment 00042.htm; image002.jpg; Untitled attachment
00045.htm; LETTER TO C&R ATTORNEYS 13.05.2022.pdf; Untitled attachment
00048.htm

Hallo Lood

Baie dankie, ek waardeer.

Hoogtyd om hulle n snotklap te gee.

Groete
Arno

On 13 May 2022, at 09:53, cremerattorneys@gmail.com wrote:

A handwritten signature in black ink, appearing to be 'DM' or similar, with a large, stylized flourish above it.

Stella-Mari Geldenhuys

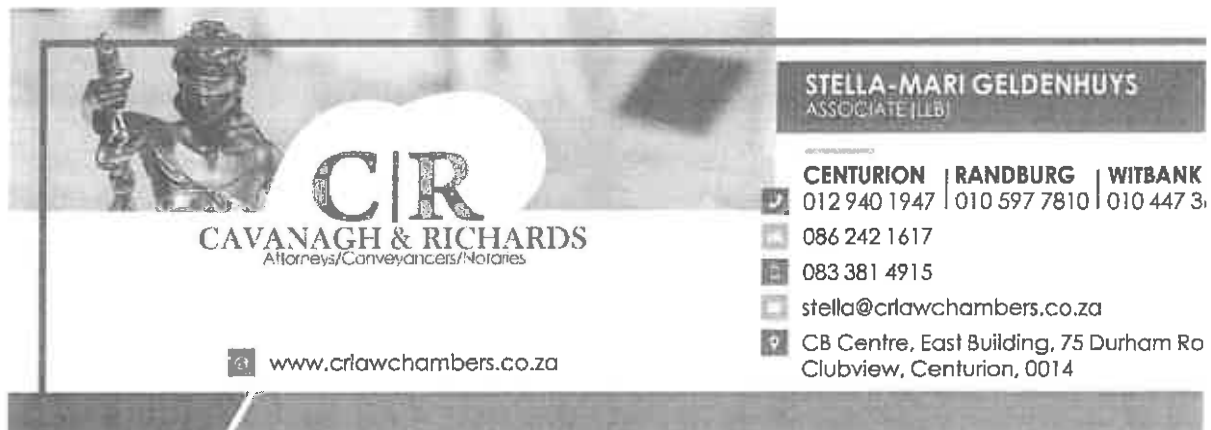
From: Stella-Mari Geldenhuys <stella@crlawchambers.co.za>
Sent: Friday, 13 May 2022 10:16
To: 'cremerattorneys@gmail.com'; 'ross@crlawchambers.co.za'; 'Arno Venter'
Cc: 'Lood Cremer'; 'Norman Hornby'; 'Rod Mattheyse'
Subject: RE: CHEDZA INTERNATIONAL LOSS ADJUSTERS (PTY) LTD T/A CRAWFORD & CO
// FLEX GROUP (PTY) LTD
Attachments: LETTER TO C&R ATTORNEYS 13.05.2022.pdf

Mr Cremer,

You are requested to direct your client's representative, Mr Venter, to refrain from copying our offices in his improper email correspondence. It is evident that your offices are blind copying your clients in the correspondence. Kindly advise them that should they respond to such email, our offices will also receive same.

We trust the actions of your client's representative will not repeat itself for a third time.

Regards,



STELLA-MARI GELDENHUYS
ASSOCIATE (LLB)

C/R
CAVANAGH & RICHARDS
Attorneys/Conveyancers/Notaries

www.crlawchambers.co.za

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012 940 1947 | 010 597 7810 | 010 447 3
086 242 1617
083 381 4915
stella@crlawchambers.co.za
CB Centre, East Building, 75 Durham Road
Clubview, Centurion, 0014

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From: Arno Venter <arno.venter@crawco.co.za>
Sent: Friday, 13 May 2022 09:58
To: cremerattorneys@gmail.com
Cc: Stella-Mari Geldenhuys <stella@crlawchambers.co.za>; Lood Cremer <loodcremer@gmail.com>; Norman Hornby <norman.hornby@crawco.co.za>; Rod Mattheyse <rod.mattheyse@crawco.co.za>
Subject: Re: CHEDZA INTERNATIONAL LOSS ADJUSTERS (PTY) LTD T/A CRAWFORD & CO // FLEX GROUP (PTY) LTD



Hallo Lood

Baie dankie,ek waardeer.

Hoogtyd om hulle n snotklap te gee.

Groete

Arno

On 13 May 2022, at 09:53, cremerattorneys@gmail.com wrote:

A handwritten signature in dark ink, appearing to be 'Dan' or 'Dahl', with a large, stylized initial 'D'.

"FA31"

Company

CRAWFORD ATTORNEYS. M1997/006895/21

Lexis® WinDeed



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SEARCH CRITERIA

Search Date	2022/04/13 11:24	Registration Number	1997/006895/21
Reference		Information Source	COMPANIES AND INTELLECTUAL PROPERTY COMMISSION
Report Print Date	2022/04/13 11:25		

COMPANY SUMMARY

Name	CRAWFORD ATTORNEYS	Status	IN BUSINESS
Registration Number	1997/006895/21	Registration Date	1997/05/09

DIRECTORS AND OTHER SUMMARY (3)

ACTIVE

Name	ID/Reg. Number	Type	Status
HORNBY, NORMAN	6901205151080	DIRECTOR	ACTIVE
NJOKWENI, PINDA	7209015305089	DIRECTOR	ACTIVE

INACTIVE

Name	ID/Reg. Number	Type	Status
PRINSLOO, PIETER DANIEL	6904205029082	DIRECTOR	RESIGNED

AUDITOR SUMMARY (0)

ODENDAAL AND COMPANY

MAN O'WAR

COMPANY INFORMATION

Enterprise Name	CRAWFORD ATTORNEYS	Status	IN BUSINESS
Registration Number	1997/006895/21	Enterprise Type	PRO
Tax Number	9328229845	Business Start Date	1997/05/09
Short Name	-	Registration Date	1997/05/09
Translated Name	-	Financial Year End	6
Old Registration Number	970689521	Financial Effective Date	1997/05/09
Conv. Enterprise Number	-	CK Date Received	
Region	GAUTENG	CK Date	

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Country		Date of Type	1997/05/09
Country of Origin	-		
Issued Shares	-		
Issued Capital	-		
Authorized Shares	-		
Authorized Capital	-		
Industry Code	8		
Industry	FINANCIAL INTERMEDIATION INSURANCE, REAL ESTATE AND BUSINESS SERVICES		
Principal Business	-		
Registered Address	CRAWFORD HOUSE 17 MUSWELL ROAD SOUTH BRYANSTON GAUTENG 2021	Postal Address	P O BOX 782023 SANDTON SANDTON GAUTENG 2146

DIRECTORS AND OTHERS			
HORNBY, NORMAN			1 of 3 Directors
Name	NORMAN	Status	ACTIVE
Surname	HORNBY	Type	DIRECTOR
Initials	N	Appointment Date	2015/10/26
ID/Passport Number	6901205151080	Resignation Date	-
Date of Birth	1969/01/20	Member Size (%)	-
Profession	-	Member Contribution (R)	-
Country of Residence	SOUTH AFRICA		
Residential Address	17 MUSWELL ROAD SOUTH BRYANSTON SANDTON GAUTENG 2021		
Postal Address	P O BOX 782023 SANDTON SANDTON GAUTENG 2146		
NJOKWENI, PINDA			2 of 3 Directors
Name	PINDA	Status	ACTIVE
Surname	NJOKWENI	Type	DIRECTOR
Initials	P	Appointment Date	2020/09/01
ID/Passport Number	7209015305089	Resignation Date	-
Date of Birth	1972/09/01	Member Size (%)	-
Profession	-	Member Contribution (R)	-
Country of Residence	SOUTH AFRICA		

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Residential Address	BUILDING 3 6 EATON AVENUE BRYANSTON GAUTENG 2191		
Postal Address	BUILDING 3 6 EATON AVENUE BRYANSTON GAUTENG 2191		
PRINSLOO, PIETER DANIEL		3 of 3 Directors	
Name	PIETER DANIEL	Status	RESIGNED
Surname	PRINSLOO	Type	DIRECTOR
Initials	P	Appointment Date	1997/05/09
ID/Passport Number	6904205029082	Resignation Date	2015/10/26
Date of Birth	1969/04/20	Member Size (%)	-
Profession	-	Member Contribution (R)	-
Country of Residence	SOUTH AFRICA		
Residential Address	PORTION 133 OF THE FARM LINDLEY LANSERIA KRUGERSDORP GAUTENG 1739		
Postal Address	PO BOX 162 LANSERIA LANSERIA GAUTENG 1748		

AUDITORS (2)			
ODENDAAL AND COMPANY			1 of 2
Profession Code	CA	Postal address	P O BOX 2481 NORTHCLIFF 2115
Profession Number	944785	Status	RESIGN
Registration entry date	2005/09/12	Profession	AUDITOR
Expiry date	-	Start date	2005/08/04
Reference number	-	End date	2015/10/31

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Fine letter	-	CM31 completed	2005/09/12
Business address	-	CM31 received	2005/09/12
VAN DYK'S			2 of 2
Profession Code	INV	Postal address	P O BOX 50331 RANDBURG 1125
Profession Number	-	Status	RESIGN
Registration entry date	1997/09/05	Profession	AUDITOR
Expiry date	-	Start date	1997/09/05
Reference number	-	End date	2005/08/04
Fine letter	-	CM31 completed	1997/09/05
Business address	SECOND FLOOR NBS BUILDING 310 OAK AVENUE FERNDAL RANDBURG 2194	CM31 received	1997/04/18

CAPITAL INFORMATION
No capital information to display

HISTORY (31)	
Effective Date	Change Type
2020/09/29	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER (DIRECTOR NORMAN HORNBY - CHANGE WAS MADE.)
2020/09/29	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER (DIRECTOR PINDA NJOKWENI WAS ADDED)
2020/06/04	CO/CC ANNUAL RETURN (COMPANY / CLOSE CORPORATION AR FILING - WEB SERVICES : REF NO. : 5264234414)
2019/11/06	CO/CC ANNUAL RETURN (COMPANY / CLOSE CORPORATION AR FILING - WEB SERVICES : REF NO. : 5210786911)
2018/06/06	CO/CC ANNUAL RETURN (COMPANY / CLOSE CORPORATION AR FILING - WEB SERVICES : REF NO. : 5121433440)
2017/06/11	CO/CC ANNUAL RETURN (COMPANY / CLOSE CORPORATION AR FILING - WEB SERVICES : REF NO. : 574151336)
2016/08/11	AUDITOR/ACC OFFICER CHANGE (NOTICE OF CHANGE OF AUDITOR AND ODENDAAL AND COMPANY - RESIGNED)
2016/05/29	CO/CC ANNUAL RETURN

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	(COMPANY / CLOSE CORPORATION AR FILING - WEB SERVICES : REF NO. : 534962825)
2016/01/28	NAME CHANGE (PRINSLOO HORNBY)
2015/11/07	REGISTERED ADDRESS CHANGE (CRAWFORD HOUSE 17 MUSWELL ROAD SOUTH BRYANSTON GAUTENG2021)
2015/10/28	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER (DIRECTOR NORMAN HORNBY WAS ADDED)
2015/10/28	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER (DIRECTOR PIETER DANIEL PRINSLOO DETAILS WAS CHANGED)
2015/10/23	CO/CC ANNUAL RETURN (COMPANY / CLOSE CORPORATION AR FILING - WEB SERVICES : REF NO. : 530215526)
2014/08/14	RE-INSTATE APPLICATION (COMPANY / CLOSE CORPORATION AR FILING - WEB SERVICES : REF NO. : 53963760)
2014/08/14	CO/CC ANNUAL RETURN (COMPANY / CLOSE CORPORATION AR FILING - WEB SERVICES : REF NO. : 53963760)
2014/08/14	RE-INSTATE APPLICATION (COMPANY / CLOSE CORPORATION AR FILING - WEB SERVICES : REF NO. : 53963760)
2013/11/28	AR IN DEREGISTRATION (ANNUAL RETURN NON COMPLIANCE - IN PROCESS OF DEREGISTRATION LAST PAYMENT FOR AR YEAR/MONTH IS 2011/5.)
2011/07/09	CANCELLATION OF DEREGISTRATION PROCESS (ANNUAL RETURN NON COMPLIANCE - CANCELLATION OF DEREGISTRATION)
2009/06/03	POSTAL ADDRESS CHANGE (POSBUS 9470JOHANNESBURG2000)
2009/06/03	REGISTERED ADDRESS CHANGE (95 JAN SMUTS AVENUESAXONWOLDJOHANNESBURG2196)
2008/10/01	AUDITOR/ACC OFFICER CHANGE (CHANGE RECORDNAME: = ODENDAAL AND COMPANYSTATUS: = CURRENT)
2008/10/01	AUDITOR/ACC OFFICER CHANGE (CHANGE RECORDNAME: = ODENDAAL AND COMPANYSTATUS: = CURRENT)
2008/10/01	AUDITOR/ACC OFFICER CHANGE (CHANGE RECORDNAME: = ODENDAAL AND COMPANYSTATUS: = CURRENT)
2008/10/01	AUDITOR/ACC OFFICER CHANGE

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	(CHANGE RECORDNAME: = ODENDAAL AND COMPANYSTATUS: = CURRENT)
2008/04/01	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER (SURNAME=HORNBYFULL FORENAMES=NORMANID NO=6901205151080STATUS :RESIGNEDNATURE OF CHANGE=DIRECTOR RESIGNED)
2005/08/04	AUDITOR/ACC OFFICER CHANGE (VAN DYK'SREPORTED MATERIAL IRREGULARITY ON : STATUS : RESIGN)
2005/08/04	AUDITOR/ACC OFFICER CHANGE (P O BOX 2481NORTHCLIFF2115STATUS : ADDRESS CHANGE)
2005/03/22	REGISTERED ADDRESS CHANGE (74 SIEMERT WEGDOORNFONTEINJOHANNESBURG2000)
2005/03/22	POSTAL ADDRESS CHANGE (POSBUS 9470JOHANNESBURG2000)
2004/06/30	CHANGE OF BOOKYEAR (2)
1997/05/09	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER (SURNAME=PRINSLOOFULL FORENAMES=PIETER DANIELID NO=6904205029082STATUS :ACTIVENATURE OF CHANGE=NO CHANGE)

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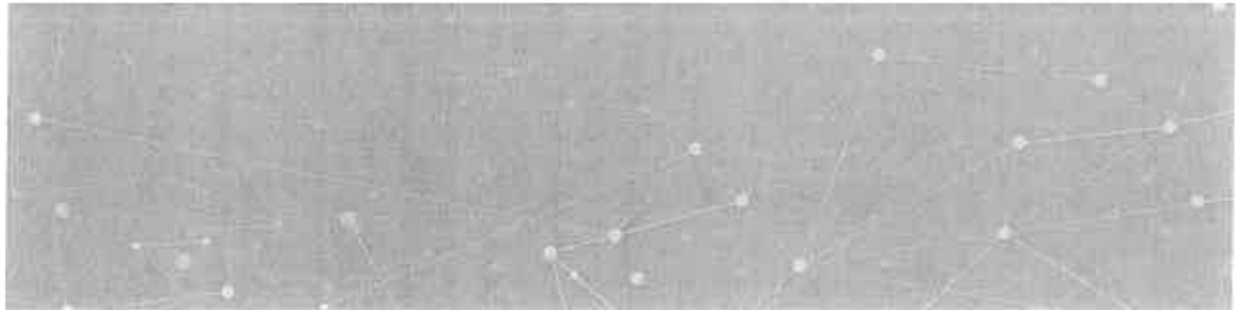


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Arno Venter



...



Arno Venter

Advocate at Johannesburg Bar

City of Johannesburg, Gauteng, South Africa · 372 connections

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Activity

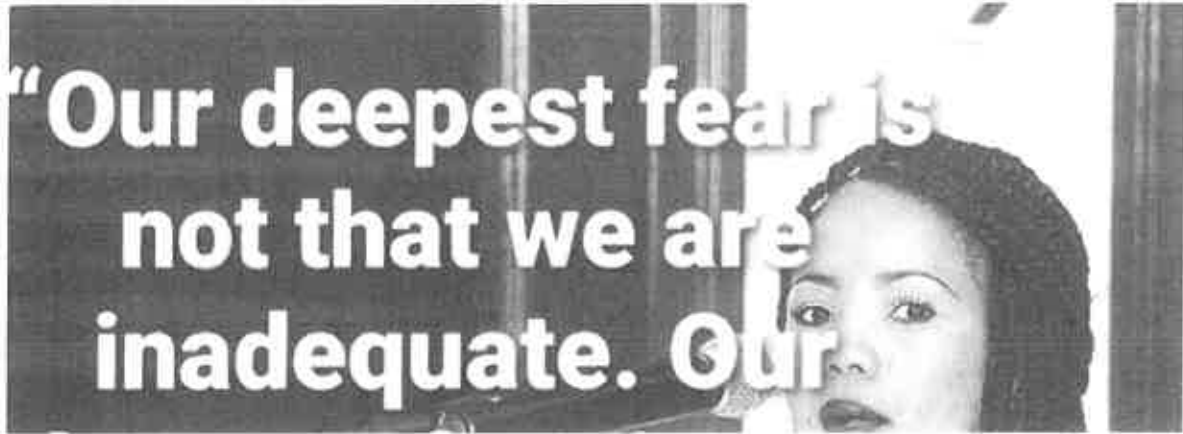
Today I am delighted to have taken on a new and exciting opportunity with Integra Technical Services Ltd. in the dual role of Country Manager

<https://za.linkedin.com/in/arno-venter-613099126>

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Arno Venter



"Take a risk and keep testing, because what works today won't work tomorrow, but what worked yesterday may work again." #dontgiveup A Goal Is A...

Liked by Arno Venter



Each day the women of Crawford go to work, we #choosetochallenge. We continue to fight against inequality and to stand up to bias. We choose to...

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Advocate
Johannesburg Bar

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Arno Venter

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Empty your cup so that it may be filled; become deviod to gain totality...

Liked by Arno Venter

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PECB



Environmental Management Career Path Development - ISO 14001 Lead Auditor training enables you to develop the necessary expertise to perform an...

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Arno Venter



I am honored to be certified since 2018 as an Environmental Management System Lead Auditor. View my verified achievement from Exemplar Global.

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Roxanne Potgieter

Admitted Attorney in the High Court of South Africa

City of Johannesburg



Arno Venter



Leadership

City of Cape Town

Zamuxolo Gulwa

District Court Prosecutor

Umtata

Melissa Mannell

Claims Administrator | Admitted Attorney

City of Johannesburg

Kim Whitman

Head of Project Initiation

City of Cape Town

Moipone Kgatla

Advocate at Johannesburg bar

South Africa

Brian Lecoge

Advocate at Johannesburg Bar

City of Johannesburg

Stacy Le Pan

Claims Specialist at ITOO Special Risks (Pty) Ltd

South Africa

Theo Mokhatla

Advocate at Johannesburg Society of Advocates (JHB Bar)

South Africa

Aleksandra Beverin

Always in the flow

Johannesburg Metropolitan Area

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Principal Scientist at Relay Therapeutics


Cambridge, MA


**Arno Venter**<https://za.linkedin.com/in/arno-venter-613099126>

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Arno Venter






Arno Venter
Head of Separation and Flow Technologies at GEA AFRICA
City of Johannesburg



Arno Venter
Arno
Bloemfontein




Arno Venter
Senior Security Engineer
City of Johannesburg

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Arno Venter
Advocate at Johannesburg Bar



Advocate at Johannesburg Bar

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IN THE HIGH COURT OF SOUTH AFRICA

GAUTENG DIVISION, PRETORIA

Case no: 35726/22

In the matter between:

FLEX GROUP (PTY) LTD
REG NO: 2015/034897/07

APPLICANT

and

CHEDZA INTERNATIONAL LOSS
ADJUSTORS (PTY) LTD
REG NO: 1983/002291/07

RESPONDENT

CONFIRMATORY AFFIDAVIT

I, the undersigned,

STELLA-MARI GELDENHUYS

(ID: 900109 0033 084)

do hereby make oath and state:

1. I am an adult female attorney and practicing as such at Cavanagh & Richards Attorneys, the attorneys of record for the




Applicant, with business address at CB Centre, 75 Durham Road,
Clubview, Centurion.

2. The facts herein contained are both true and correct, and within my own personal knowledge, unless expressly otherwise stated or indicated.
3. I have read the Founding Affidavit of **DANIEL RICHARD MULLER** and confirm correctness of the facts stated in the Founding Affidavit, insofar as reference is made to myself.


DEPONENT

Thus signed and sworn to at Centurion on this 5th day of July 2022 by the deponent, who has declared that she knows and understands the contents of this affidavit, that it is the truth and that she finds it binding on her conscience.


COMMISSIONER OF OATHS

Commissioner of Oaths
Jenave Paxton
Practicing Attorney RSA
58 Lyttelton Road, Clubview
Centurion, Ext 1784, 0157

IN THE HIGH COURT OF SOUTH AFRICA

GAUTENG DIVISION, PRETORIA

Case no: 35726/22

In the matter between:

FLEX GROUP (PTY) LTD
REG NO: 2015/034897/07

APPLICANT

and

CHEDZA INTERNATIONAL LOSS
ADJUSTORS (PTY) LTD
REG NO: 1983/002291/07

RESPONDENT

CONFIRMATORY AFFIDAVIT

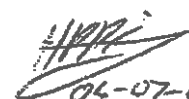
I, the undersigned,

HEINRICH PAUL PORTWIG
(ID: 880718 5129 087)

do hereby make oath and state:

1.

- 1.1 I am a major male of full legal capacity and was employed by
the Applicant as a Project Manager.


04-07-2022

1.2 The facts contained herein fall within my own personal knowledge and are both true and correct.

2.

I have read the founding affidavit deposed to by Daniel Richard Muller and confirm the contents thereof insofar as it relates to my involvement in the matter as both true and correct.


DEPONENT

Thus signed and sworn to at Randburg on this 04 day of July 2022 by the deponent, who has declared that he knows and understands the contents of this affidavit, that it is the truth and that he finds it binding on his conscience.


CHARL JEANDRÉ DE VRIES
Commissioner of Oaths/Kommissaris van Ede
AGA (SAICA)
DIE KLUBHUIS
26 PINASTER AVENUE
HAZELWOOD, PRETORIA.

COMMISSIONER OF OATHS

"FA35"

IN THE HIGH COURT OF SOUTH AFRICA

GAUTENG DIVISION, PRETORIA

Case no: 35726/22

In the matter between:

FLEX GROUP (PTY) LTD
REG NO: 2015/034897/07

APPLICANT

and

CHEDZA INTERNATIONAL LOSS
ADJUSTORS (PTY) LTD
REG NO: 1983/002291/07

RESPONDENT

CONFIRMATORY AFFIDAVIT

I, the undersigned,

HERMANUS STEYN BURGER
(ID: 801217 5205 084)

do hereby make oath and state:

1.

1.1 I am a major male of full legal capacity and was employed by
the Applicant as the Project Director.




1.2 The facts contained herein fall within my own personal knowledge and are both true and correct.

2.

I have read the founding affidavit deposed to by Daniel Richard Muller and confirm the contents thereof insofar as it relates to my involvement in the matter as both true and correct.


DEPONENT

Thus signed and sworn to at Paarl, The Netherlands on this 4th day of July 2022 by the deponent, who has declared that he knows and understands the contents of this affidavit, that it is the truth and that he finds it binding on his conscience.


COMMISSIONER OF OATHS