



**Council For Debt
Collectors**



**REPORT TO THE PORTFOLIO
COMMITTEE FOR JUSTICE
AND CONSTITUTIONAL
DEVELOPMENT**

1 MARCH 2006

TO

28 FEBRUARY 2007

REPORT ON THE PERFORMANCE OF THE COUNCIL FOR
DEBT COLLECTORS COVERING THE PERIOD 1 MARCH
2006 TO 28 FEBRUARY 2007

I have the honour of submitting this report on the Council for Debt Collectors' performance during the 2006 / 2007 financial year.

PREFACE by the Acting Chief Executive Officer

Although this is the Council's fourth annual report, it is the first one that will in terms of a Council decision be published and distributed more widely than in the past. As a result I deemed it is also necessary to give in this report a brief overview of the functions and powers of the Council since the Debt Collectors Act was adopted by Parliament in 1998.

- The Debt Collectors Act 1998 (Act 114 of 1998) (the Act) was approved on 19 November 1998 to exercise control over Debt Collectors, (persons who collects debts on behalf of another for reward). Attorneys are exempted. The first Council for Debt Collectors was appointed during 2000. No Government funding was available for the Council with the result that the Council had to find and provide its own funding.
- The Chairman and Mr. JHE Joubert, the present Vice-chairman succeeded in obtaining the initial funds for the establishment and functioning of the Council from the Swiss Agency for Development and Cooperation during August 2002. The Swiss Agency provided the Council with R1, 4million to commence its operations.

- Although the Council could not set up office until the initial funds were obtained the Council at its first meeting on 7 November 2000, inter alia dealt with the following important matters:
 - i. Draft regulations were considered and approved
 - ii. The fees payable by the debt collectors for the funding of the Council was approved
 - iii. Maximum fees which may be recovered by the debt collectors from debtors in terms of section 19 of the Act as contained in annexure B to the Regulations were approved. A very important and unique proviso to these fees for the protection of debtors is contained in the following: "The total amount to be recovered from the debtor in respect of these fees shall not exceed the capital amount of the debt or R500 (now R600) which ever is the lesser".
 - iv. A draft Code of Conduct to govern the conduct of all debt collectors was approved. This Code is binding on all debt collectors in the Republic.
- As a result of the R1, 4million obtained from the Swiss Agency in October 2002 the Council appointed an Acting Chief Executive Officer and Secretary, obtained accommodation and created the necessary infrastructure to start operations on 1 November 2002.
- The necessary infrastructure and initial minimum staff of three made excellent progress with the establishing of the Council and the Council was consequently able to request the Minister of Justice and Constitutional Development to put the Act in operation with effect from 7 February 2003.
- All debt collectors had a 6 month period up to 11 August 2003 to register with the Council. After that

date no person can act as a debt collector unless registered with the Council. Failure to register is an offence and if convicted such person is liable to a fine or to imprisonment not exceeding 3 years. (Sect. 25 (a)) Initially debt collectors were very loath to register and by 20 May 2003 (3 months after the Act came in operation) only 217 collectors had registered. This was a stressful period as the Council depended on the fees from registered debt collectors for its future income and operations and to make the Council and its intended operations financially viable.

The Council then made it clear to debt collectors that there will be no extension of the cut-off date and this resulted in a drastic increase in registrations and at 28 February 2003, 6 580 debt collectors were registered. The Council continued its efforts to get all debt collectors registered. This resulted in about a 30% annual increase in registrations.

- The continuous rise in the number of new registrations made the Council financially viable. This enabled the Council to better its infrastructure, to appoint more needed staff and to improve its communications with the general public with the emphasis on debtors and more particularly those in the rural areas and also debt collectors.
- The Council with a small staff complement :
 - a) Handles all new registrations and de-registrations.
 - b) Ensures the timeous payment of the fees due by debt collectors.
 - c) Meticulously exercises control over its finance.

- d) Attends to the complaints from the public and the debtors.
- e) Weekly updates its website with all new registrations.
- f) Investigates complaints against debt collectors.
- g) Charge debt collectors with improper conduct in terms of section 15 (3) of the Act. A committee of three Council members with the Chairman presiding as chairman conducts and hears these charges.

All the above is achieved with a total annual budget of R5m.

EXECUTIVE REPORT FOR THE FINANCIAL YEAR 2006 / 2007

- 1.1 The past year was a very demanding year for the small staff component with significant challenges. The staff, however, considers quality and the manner in which its services are rendered to be of paramount importance. They as a whole focus on rendering an outstanding service to all stakeholders and are highly motivated to achieve its goals. The performance of all staff members has been outstanding and the number of compliments received is testimony thereto.
- 1.2 Our Chairman and members of the Council have always been supportive. We have also received support and co-operation from the vast majority of debt collectors, which is appreciated.
- 1.3 We look forward to further advances in terms of not only improving consumer protection in the coming year but also assisting debt collectors in promoting a culture of good governance within the debt collecting Industry.

2. Registration of Debt Collectors

- 2.1 At this stage the Council has registered **18225** debt collectors. The debt collectors profession is, however, a volatile profession and **1986** debt collectors have deregistered since initial registration. **4199** Registrations were withdrawn as the debt collectors failed to pay their annual fees. The total number of registered debt collectors as at 28.2.2007 is **12040**. As at 28.02.2007 the present status of **1297** debt collectors is unknown. These are cases wherein employers notified the Council that personnel are no longer in their employ. Some of them may in fact, still be employed as debt collectors, but have not informed the Council of their present status. All those cases are followed-up to ensure that the register of debt collectors, which is available on the Council's website, and updated weekly correctly reflects the particulars of active debt collectors. On the assumption that the persons whose present status is unknown, are no longer actually involved in debt collecting, there are presently **10743** active debt collectors.
- 2.2 Since the first registration **57** applications to register have been refused. The main reason for refusal is that the applications were defective and the

applicants failed to rectify the defects after having been given an opportunity to do so.

3. Unregistered debt collectors

- 3.1 Registered debt collectors who are registered and have to comply with the Act, Regulations and Code of Conduct argue that the playing field is not level, given that their unregistered competitors are largely 'left untouched'.
- 3.2 These sentiments are shared by the Council. The Council, however, has no jurisdiction over unregistered debt collectors and must depend entirely on the SA Police Services for the prosecution of these unscrupulous operators. As the Council does not have the necessary facts to become a complainant, the public when they approach the Council, is advised to lay a charge with the police. It is the experience of the Council that these matters, when reported, were not actively and effectively investigated, and as a result members of the public are reluctant to report same. The Chairperson of the Justice Portfolio Committee on request of the Council addressed letters in this regard to the National Commissioner of Police and the National Director of Public Prosecutions. These letters resulted in them issuing instructions to the Area Commissioners and Prosecutors respectively. This has brought about an improvement in this regard.
- 3.3 An investigation undertaken in comparing the Council's records with that of the Registrar of Companies and Close Corporations revealed that in an alarming number of cases Companies and Close Corporations did not ensure that all their directors and members are registered as required by the Act. It was also found that Companies and Close Corporations did not always see to it that new directors or members are registered. As the Council has jurisdiction over these Companies and Close Corporations they are charged with improper conduct of which various have already been found guilty and stiff fines imposed.
- 3.4 A matter that is being debated for some time is whether or not the collection of rentals or levies and/or arrears of rentals or levies by an estate agent falls within the ambit of the definition of debt collector. It is the view of the Council that estate agents, who rent out properties on behalf of landlords are prohibited by the Debt Collectors Act to request a defaulting tenant to settle his/her arrear rental unless they are registered as debt collectors, irrespective of how long the

tenant has been in arrears. The same applies to agents employed by corporate bodies of sectional title schemes. The Council's viewpoint is supported by a legal opinion obtained from an independent legal advisor.

- 3.5 Some Estate agents are, however, not convinced that they are legally obliged to register with the Council. The Estate Agencies Affairs Board is of the view that a distinction needs to be drawn between a rent or levy collector and that the function of a person who collects rent or levies on behalf of another cannot be said to constitute that of a debt collector.
- 3.6 As a result of the different point of view taken by estate agents very few estate agents and letting groups are currently registered with the Council, even though they are continuing to act as debt collectors.
- 3.7 The Council maintains that it is in the best interests of the general public and creditors alike, that anyone who is acting as a debt collector should be registered with the Council and adhere to its Code of Conduct. The Council will continue in its efforts to convince estate agents accordingly. The Council is also aware of two instances where criminal charges have been laid against an estate agent and letting group respectively. The attitude of the Courts will be awaited with interest. If the Courts decide that estate agents are legally not obliged to register with the Council, the Council will seriously consider approaching the Minister to amend the Act accordingly. The Chairman and the acting Chief Executive Officer recently had a very successful meeting with the South African Property Owners Association and are optimistic that after this meeting estate agents involved in the recovery of arrear rentals and levies will now register.

4. Information sessions.

- 4.1 The Council became aware that there was an urgent need for training of debt collectors regarding the requirements of the Act, the Regulations and the Code of Conduct. As a result information sessions were held in eight (8) cities in the different provinces.
- 4.2 Presentations were given with slide shows concerning the requirements of the Act, administrative process, Code of Conduct and Disciplinary process.

- 4.3 The meetings were well attended and each presentation was followed by questions from the attendees.
- 4.4 The debt collectors [(85, 43%) of those who submitted evaluation forms] felt that this had been a huge contribution to enhance the profession.
- 4.5 The total cost to the Council of this campaign was R134 000.00. To enable as many debt collectors as possible to attend, they were only required to make a nominal contribution of R57.00 towards the costs.

5. Awareness campaign.

5.1 With the funds the Council managed to save, the Council during 2005 conducted an awareness campaign. Talks were presented on the radio in the 11 official languages and, according to estimations, more than 21 078 000 South Africans were reached. During the Chairman's appearance before the Justice Portfolio Committee one of the members suggested that, should the Council consider repeating the awareness campaign, the Council should seriously consider utilizing community radio stations. When the Council decided to repeat the awareness campaign during 2006, this suggestion was followed, and the community radio stations, national print media, television and community newspapers were involved. The public announcement was again presented in the eleven (11) official languages which ensured that a wide spectrum of the population could be reached. The campaign hinged on the effective use of community radio services for a period of ten weeks. During this period more than 15 000 000 listeners were reached via the message conveyed. The campaign was a huge success. The campaign message was developed in three parts;

- a) a 50' commercial emphasizing the live broadcast;
- b) a 65 minute live broadcast at the Council offices via satellite to 57 community radio stations nationally, and
- c) 35 community focused talks by members and staff in all official languages were presented.
- d) The total cost of this campaign was R443 716.50.

5.2 Annexure A contains particulars of the radio stations which participated whilst Annexures B and C contain particulars of live radio talks and a list of the print media involved; respectively.

6. Finances.

6.1 The Council's income is derived from the registration and annual fees debt collectors are obliged to pay. As a result of the meticulous control which is exercised over its finances, an increase in fees has, since November 2003, not been necessary. In this regard it is to be noted that the Council is able to account for every cent contributed. On each and every occasion shortly after the close of the financial year the independent Auditors were able to approve the Council's financial statements without any queries. Neither did the Auditors report any unauthorized, irregular, fruitless or wasted expenditure. It can also be reported that there was no need to take any criminal actions against any staff member. There is no reason to believe that this will not again be the position in respect of the 2006/2007 financial year.

6.2 With the continuous rise in new registrations the Council's income increased on a regular basis. With a new registration the Council receives a double income in the first year of registration, i.e. the application fee as well as the annual subscription fee. The Council is, however, fully aware that the new registrations will soon reach its ultimate peak and that there will be a considerable reduction in its income. The New National Credit Act may also have an impact on the number of registered debt collectors. The result is that the Council must maintain a reserve fund to cover future fixed commitments and cannot commit a larger part of its annual income to further promote its functions and powers.

6.3 In one instance it was decided to refund, as an act of grace, the registration and annual fee of R912.00 to the estate of a debt collector who had passed away immediately after his registration had been approved, but before he could start practicing as a debt collector.

7. Human Resources.

7.1 During the year the Council appointed three (3) much needed additional staff members. They are Me MJ Matlala, Me SE Sibiya and Me MM Malapana. They were appointed as Secretary to the Legal Officer, Assistant to the Systems Manager & Administrative Manager and General Office Assistant, respectively. The Council's staff component presently consists of twelve (12) persons. The staff is represented by different races and genders. In making appointments the Council is committed to transformation and providing opportunities to various members of designated groups.

7.2 Among the staff the majority of the eleven (11) official languages of South Africa are spoken, which contributes to effective communication with the general public.

7.3 Although many of the staff are experts in their particular field, additional training is constantly receiving attention and staff members are granted the opportunity to attend training seminars, etc at the Council's cost.

7.4 In not a single instance was it necessary to take or consider any disciplinary steps against a staff member.

8. Investigations and Prosecutions

8.1 Whilst the investigation of complaints initially did not always go as smoothly as one would anticipate, the problems were addressed and as a result, the Committees appointed to investigate complaints have been very active, as can be seen from the following statistics:

- Number of investigations carried over from the 2005/2006 year : **61**
- Complaints received during 2006/2007 that complied with the Regulations : **416**
- Investigations finalized, decided not to prosecute : **311**

- Number of cases in which a decision has yet to be taken by the Executive Committee **:2**
- Cases of misconduct still to be heard **:54**
- Number of complaints finalized after trial **:32**
- Cases part heard **:2**
- Complaints still under investigation **:76**

8.2 The Council also received **67** complaints which did not comply with the Regulations. In these cases the complainants were requested to submit a complaint in the form of a written affidavit as required by the relevant Regulation. As a number of these complainants did not respond to these requests, it is assumed that they decided against pursuing the matters.

8.3 Debt collectors are, at this stage, fully aware that the Council considers transgressions of the Act, Regulations and Code of Conduct in a very serious light and is effective in the prosecution and hearing of these matters.

8.4 Since the beginning of July 2006 the Council started keeping statistics of telephone enquiries received. These enquiries mostly dealt with matters such as ITC-listings, legal queries, attorneys conduct, emolument attached orders etc, over which the Council does not have jurisdiction. The staff in each such case endeavoured to refer the person making the enquiry to the appropriate authority which may be able to assist. The varied enquiries received are an indication that a large portion of the general public is aware of the Council's existence and that the awareness campaigns undertaken by the Council served its purpose. The staff during the period 1.6.2006 to 28.2.2007 dealt with **5467** telephone enquiries. Annexure D is a summary of the number of calls received during this period.

8.5 The Council also received **280** written complaints concerning instances over which the Council does not have jurisdiction. These matters were referred to the appropriate authorities.

9 Conclusion

9.1 Although much has been achieved over the past year and we start the new year with a positive attitude, we also realize that the past years were, to a large extent, preoccupied with establishment and that we are now beyond that. We realize that there are still many challenges facing the Council and that we will have to focus on sustainable delivery and outcome. As an organization established to protect consumers and to lift the standard of debt collectors, we will have to continue to strive to provide a service that will reward all the stakeholders and the Council in a positive and meaningful way.

Signed at Pretoria on this 9th day of March 2007.

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O A de Meyer
Acting Chief Executive Officer

A

Annexure

Participating radio stations

<i>Limpopo 7 STATIONS</i>	<i>Demographic</i>	<i>LSM</i>
Botlokwa CR	Rural	1-6
Mohodi FM	Rural	1-7
Moletjie CR	Rural	1-7
Univen Radio	Peri-urban/rural	1-8
Mokopane CR	Rural	1-7
Segkosese CR	Rural	1-6
Radio Turf	Urban/peri-urban	1-8
<i>North-West 3 STATIONS</i>	<i>Demographic</i>	<i>LSM</i>
Radio Mafisa	Urban/peri-urban/ rural	1-8
Vaaltar Community Radio	Peri-urban/rural	1-7
Moretele CR	Rural	1-6
<i>Gauteng 8 STATIONS</i>	<i>Demographic</i>	<i>LSM</i>
East Rand stereo	Urban	1-10
East Wave FM	Urban	1-10
Vaal CR	Urban	1-8
Soshanguve CR	Urban/peri-urban	1-7
The Voice/Al-Saut	Urban	1-7
Radio Islam	Urban	1-7
Jozi FM	Urban	1-7
Radio TNG	Urban/peri-urban	1-7
<i>Mpumalanga 5 STATIONS</i>	<i>Demographic</i>	<i>LSM</i>
Barberton CR	Peri-urban/rural	1-7
Bushbuck Ridge CR	Peri-urban/rural	1-7
Greater Middelburg CR	Peri-urban/rural	1-8
Moutse CR	Rural	1-7
Kangala Community Radio	Urban/peri-urban/ rural	1-7
<i>KwaZulu-Natal 7 STATIONS</i>	<i>Demographic</i>	<i>LSM</i>
Imbokodo CR	Urban	1-5
ICORA CR	Rural	1-6
Good News CR	Urban/peri-urban/ rural	1-6
Durban Youth Radio	Urban	1-7
Newcastle CR	Rural	1-7
Radio Maputaland	Rural	1-5
Radio Sunny South	Urban/peri-urban	1-7
<i>Free State 5 STATIONS</i>	<i>Demographic</i>	<i>LSM</i>
Mosupatsela FM Stereo	Peri-urban/rural	1-6
Naledi CR	Rural	1-6
Qwaqwa Radio	Peri-urban/rural	1-6
Setsoto Stereo	Peri-urban/rural	1-7

Lentswe Stereo	Rural	1-6
Northern Cape 3 STATIONS	Demographic	LSM
Radio Kaboesna	Peri-urban/rural	1-6
Riverside FM	Peri-urban/rural	1-6
Radio Teemaneng	Urban/peri-urban/rural	1-7
Western Cape 9 STATIONS	Demographic	LSM
Bush Radio	Urban/peri-urban	1-7
Radio Atlantis	Urban/peri-urban	1-7
Radio Zibonele	Urban/peri-urban/ rural	1-7
Radio 786	Urban	1-7
Radio Namakwaland	Rural	1-6
Helderberg CR	Urban	1-10
Tygerberg CR	Urban	1-8
Valley FM	Urban	1-8
Radio KC	Peri-urban	1-8
Eastern Cape 10 STATIONS	Demographic	LSM
Khanya CR	Peri-urban/rural	1-7
Nqubela CR	Peri-urban	1-7
Unitra CR	Peri-urban/rural	1-7
Vukani CR	Rural	1-7
Graaff Reinet CR	Rural	1-8
Takalani CR	Rural	1-7
Radio Kingfisher	Urban	1-8
Link FM	Urban/peri-urban	1-8
Radio Grahamstown	Peri-urban	1-7
Ilitha CR	Peri-Urban	1-6

B

Annexure

Radio talks

<i>Limpopo</i>	<i>Audience (daily average)</i>	<i>Demographic</i>	<i>LSM</i>	<i>Language (dialect)</i>	<i>Date and duration</i>
Univen Radio (Thohoyandou)	165,000	Peri-urban/rural	1-8	English	4 July (10:00 - 10:30)
Mokopane CR	18,000	Rural	1-7	Sepedi	3 July (15:00 - 15:30)
North-West					
Vaalter CR (Taung)	93,000	Peri-urban/rural	1-7	Setswana	4 July (13:00 - 14:00)
Moretele CR	94,000	Rural	1-6	English	30 June (14:00 - 15:00)
Gauteng					
East Rand stereo	28,000	Urban	1-10	English	30 June (09:05 - 10:05)
Impact Radio (Tshwane)	30,000	Urban	5-10	English	30 June (12:00 - 13:00)
East Wave FM	16,000	Urban	1-10	English	30 June (13:00 - 14:00)
Vaal CR	150,000	Urban	1-8	English	30 June (10:00 - 11:00)
Soshanguve CR	183,000	Urban/peri-urban	1-7	Setswana Sepedi	30 June (14:00 - 15:00) 4 July (14:00 - 14:30)
Radio Islam (Lenasia)	45,000	Urban	1-7	English	30 June (18:00 - 19:00)
VUT (Vaal Triangle)	40,000	Urban	1-7	Sesotho	29 June (15:30 - 16:30)
Tembisa CR	50,000	Urban	1-7	isiZulu	4 July (15:00 - 16:00)
Radio TNG	88,000	Urban/peri-urban	1-7	Sesotho	4 July (13:00 - 14:00)
Mpumalanga					
Moutse CR (Dennilton)	102,000	Rural	1-7	English	29 June (14:00 - 15:00)
Kangala Community Radio	77,000	Urban/peri-urban/ rural	1-7	isiZulu	29 June (16:05 - 17:05)
KwaZulu-Natal					
Durban Youth Radio	101,000	Urban	1-7	isiZulu	30 June (10:30 - 11:30)
Radio Maputaland	85,000	Rural	1-5	Zulu	30 June (09:00 - 10:00)
Radio Sunny South	115,000	Urban/peri-urban	1-7	isiZulu	3 July (11:00 - 12:00)
Free State					
Naledi CR (Senekal)	15,000	Rural	1-6	Sesotho	4 July (15:00 - 15:30)
Qwaqwa Radio (Phutaditjhaba)	129,000	Peri-urban/rural	1-6	English	4 July (15:00 - 16:00)
Lentswe Stereo (Parys)	23,000	Rural	1-6	Sesotho	4 July (10:00 - 11:00)
Northern Cape					
Riverside FM (Upington)	61,000	Peri-urban/rural	1-6	Afrikaans	5 July (19:00 - 20:00)
Radio Teemaneng (Kimberley)	94,000	Urban/peri-urban/ rural	1-7	English	6 July (14:05 - 14:55)
Western Cape					
Radio Atlantis	42,000	Urban/peri-urban	1-7	Afrikaans	6 July (13:15 - 13:55)
Radio Zibonele (Khayelitsha)	133,000	Urban/peri-urban/ rural	1-7	isiXhosa	5 July (12:00 - 12:30)
Radio 786	127,000	Urban	1-7	Afrikaans	7 July (11:00 - 12:00)
Radio Namakwaland	49,000	Rural	1-6	Afrikaans	30 June (15:00 - 16:00)
Helderberg CR	25,000	Urban	1-10	Afrikaans/Engl ish	11 July (17:00 - 18:00)
Valley FM	46,000	Urban	1-8	Afrikaans	29 June (20 minutes)
Radio KC	95,000	Peri-urban	1-8	Afrikaans	30 June (11:00 - 12:00)

Eastern Cape					
Nqubela CR	198,000	Peri-urban	1 - 7	isiXhosa	5 July
Unitra CR (Umtata)	418,000	Peri-urban/rural	1 - 7	isiBhosa	11 July (10:00 - 11:00)
Vukani CR (Cala)	54,000	Rural	1 - 7	isiXhosa	4 July (12:00 - 13:00)
Takalani CR	46,000	Rural	1 - 7	isiXhosa	4 July (11:00 - 11:30)
Radio Kingfisher	114,000	Urban	1 - 8	Afrikaans	4 July (14:15 - 14:45)

"C"

"C"

Annexure

Print media involved

Africa Eye News
Alberton Record
Algoa sun
Aliwal Weekly
Athlone News
Barkley East Reporter
Bedfordview and Edenvale News
Boksburg Advertiser
Benoni City News
Bosvelder
Berea Mail
Brakpan Herald
Bloemnuus
Brits Pos
Caxton Newspapers
City Vision
Diamond Field Advertisers
District Mail
Echo (De Aar)
Echoridge (Secunda)
Eikestadnuus
Estcourt and Midlands News
Express
False Bay Echo
Fourways Review
Gemsbok
Go Express
Greytown Gazette
Groep Editors
Harrismith Chronicle
Highway Mail
Hilltop
IAfrica Photos
Indabazethu
Independent Newspapers
Kim News
Klerksdorp Record
Knysna Plett Herald
Kroonnuus
Krugersdorp News
Laudium Sun
Letaba Herald
Lowvelder
Maluti
Meyerton Post
Middelburg Observer
Midrand Reporter
Mogol Post
Mossel Bay Advertiser
Mpumamlanga News

Newcastle Advertiser
Newsflash
Noord Kaap Courant
Noord-Vrystaatse Gazette
North Coast Courier
North Eastern Tribune
Northcliff/Melville Times
Northen Natal Courier
Northglen News
Ons Stad
Outlook
Paarl Post en Wellington Gazette
Palaborwa en Hoespruit Herald
Pos (Die)
Port Elizabeth Express
Potchefstroom Herald Friday
Randburg sun
Randfontein Herald
Ridge Times
Rosebank/Killarney Gazette
Rustenburg Herald
Sandton Chronicle
Sasolburg Bulletin
South Cape Forum
South Coast Herald
South Coast Sun
Southern African Report
Southern Courier
Southern Mail
Southern suburbs Tatler
Southlands Land
Soutpansberg
Springs African Report
Springs and Brakpan Advertiser
Streeknuus
Tabloid Newspaper
Taxi time Newspaper
Tembisan
Tshwane Sun
Uitenhage and Despatch News (UD NEWS)
UmAfrika
Vaalster
Venda Mirror
Weekend post
Witbank News

The media release and fact sheet was also sent to:

Financial Mail
Finansies en Tegniek
Ilanga
Personal Finance
The Post

COUNCIL FOR DEBT COLLECTORS: TELEPHONE COMPLAINTS/ENQUIRIES

MONTH :JULY 2006 - FEBRUARY 2007

Month	Enquiries Reg. ect.	Unreg. Debt. Col	Reg. Debt Col.	Attorney	ITC	Bank Microlend	Admis- trator	Motor / Furniture	Legal Queries Compl.	Other Enquiries	Total
July	432	165	141	18	1	10	4	10	131	158	1070
August	382	74	158	23	7	4	3	1	105	135	892
September	94	91	173	29	3	10	3		129	92	624
October	165	170	213	68	9	50	6	2	222	80	985
November	116	63	23	16	7	16		2	51	12	306
December	27	16	9	16	3	8	1		29	16	125
January	265	159	150	16	11	7	14	6	123	91	842
February	138	105	132	37	2	9	4	5	83	108	623
GRAND TOTAL	1619	843	999	223	43	114	35	26	873	692	5467

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"D"