

SECTION 71: MONTHLY BUDGET STATEMENT: NATIONAL REPORTING STANDARD: MONTH FIVE: 30 NOVEMBER 2017: (T 6/1/1-2017/2018): BUDGET AND TREASURY OFFICE



REPORT TO THE NEWCASTLE MUNICIPAL COUNCIL

File Reference:
Report Number:

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FOR CONSIDERATION

1st Level: PORTFOLIO COMMITTEE
2nd Level: EXECUTIVE COMMITTEE
3rd Level: COUNCIL

SUBJECT: NOVEMBER 2017/18 MONTHLY SECTION71 REPORT

PURPOSE

The purpose of this report is to apprise the Finance Portfolio Committee, Executive Committee and Council of the monthly financial performance of the municipality as required by Section 71 of the Municipal Finance Management Act 56 of 2003 (MFMA) which states that; the accounting officer of a municipality must by no later than 10 working days after the end of the month submit to the mayor of the municipality and the relevant provincial treasury a statement in the prescribed format on the state of the municipality's budget. This report is submitted to both the National and Provincial Treasuries through a series of MFMA returns that were designed for the purpose of uploading into the National Treasury database.

1 ANNEXURES

- 1.1 uThukela Water Financial Performance report
- 1.2 Financial Reports as at 30 November 2017
 - 1.2.1 Eskom invoice for bulk
 - 1.2.2 Investment register
 - 1.2.3 Grant register
 - 1.2.4 Bank Statements
- 1.3 Quality Certificate

2 ANALYSIS OF FINANCIAL RESULTS

It must be mentioned that due to the delay of receiving the Eskom bulk invoice, the monthly AFS were finalised without considering this item, however the Section 71 report incorporates the invoice. The financial analysis comprise of the operating budget performance, capital budget performance, analysis of financial position as well as the cash flows. Major variances and those items with an impact in each of these categories will be discussed in the analysis below.

Table C1: Monthly budget statements summary

The table below provides a high-level summation of the municipality's operating and capital budget actuals to date, financial position and cash flow.

KZN252 Newcastle - Table C1 Monthly Budget Statement Summary - M05 November

Description	2016/17	Budget Year 2017/18							
	Audited Outcome	Original Budget	Adjusted Budget	Monthly actual	YearTD actual	YearTD budget	YTD variance	YTD variance %	Full Year Forecast
R thousands									
Financial Performance									
Property rates	232 286	266 182	-	20 595	110 882	110 909	(27)	-0%	266 182
Service charges	948 273	990 210	-	81 405	427 834	412 587	15 246	4%	990 210
Investment revenue	-	4 601	-	280	1 639	1 917	(278)	-15%	4 601
Transfers recognised - operational	527 822	345 790	-	16 168	179 537	179 537	-	-	345 790
Other own revenue	27 249	43 583	-	3 165	15 254	18 159	(2 906)	-16%	43 583
Total Revenue (excluding capital transfers and contributions)	1 735 630	1 650 366	-	121 613	735 146	723 110	12 036	2%	1 650 366
Employee costs	489 820	514 737	-	46 102	217 547	214 474	3 073	1%	514 737
Remuneration of Councillors	20 389	23 219	-	1 563	7 815	9 675	(1 860)	-19%	23 219
Depreciation & asset impairment	472 119	247 895	-	37 490	189 895	103 289	86 605	84%	569 685
Finance charges	65 784	47 135	-	3 934	20 177	19 640	537	3%	47 135
Materials and bulk purchases	560 778	583 298	-	38 972	206 934	243 041	(36 107)	-15%	583 298
Transfers and grants	-	-	-	-	-	-	-	-	-
Other expenditure	478 007	315 797	-	42 183	133 317	131 582	1 735	1%	315 797
Total Expenditure	2 086 897	1 732 082	-	170 243	775 684	721 701	53 984	7%	2 053 872
Surplus/(Deficit)	(351 267)	(81 716)	-	(48 631)	(40 538)	1 410	(41 948)	-2976%	(403 506)
Transfers recognised - capital	-	229 854	-	-	53 300	53 300	-	-	229 854
Contributions & Contributed assets	-	-	-	-	-	-	-	-	-
Surplus/(Deficit) after capital transfers & contributions	(351 267)	148 138	-	(48 631)	12 762	54 710	(41 948)	-77%	(173 652)
Share of surplus/ (deficit) of associate	-	-	-	-	-	-	-	-	-
Surplus/ (Deficit) for the year	(351 267)	148 138	-	(48 631)	12 762	54 710	(41 948)	-77%	(173 652)
Capital expenditure & funds sources									
Capital expenditure									
Capital transfers recognised	185 150	229 854	-	6 385	39 310	95 773	(56 462)	-59%	229 854
Public contributions & donations	-	-	-	-	-	-	-	-	-
Borrowing	-	-	-	-	-	-	-	-	-
Internally generated funds	23 094	23 924	-	390	2 781	9 969	(7 188)	-72%	23 924
Total sources of capital funds	208 244	253 778	-	6 775	42 091	105 741	(63 650)	-60%	253 778
Financial position									
Total current assets	572 491	317 136	-	-	656 420	-	-	-	317 136
Total non current assets	7 747 541	7 646 580	-	-	7 631 689	-	-	-	7 646 580
Total current liabilities	541 984	212 037	-	-	512 490	-	-	-	212 037
Total non current liabilities	606 837	534 708	-	-	588 949	-	-	-	534 708
Community wealth/Equity	7 171 212	7 216 971	-	-	7 186 670	-	-	-	7 216 971
Cash flows									
Net cash from (used) operating	154 603	290 793	-	40 921	64 722	71 132	6 410	9%	290 793
Net cash from (used) investing	(273 623)	(251 778)	-	(7 380)	(42 091)	(105 741)	(63 650)	60%	(251 778)
Net cash from (used) financing	59 457	(31 738)	-	3 921	(19 561)	(13 334)	6 227	-47%	(31 738)
Cash/cash equivalents at the month/year end	(20 381)	47 288	-	-	53 578	(7 931)	(61 509)	776%	57 783
Debtors & creditors analysis									
	0-30 Days	31-60 Days	61-90 Days	91-120 Days	121-150 Dys	151-180 Dys	181 Dys-1 Yr	Over 1Yr	Total
Debtors Age Analysis									
Total By Income Source	115 164	23 371	21 979	25 135	21 025	19 659	110 101	729 569	1 066 002
Creditors Age Analysis									
Total Creditors	86 516	25 918	54	48	35	-	1	-	112 571

2.1 Operating budget performance - revenue

2.1.1 The municipality generated a total revenue of R735 146 000 of the original budget of R1 650 366 000, representing 44 percent. The variance between the pro-rata revenue budget and the actual revenue accrued for the same period amounts to R12 036 000, representing an over-performance of 2 percent during the period under review. Although the aggregate performance on revenue generated shows over performance of 2%, it is however necessary to explain reasons which attributed to such variance.

2.1.2 The municipality generated R15 246 000 (4%) more revenue from service charges than a pro-rata budget of R412 587 000 for the period under review. The main service charge contributor to that variance was electricity having a variance of R19 604 000 for period under review. Water and refuse have collectively under-performed by R6 847 000, while sanitation over-performed by R2 489 000. These variances are still considered to be within the acceptable level and are expected to improve during the financial year.

2.1.3 The municipality generated R278 000 (-15%) less revenue from interest on investments than a pro-rata budget of R1 917 000 for the period under review.

2.1.4 As per SC6 on the statement of transfers and grants as well as C7 the Cash Flow statement the municipality has received R196.9 million, R137.5 million for operational grants and R59.372 million for capital grants. This is in line with the payment schedule of DORA allocation as issued by National Treasury.

2.1.5 The municipality generated R2 906 00 (-16%) less revenue from sundry revenue than a pro-rata budget of R18 159 000 for the period under review.

2.2 Operating performance – expenditure

The summary of the operating expenditure is reflected in C1 and C4 tables of the Schedule C attached hereto. As at the end of November 2017, the municipality incurred the total expenditure of R775 684 000 of the original budget of R1 732 082 000, which represents 44 percent. The variance between the pro-rata expenditure budget and the actual expenditure incurred for the same period amounts to R41 948 000, representing over-expenditure of 7 percent. The attributors to over-expenditure and under-expenditure are discussed below.

2.2.1 Debt impairment reflected an under-expenditure whilst depreciation reflected an over-expenditure. These are accounting items which are non-cash, and are required to reflect on capital charges that compensate for doubtful debtors and assets which deteriorate in value.

2.2.2 It is important that the municipality appropriately budget and contribute in reserves for these items for the future costs of unpaid debtors or replacement of assets. The municipality incurred R20 388 000 (-48%) less than the pro rata budget of R42 420 000 on debt impairment during the period under review. This is due to the fact that the actual figure incurred is only for Indigents, the other debt impairment for consumers is accounted for bi-annually. Depreciation over-performed by R86 605 000(84%), this is due to the fact that during budgeting we did not budget for depreciation that result from revaluation of asset as per circular 58 of the MFMA. There is a discrepancy noted between the monthly AFS and Section 71 which is caused by the consideration of the audited financial statements that impact the opening balances.

2.2.3 The municipality incurred R1 860 000 (-19%) less on councillors remuneration than a pro-rata budget of R9 675 000. This variance is attributed to the provision of EXCO members which were budgeted as full time but not yet approved as such by MEC for COGTA. This will be rectified during the adjustment budget.

2.2.4 The municipality spent R369 000 (-23%) less on materials than a pro-rata budget of R1 630 000. This is mainly due to the culture of cost containment which has been inculcated.

2.2.5 The municipality spent R3 219 000 (35%) more on contracted services than a pro-rata budget of R9 251 000. This over expenditure is due to the appointment of security as well as a delayed invoice received from finance consultants.

2.3 Capital budget performance

Table C5: Monthly budget statements – Capital Expenditure (municipal vote, standard classification and funding)

The table below reflects the municipality's capital programme in relation to capital expenditure by municipal vote, capital expenditure by standard classification; and funding sources required to fund the capital budget, including information on capital transfers from National and Provincial departments:

KZN252 Newcastle - Table C5 Monthly Budget Statement - Capital Expenditure (municipal vote, standard classification and funding) - M05 November

Vote Description	Ref	2016/17		Budget Year 2017/18						
		Audited Outcome	Original Budget	Adjusted Budget	Monthly actual	YearTD actual	YearTD budget	YTD variance	YTD variance %	Full Year Forecast
R thousands	1									
Multi-Year expenditure appropriation	2									
Vote 1 - CORPORATE SERVICES		-	-	-	-	-	-	-	-	-
Vote 2 - COMMUNITY SERVICES		-	-	-	-	-	-	-	-	-
Vote 3 - BUDGET AND TREASURY		-	-	-	-	-	-	-	-	-
Vote 4 - MUNICIPAL MANAGER		-	-	-	-	-	-	-	-	-
Vote 5 - DEVELOPMENT PLANNING AND HUMAN SETTLEMENTS		-	-	-	-	-	-	-	-	-
Vote 6 - TECHNICAL SERVICES		-	-	-	-	-	-	-	-	-
Vote 7 - ELECTRICAL AND MECHANICAL SERVICES		-	-	-	-	-	-	-	-	-
Vote 8 - [NAME OF VOTE 8]		-	-	-	-	-	-	-	-	-
Vote 9 - [NAME OF VOTE 9]		-	-	-	-	-	-	-	-	-
Vote 10 - [NAME OF VOTE 10]		-	-	-	-	-	-	-	-	-
Vote 11 - [NAME OF VOTE 11]		-	-	-	-	-	-	-	-	-
Vote 12 - [NAME OF VOTE 12]		-	-	-	-	-	-	-	-	-
Vote 13 - [NAME OF VOTE 13]		-	-	-	-	-	-	-	-	-
Vote 14 - [NAME OF VOTE 14]		-	-	-	-	-	-	-	-	-
Vote 15 - [NAME OF VOTE 15]		-	-	-	-	-	-	-	-	-
Total Capital Multi-year expenditure	4,7	-	-	-	-	-	-	-	-	-
Single Year expenditure appropriation	2									
Vote 1 - CORPORATE SERVICES		-	-	-	32	185	-	185	#DIV/0!	-
Vote 2 - COMMUNITY SERVICES		7 323	17 705	-	101	1 610	7 377	(5 767)	-78%	17 705
Vote 3 - BUDGET AND TREASURY		737	1 000	-	-	-	417	(417)	-100%	1 000
Vote 4 - MUNICIPAL MANAGER		32	2 700	-	-	-	1 125	(1 125)	-100%	2 700
Vote 5 - DEVELOPMENT PLANNING AND HUMAN SETTLEMENTS		38 061	55 795	-	1 550	12 265	23 248	(10 983)	-47%	55 795
Vote 6 - TECHNICAL SERVICES		153 197	167 578	-	4 863	27 802	69 824	(42 023)	-60%	167 578
Vote 7 - ELECTRICAL AND MECHANICAL SERVICES		8 893	9 000	-	229	229	3 750	(3 521)	-94%	9 000
Vote 8 - [NAME OF VOTE 8]		-	-	-	-	-	-	-	-	-
Vote 9 - [NAME OF VOTE 9]		-	-	-	-	-	-	-	-	-
Vote 10 - [NAME OF VOTE 10]		-	-	-	-	-	-	-	-	-
Vote 11 - [NAME OF VOTE 11]		-	-	-	-	-	-	-	-	-
Vote 12 - [NAME OF VOTE 12]		-	-	-	-	-	-	-	-	-
Vote 13 - [NAME OF VOTE 13]		-	-	-	-	-	-	-	-	-
Vote 14 - [NAME OF VOTE 14]		-	-	-	-	-	-	-	-	-
Vote 15 - [NAME OF VOTE 15]		-	-	-	-	-	-	-	-	-
Total Capital single-year expenditure	4	208 244	253 778	-	6 775	42 091	105 741	(63 650)	-60%	253 778
Total Capital Expenditure		208 244	253 778	-	6 775	42 091	105 741	(63 650)	-60%	253 778
Capital Expenditure - Standard Classification										
Governance and administration		770	3 700	-	32	186	1 542	(1 356)	-88%	3 700
Executive and council		-	-	-	-	-	-	-	-	-
Budget and treasury office		738	-	-	-	-	-	-	-	-
Corporate services		32	3 700	-	32	186	1 542	(1 356)	-88%	3 700
Community and public safety		9 171	17 705	-	101	1 910	7 377	(5 467)	-74%	17 705
Community and social services		4 715	17 705	-	101	1 610	7 377	(5 767)	-78%	17 705
Sport and recreation		2 202	-	-	-	-	-	-	-	-
Public safety		48	-	-	-	-	-	-	-	-
Housing		2 206	-	-	-	300	-	300	#DIV/0!	-
Health		-	-	-	-	-	-	-	-	-
Economic and environmental services		115 315	108 784	-	11 607	25 274	45 327	(20 053)	-44%	108 784
Planning and development		44 860	55 795	-	1 550	11 965	23 248	(11 283)	-49%	55 795
Road transport		70 455	52 989	-	10 057	13 308	22 079	(8 770)	-40%	52 989
Environmental protection		-	-	-	-	-	-	-	-	-
Trading services		82 988	123 589	-	11 211	31 134	51 495	(20 362)	-40%	123 589
Electricity		9 367	9 000	-	229	229	3 750	(3 521)	-94%	9 000
Water		73 262	112 489	-	10 982	30 905	46 870	(15 965)	-34%	112 489
Waste water management		358	2 100	-	-	-	875	(875)	-100%	2 100
Waste management		-	-	-	-	-	-	-	-	-
Other		-	-	-	-	-	-	-	-	-
Total Capital Expenditure - Standard Classification	3	208 244	253 778	-	22 951	58 504	105 741	(47 237)	-45%	253 778
Funded by:										
National Government		185 150	212 204	-	5 296	24 117	88 418	(64 301)	-73%	212 204
Provincial Government		-	11 250	-	1 089	6 072	4 688	1 384	30%	11 250
District Municipality		-	-	-	-	-	-	-	-	-
Other transfers and grants		-	6 400	-	-	9 121	2 667	6 455	242%	6 400
Transfers recognised - capital		185 150	229 854	-	6 385	39 310	95 773	(56 462)	-59%	229 854
Public contributions & donations	5	-	-	-	-	-	-	-	-	-
Borrowing	6	-	-	-	-	-	-	-	-	-
Internally generated funds		23 094	23 924	-	390	2 781	9 969	(7 188)	-72%	23 924
Total Capital Funding		208 244	253 778	-	6 775	42 091	105 741	(63 650)	-60%	253 778

2.3.1 Capital expenditure for the fifth month of the financial year amounted to R42 091 000, which represents 16% of the approved capital budget of R253 778 000. Comparison between the pro rata budget of R105 741 000 and actual expenditure for the period reflects an under expenditure of (R63 650 000) which implies that the municipality spent 60 percent less than the budget for the same period. Departments are encouraged to spend more on grants.

The council is also reminded to note that during September we approved internal roll overs and the total capital budget is now sitting at R271 million but this will only be showed on tables after adjustment budget.

2.4 Financial position

Table C6: Monthly budget statements – Financial Position

The table below reflects the performance to date in relation to the financial position of the municipality.

KZN252 Newcastle - Table C6 Monthly Budget Statement - Financial Position - M05 November

Description	Ref	2016/17	Budget Year 2017/18			
		Audited Outcome	Original Budget	Adjusted Budget	YearTD actual	Full Year Forecast
R thousands	1					
ASSETS						
Current assets						
Cash		20 722	15 187		11 592	15 187
Call investment deposits		29 785	32 101		41 986	32 101
Consumer debtors		452 627	225 034		537 046	225 034
Other debtors		54 128	31 166		51 134	31 166
Current portion of long-term receivables		6	-		5	-
Inventory		15 224	13 648		14 657	13 648
Total current assets		572 491	317 136	-	656 420	317 136
Non current assets						
Long-term receivables		-	-		-	-
Investments		-	-		-	-
Investment property		365 272	281 493		365 272	281 493
Investments in Associate		310 201	346 321		301 163	346 321
Property, plant and equipment		7 056 677	7 005 862		6 950 571	7 005 862
Agricultural		-	-		-	-
Biological assets		-	-		-	-
Intangible assets		8 400	6 877		7 692	6 877
Other non-current assets		6 991	6 025		6 991	6 025
Total non current assets		7 747 541	7 646 580	-	7 631 689	7 646 580
TOTAL ASSETS		8 320 033	7 963 716	-	8 288 109	7 963 716
LIABILITIES						
Current liabilities						
Bank overdraft		-	-		-	-
Borrowing		32 171	32 002		30 498	32 002
Consumer deposits		14 334	13 478		15 973	13 478
Trade and other payables		447 706	160 101		399 677	160 101
Provisions		47 772	6 455		66 343	6 455
Total current liabilities		541 984	212 037	-	512 490	212 037
Non current liabilities						
Borrowing		447 450	397 125		429 563	397 125
Provisions		159 386	137 583		159 386	137 583
Total non current liabilities		606 837	534 708	-	588 949	534 708
TOTAL LIABILITIES		1 148 820	746 745	-	1 101 439	746 745
NET ASSETS	2	7 171 212	7 216 971	-	7 186 670	7 216 971
COMMUNITY WEALTH/EQUITY						
Accumulated Surplus/(Deficit)		7 145 611	7 188 422		7 160 647	7 188 422
Reserves		25 601	28 549		26 022	28 549
TOTAL COMMUNITY WEALTH/EQUITY	2	7 171 212	7 216 971	-	7 186 670	7 216 971

2.4.1 As at end the fifth month of the financial year, the municipality seemed to be showing a favourable equity position, with a net effect of R7.2 billion. While this picture looks good, it is however important to point out major contributors to such a favourable equity position, being consumer debtors and the property plant and equipment (assets), which cannot instantly be converted into cash. The following provides a closer look on some of critical financial position items:

2.4.2 The municipality's consumer debtors as reflected in table SC3 are R1.1 billion as at the fifth month. The bulk of this amount (R905 489 000) is debt owing for more than 90 days, while R796 616 000 of the total debt is owed by households. It must be noted that the total figure of debtors is inclusive of indigent. While it is appreciated the intervention which was introduced by the Revenue Income Task Team which is mandated to devise strategies of dealing with the escalating debt and there by address or improve cash inflows, it is also recommended that the council also intervenes in this regard as the project of meter restrictors has been stalled.

2.4.3 Property Plant and Equipment (Assets) comprise of R7 billion of the total assets of R8.3 billion as reflected in table C6. These assets comprise of roads, community assets, water infrastructure, electricity infrastructure, other plants and equipment which the municipality has acquired for service delivery as well as for its own use. Service delivery of the municipal is majored by its ability to provide these services to communities. It is however important to note that the majority of these assets may not be easily converted to cash and cash equivalent.

2.4.4 As per AFS received from uThukela indicated that the municipality has a share of 34%, representing an investment in associate of R301million. This also cannot be converted into cash instantly, however its represents the value of the interest of the municipality within the entity.

2.4.5 The municipality closed with a balance of cash and cash equivalent of R50.6 million as at the end of the fifth month of the financial year. The balance comprise only of call investments of R42 million and the cash of R11.6 million, however it must be noted that included on the investment is the housing development fund of R25 million which belong to KZN Department of Human Settlements. Looking at the cash position as mentioned above the municipality is currently not in the position to cover it short-term obligations.

2.5 Cash flow analysis

Table C7: Monthly budget statements – Cash Flow

The municipality's cash flow position and cash/cash equivalent outcome is shown on the table below:

KZN252 Newcastle - Table C7 Monthly Budget Statement - Cash Flow - M05 November

Description	Ref	Budget Year 2017/18								
		2016/17 Audited Outcome	Original Budget	Adjusted Budget	Monthly actual	YearTD actual	YearTD budget	YTD variance	YTD variance %	Full Year Forecast
R thousands										
CASH FLOW FROM OPERATING ACTIVITIES										
Receipts										
Property rates, penalties & collection charges		232 286	212 408		18 401	86 385	88 503	(2 118)	-2%	212 408
Service charges		948 273	845 575		68 983	362 057	352 323	9 734	3%	845 575
Other revenue		12 805	27 367		8 679	16 301	11 403	4 898	43%	27 367
Government - operating		317 832	339 640		1 874	137 190	137 190	-		339 640
Government - capital		23 813	240 492		-	54 500	54 500	(0)	0%	240 492
Interest		14 835	8 373		1 470	6 445	3 489	2 957	85%	8 373
Dividends										
Payments										
Suppliers and employees		(1 329 458)	(1 335 927)		(54 539)	(577 981)	(556 636)	21 344	-4%	(1 335 927)
Finance charges		(65 784)	(47 135)		(3 948)	(20 177)	(19 640)	537	-3%	(47 135)
Transfers and Grants										
NET CASH FROM/(USED) OPERATING ACTIVITIES		154 603	290 793	-	40 921	64 722	71 132	6 410	9%	290 793
CASH FLOWS FROM INVESTING ACTIVITIES										
Receipts										
Proceeds on disposal of PPE		2 012	2 000		-	-	-	-		2 000
Decrease (Increase) in non-current debtors		-	-		-	-	-	-		-
Decrease (increase) other non-current receivables		-	-		-	-	-	-		-
Decrease (increase) in non-current investments		-	-		-	-	-	-		-
Payments										
Capital assets		(275 635)	(253 778)		(7 380)	(42 091)	(105 741)	(63 650)	60%	(253 778)
NET CASH FROM/(USED) INVESTING ACTIVITIES		(273 623)	(251 778)	-	(7 380)	(42 091)	(105 741)	(63 650)	60%	(251 778)
CASH FLOWS FROM FINANCING ACTIVITIES										
Receipts										
Short term loans		-	-		-	-	-	-		-
Borrowing long term/refinancing		90 517	-		-	-	-	-		-
Increase (decrease) in consumer deposits		1 132	264		-	-	-	-		264
Payments										
Repayment of borrowing		(32 192)	(32 002)		3 921	(19 561)	(13 334)	6 227	-47%	(32 002)
NET CASH FROM/(USED) FINANCING ACTIVITIES		59 457	(31 738)	-	3 921	(19 561)	(13 334)	6 227	-47%	(31 738)
NET INCREASE/(DECREASE) IN CASH HELD		(59 563)	7 276	-	37 461	3 070	(47 943)			7 276
Cash/cash equivalents at beginning:		39 182	40 012			50 508	40 012			50 508
Cash/cash equivalents at month/year end:		(20 381)	47 288			53 578	(7 931)			57 783

2.5.1 The municipality opened with a cash and cash equivalent balance of R50.5 million at the beginning of the financial year and closed with a balance of R53.6 million as at the end of November 2017, which represents a cash increase of R3 million.

2.5.2 Cash flows from operating activities yielded a net cash inflow of R64 722 million as result of receipts from services charges, property rates, government grants as well as other sundry receipts. This net cash inflows was after the municipality paid its suppliers for services rendered, remunerated its employees and paid the portion of the outstanding interest on loans.

2.5.3 Cash flows from investing activities recorded a cash outflow of R42 091 million. This was the actual cash used by the municipality to implement its capital budget over the past five months.

2.5.4 Cash flows from financing activities recorded a cash outflow of R19 561 million. This relates to the cash paid by the municipality to repay a portion of its long term loan.

CONCLUSION

Cooperation within management and structures in council is required in order to curb expenditure on the budget throughout the course of the year. The issues that still reflect variances in the budget performance report must be monitored and managed to ensure that the municipality operates within the approved budget.

Furthermore, the municipality will continue to explore and implement effective credit control measures in order to strengthen its cash base, especially from individual consumers. Other revenue enhancement strategies over and above those currently yielding revenue will have to be explored with a view to widen the revenue and cash base as these seem to be the solution to turn the cash-flow situation around.

RECOMMENDED

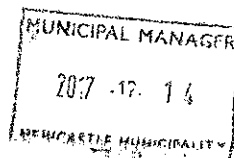
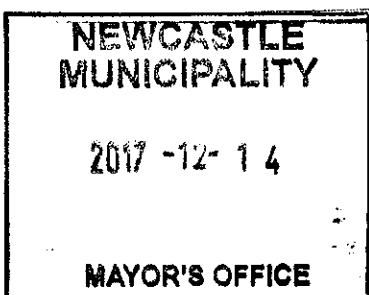
- (a) that S71 for the month ended 30 November be noted;
- (b) that council reconsider resuscitating water restrictor programme as a means to improve cash inflows

Report seen by:

ME NKOSI
PORTFOLIO COUNCILLOR
BUDGET AND TREASURY OFFICE



SM NKOSI
ACTING STRATEGIC EXECUTIVE DIRECTOR:
BUDGET AND TREASURY OFFICE



KZN252 Newcastle - Table C1 Monthly Budget Statement Summary - M05 November

Description	2016/17	Budget Year 2017/18							
	Audited Outcome	Original Budget	Adjusted Budget	Monthly actual	YearTD actual	YearTD budget	YTD variance	YTD variance %	Full Year Forecast
R thousands									
Financial Performance									
Property rates	232 286	266 182	-	20 595	110 882	110 909	(27)	-0%	266 182
Service charges	948 273	990 210	-	81 405	427 834	412 587	15 246	4%	990 210
Investment revenue	-	4 601	-	280	1 639	1 917	(278)	-15%	4 601
Transfers recognised - operational	527 822	345 790	-	16 168	179 537	179 537	-	-	345 790
Other own revenue	27 249	43 583	-	3 165	15 254	18 159	(2 906)	-16%	43 583
Total Revenue (excluding capital transfers and contributions)	1 735 630	1 650 366	-	121 613	735 146	723 110	12 036	2%	1 650 366
Employee costs	489 820	514 737	-	46 102	217 547	214 474	3 073	1%	514 737
Remuneration of Councillors	20 389	23 219	-	1 563	7 815	9 675	(1 860)	-19%	23 219
Depreciation & asset impairment	472 119	247 895	-	37 490	189 895	103 289	86 605	84%	569 685
Finance charges	65 784	47 135	-	3 934	20 177	19 640	537	3%	47 135
Materials and bulk purchases	560 778	583 298	-	38 972	206 934	243 041	(36 107)	-15%	583 298
Transfers and grants	-	-	-	-	-	-	-	-	-
Other expenditure	478 007	315 797	-	42 183	133 317	131 582	1 735	1%	315 797
Total Expenditure	2 086 897	1 732 082	-	170 243	775 684	721 701	53 984	7%	2 053 872
Surplus/(Deficit)	(351 267)	(81 716)	-	(48 631)	(40 538)	1 410	(41 948)	-2976%	(403 506)
Transfers recognised - capital	-	229 854	-	-	53 300	53 300	-	-	229 854
Contributions & Contributed assets	-	-	-	-	-	-	-	-	-
Surplus/(Deficit) after capital transfers & contributions	(351 267)	148 138	-	(48 631)	12 762	54 710	(41 948)	-77%	(173 652)
Share of surplus/ (deficit) of associate	-	-	-	-	-	-	-	-	-
Surplus/ (Deficit) for the year	(351 267)	148 138	-	(48 631)	12 762	54 710	(41 948)	-77%	(173 652)
Capital expenditure & funds sources									
Capital expenditure	208 244	253 778	-	6 775	42 091	105 741	(63 650)	-60%	253 778
Capital transfers recognised	185 150	229 854	-	6 385	39 310	95 773	(56 462)	-59%	229 854
Public contributions & donations	-	-	-	-	-	-	-	-	-
Borrowing	-	-	-	-	-	-	-	-	-
Internally generated funds	23 094	23 924	-	390	2 781	9 969	(7 188)	-72%	23 924
Total sources of capital funds	208 244	253 778	-	6 775	42 091	105 741	(63 650)	-60%	253 778
Financial position									
Total current assets	572 491	317 136	-	-	656 420	-	-	-	317 136
Total non current assets	7 747 541	7 646 580	-	-	7 631 689	-	-	-	7 646 580
Total current liabilities	541 984	212 037	-	-	512 490	-	-	-	212 037
Total non current liabilities	606 837	534 708	-	-	588 949	-	-	-	534 708
Community wealth/Equity	7 171 212	7 216 971	-	-	7 186 670	-	-	-	7 216 971
Cash flows									
Net cash from (used) operating	154 603	290 793	-	40 921	64 722	71 132	6 410	9%	290 793
Net cash from (used) investing	(273 623)	(251 778)	-	(7 380)	(42 091)	(105 741)	(63 650)	60%	(251 778)
Net cash from (used) financing	59 457	(31 738)	-	3 921	(19 561)	(13 334)	6 227	-47%	(31 738)
Cash/cash equivalents at the month/year end	(20 381)	47 288	-	-	53 578	(7 931)	(61 509)	776%	57 783
Debtors & creditors analysis									
	0-30 Days	31-60 Days	61-90 Days	91-120 Days	121-150 Dys	151-180 Dys	181 Dys-1 Yr	Over 1Yr	Total
Debtors Age Analysis									
Total By Income Source	115 164	23 371	21 979	25 135	21 025	19 659	110 101	729 569	1 066 002
Creditors Age Analysis									
Total Creditors	86 516	25 918	54	48	35	-	1	-	112 571

KZN252 Newcastle - Table C2 Monthly Budget Statement - Financial Performance (standard classification) - M05 November

Description	Ref	Budget Year 2017/18								
		2016/17 Audited Outcome	Original Budget	Adjusted Budget	Monthly actual	YearTD actual	YearTD budget	YTD variance	YTD variance %	Full Year Forecast
R thousands										
Revenue - Standard	1									
Governance and administration		363 541	375 191	-	23 189	153 130	156 330	(3 200)	-2%	375 191
Executive and council		8 251	8 151	-	425	3 268	3 396	(128)	-4%	8 151
Budget and treasury office		300 462	311 886	-	22 740	126 829	129 953	(3 123)	-2%	311 886
Corporate services		54 828	55 154	-	23	23 033	22 981	52	0%	55 154
Community and public safety		21 005	23 116	-	1 135	7 149	9 632	(2 483)	-26%	23 116
Community and social services		8 865	4 297	-	502	3 089	1 790	1 299	73%	4 297
Sport and recreation		501	652	-	61	164	272	(107)	-40%	652
Public safety		3 588	5 136	-	20	1 159	2 140	(981)	-46%	5 136
Housing		7 991	12 968	-	550	2 713	5 403	(2 690)	-50%	12 968
Health		61	63	-	2	24	26	(3)	-10%	63
Economic and environmental services		90 023	249 523	-	8 127	38 557	60 653	(22 097)	-36%	249 523
Planning and development		35 070	1 236	-	7 944	18 806	515	18 291	3550%	1 236
Road transport		54 953	248 286	-	183	19 750	60 138	(40 388)	-67%	248 286
Environmental protection		-	-	-	-	-	-	-	-	-
Trading services		1 260 928	1 232 242	-	89 150	589 558	549 734	39 824	7%	1 232 242
Electricity		665 037	750 879	-	49 574	332 455	312 866	19 589	6%	750 879
Water		298 736	215 506	-	22 911	149 251	126 094	23 157	18%	215 506
Waste water management		184 598	171 271	-	9 193	73 765	71 363	2 402	3%	171 271
Waste management		112 557	94 586	-	7 472	34 087	39 411	(5 324)	-14%	94 586
Other	4	134	147	-	11	53	61	(9)	-14%	147
Total Revenue - Standard	2	1 735 630	1 880 220	-	121 613	788 446	776 410	12 036	2%	1 880 220
Expenditure - Standard										
Governance and administration		420 546	300 787	-	30 456	140 371	125 328	15 043	12%	300 787
Executive and council		161 811	76 446	-	6 266	32 059	31 853	206	1%	76 446
Budget and treasury office		198 546	164 891	-	18 426	83 658	68 705	14 954	22%	164 891
Corporate services		60 189	59 450	-	5 763	24 654	24 771	(117)	0%	59 450
Community and public safety		241 346	213 542	-	17 666	84 896	88 976	(4 079)	-5%	213 542
Community and social services		89 993	63 712	-	5 496	28 014	26 547	1 467	6%	63 712
Sport and recreation		60 663	59 424	-	5 441	23 084	24 760	(1 676)	-7%	59 424
Public safety		63 060	63 377	-	4 613	23 731	26 407	(2 676)	-10%	63 377
Housing		23 562	23 144	-	1 817	8 537	9 643	(1 106)	-11%	23 144
Health		4 068	3 886	-	300	1 530	1 619	(89)	-6%	3 886
Economic and environmental services		506 038	334 193	-	44 207	175 814	139 247	36 567	26%	334 193
Planning and development		23 043	26 057	-	1 911	9 501	10 857	(1 356)	-12%	26 057
Road transport		482 906	308 009	-	42 295	166 313	128 337	37 976	30%	308 009
Environmental protection		89	127	-	-	-	53	(53)	-100%	127
Trading services		918 803	883 240	-	77 902	374 571	368 016	6 554	2%	883 240
Electricity		562 513	531 397	-	37 894	205 576	221 415	(15 840)	-7%	531 397
Water		229 329	277 556	-	28 066	112 262	115 648	(3 387)	-3%	277 556
Waste water management		33 008	4 289	-	2 410	11 176	1 787	9 389	525%	4 289
Waste management		93 953	69 997	-	9 531	45 558	29 166	16 392	56%	69 997
Other		164	320	-	13	32	133	(101)	-76%	320
Total Expenditure - Standard	3	2 086 897	1 732 082	-	170 243	775 684	721 701	53 984	7%	1 732 082
Surplus/ (Deficit) for the year		(351 267)	148 138	-	(48 631)	12 762	54 710	(41 948)	-77%	(61 183)

KZN252 Newcastle - Table C3 Monthly Budget Statement - Financial Performance (revenue and expenditure by municipal vote) - M05 November

Vote Description	Ref	2016/17	Budget Year 2017/18							
		Audited Outcome	Original Budget	Adjusted Budget	Monthly actual	YearTD actual	YearTD budget	YTD variance	YTD variance %	Full Year Forecast
R thousands										
Revenue by Vote										
	1									
Vote 1 - CORPORATE SERVICES		63 079	63 305	-	448	26 301	26 377	(76)	-0,3%	63 305
Vote 2 - COMMUNITY SERVICES		126 512	107 288	-	8 143	39 042	44 704	(5 661)	-12,7%	107 288
Vote 3 - BUDGET AND TREASURY		300 462	311 886	-	22 740	126 829	129 953	(3 123)	-2,4%	311 886
Vote 4 - MUNICIPAL MANAGER		-	-	-	-	-	-	-	-	-
Vote 5 - DEVELOPMENT PLANNING AND HUMAN SETTLEMEN		43 195	14 351	-	8 505	20 372	5 980	14 392	240,7%	14 351
Vote 6 - TECHNICAL SERVICES		537 346	632 510	-	32 201	252 447	316 846	(64 399)	-20,3%	632 510
Vote 7 - ELECTRICAL AND MECHANICAL SERVICES		665 037	750 879	-	49 575	323 455	252 552	70 903	28,1%	750 879
Vote 8 - [NAME OF VOTE 8]		-	-	-	-	-	-	-	-	-
Vote 9 - [NAME OF VOTE 9]		-	-	-	-	-	-	-	-	-
Vote 10 - [NAME OF VOTE 10]		-	-	-	-	-	-	-	-	-
Vote 11 - [NAME OF VOTE 11]		-	-	-	-	-	-	-	-	-
Vote 12 - [NAME OF VOTE 12]		-	-	-	-	-	-	-	-	-
Vote 13 - [NAME OF VOTE 13]		-	-	-	-	-	-	-	-	-
Vote 14 - [NAME OF VOTE 14]		-	-	-	-	-	-	-	-	-
Vote 15 - [NAME OF VOTE 15]		-	-	-	-	-	-	-	-	-
Total Revenue by Vote	2	1 735 630	1 880 220	-	121 613	788 446	776 410	12 036	1,6%	1 880 220
Expenditure by Vote										
	1									
Vote 1 - CORPORATE SERVICES		136 869	69 300	-	4 630	25 723	28 875	(3 152)	-10,9%	69 300
Vote 2 - COMMUNITY SERVICES		306 461	260 559	-	25 576	121 827	108 566	13 261	12,2%	260 559
Vote 3 - BUDGET AND TREASURY		198 546	164 891	-	18 426	83 658	68 705	14 954	21,8%	164 891
Vote 4 - MUNICIPAL MANAGER		76 542	60 251	-	6 083	25 246	25 105	141	0,6%	60 251
Vote 5 - DEVELOPMENT PLANNING AND HUMAN SETTLEMEN		48 644	49 521	-	4 586	21 636	20 634	1 003	4,9%	49 521
Vote 6 - TECHNICAL SERVICES		734 866	593 483	-	72 938	336 105	247 284	88 820	35,9%	802 804
Vote 7 - ELECTRICAL AND MECHANICAL SERVICES		584 968	534 077	-	38 005	161 489	222 532	(61 043)	-27,4%	534 077
Vote 8 - [NAME OF VOTE 8]		-	-	-	-	-	-	-	-	-
Vote 9 - [NAME OF VOTE 9]		-	-	-	-	-	-	-	-	-
Vote 10 - [NAME OF VOTE 10]		-	-	-	-	-	-	-	-	-
Vote 11 - [NAME OF VOTE 11]		-	-	-	-	-	-	-	-	-
Vote 12 - [NAME OF VOTE 12]		-	-	-	-	-	-	-	-	-
Vote 13 - [NAME OF VOTE 13]		-	-	-	-	-	-	-	-	-
Vote 14 - [NAME OF VOTE 14]		-	-	-	-	-	-	-	-	-
Vote 15 - [NAME OF VOTE 15]		-	-	-	-	-	-	-	-	-
Total Expenditure by Vote	2	2 086 897	1 732 082	-	170 243	775 684	721 701	53 984	7,5%	1 941 403
Surplus/ (Deficit) for the year	2	(351 267)	148 138	-	(48 631)	12 762	54 710	(41 948)	-76,7%	(61 183)

KZN252 Newcastle - Table C4 Monthly Budget Statement - Financial Performance (revenue and expenditure) - M05 November

Description	Ref	2016/17	Budget Year 2017/18							
		Audited Outcome	Original Budget	Adjusted Budget	Monthly actual	YearTD actual	YearTD budget	YTD variance	YTD variance %	Full Year Forecast
R thousands										
Revenue By Source										
Property rates		232 286	266 182		20 595	110 882	110 909	(27)	0%	266 182
Property rates - penalties & collection charges		-								
Service charges - electricity revenue		675 673	690 521		56 642	307 322	287 717	19 604	7%	690 521
Service charges - water revenue		135 672	151 001		12 552	61 405	62 917	(1 512)	-2%	151 001
Service charges - sanitation revenue		80 093	85 212		7 166	37 994	35 505	2 489	7%	85 212
Service charges - refuse revenue		56 836	63 475		5 045	21 113	26 448	(5 335)	-20%	63 475
Service charges - other		-								
Rental of facilities and equipment		7 278	8 059		686	3 287	3 358	(71)	-2%	8 059
Interest earned - external investments			4 601		280	1 639	1 917	(278)	-15%	4 601
Interest earned - outstanding debtors			12 573		1 159	4 805	5 239	(433)	-8%	12 573
Dividends received		-								
Fines		3 606	5 203		29	2 280	2 168	112	5%	5 203
Licences and permits		-	12		1	4	5	(1)	-19%	12
Agency services										
Transfers recognised - operational		527 822	345 790		16 168	179 537	179 537			345 790
Other revenue		16 365	17 735		1 289	4 877	7 390	(2 512)	-34%	17 735
Gains on disposal of PPE										
Total Revenue (excluding capital transfers and contributions)		1 735 630	1 650 366	-	121 613	735 146	723 110	12 036	2%	1 650 366
Expenditure By Type										
Employee related costs		489 820	514 737		46 102	217 547	214 474	3 073	1%	514 737
Remuneration of councillors		20 389	23 219		1 563	7 815	9 675	(1 860)	-19%	23 219
Debt impairment		100 304	101 807		3 392	22 032	42 420	(20 388)	-48%	101 807
Depreciation & asset impairment		472 119	247 895		37 490	189 895	103 289	86 605	84%	569 685
Finance charges		65 784	47 135		3 934	20 177	19 640	537	3%	47 135
Bulk purchases		558 946	579 385		38 761	205 673	241 410	(35 738)	-15%	579 385
Other materials		1 832	3 913		212	1 261	1 630	(369)	-23%	3 913
Contracted services		61 246	22 203		2 237	12 470	9 251	3 219	35%	22 203
Transfers and grants		-								
Other expenditure		316 458	191 787		36 554	98 815	79 911	18 904	24%	191 787
Loss on disposal of PPE										
Total Expenditure		2 086 897	1 732 082	-	170 243	775 684	721 701	53 984	7%	2 053 872
Surplus/(Deficit)		(351 267)	(81 716)	-	(48 631)	(40 538)	1 410	(41 948)	(0)	(403 506)
Transfers recognised - capital			229 854			53 300	53 300			229 854
Contributions recognised - capital										
Contributed assets										
Surplus/(Deficit) after capital transfers & contributions		(351 267)	148 138	-	(48 631)	12 762	54 710			(173 652)
Taxation										
Surplus/(Deficit) after taxation		(351 267)	148 138	-	(48 631)	12 762	54 710			(173 652)
Attributable to minorities										
Surplus/(Deficit) attributable to municipality		(351 267)	148 138	-	(48 631)	12 762	54 710			(173 652)
Share of surplus/ (deficit) of associate										
Surplus/ (Deficit) for the year		(351 267)	148 138	-	(48 631)	12 762	54 710			(173 652)

KZN252 Newcastle - Table C5 Monthly Budget Statement - Capital Expenditure (municipal vote, standard classification and funding) - M05 November

Vote Description	Ref	Budget Year 2017/18								
		2016/17 Audited Outcome	Original Budget	Adjusted Budget	Monthly actual	YearTD actual	YearTD budget	YTD variance	YTD variance %	Full Year Forecast
R thousands	1									
Multi-Year expenditure appropriation	2									
Vote 1 - CORPORATE SERVICES		-	-	-	-	-	-	-	-	-
Vote 2 - COMMUNITY SERVICES		-	-	-	-	-	-	-	-	-
Vote 3 - BUDGET AND TREASURY		-	-	-	-	-	-	-	-	-
Vote 4 - MUNICIPAL MANAGER		-	-	-	-	-	-	-	-	-
Vote 5 - DEVELOPMENT PLANNING AND HUMAN SETTLEMENTS		-	-	-	-	-	-	-	-	-
Vote 6 - TECHNICAL SERVICES		-	-	-	-	-	-	-	-	-
Vote 7 - ELECTRICAL AND MECHANICAL SERVICES		-	-	-	-	-	-	-	-	-
Vote 8 - [NAME OF VOTE 8]		-	-	-	-	-	-	-	-	-
Vote 9 - [NAME OF VOTE 9]		-	-	-	-	-	-	-	-	-
Vote 10 - [NAME OF VOTE 10]		-	-	-	-	-	-	-	-	-
Vote 11 - [NAME OF VOTE 11]		-	-	-	-	-	-	-	-	-
Vote 12 - [NAME OF VOTE 12]		-	-	-	-	-	-	-	-	-
Vote 13 - [NAME OF VOTE 13]		-	-	-	-	-	-	-	-	-
Vote 14 - [NAME OF VOTE 14]		-	-	-	-	-	-	-	-	-
Vote 15 - [NAME OF VOTE 15]		-	-	-	-	-	-	-	-	-
Total Capital Multi-year expenditure	4,7	-	-	-	-	-	-	-	-	-
Single Year expenditure appropriation	2									
Vote 1 - CORPORATE SERVICES		-	-	-	32	185	-	185	#DIV/0!	-
Vote 2 - COMMUNITY SERVICES		7 323	17 705	-	101	1 610	7 377	(5 767)	-78%	17 705
Vote 3 - BUDGET AND TREASURY		737	1 000	-	-	-	417	(417)	-100%	1 000
Vote 4 - MUNICIPAL MANAGER		32	2 700	-	-	-	1 125	(1 125)	-100%	2 700
Vote 5 - DEVELOPMENT PLANNING AND HUMAN SETTLEMENTS		38 061	55 795	-	1 550	12 265	23 248	(10 983)	-47%	55 795
Vote 6 - TECHNICAL SERVICES		153 197	167 578	-	4 883	27 802	69 824	(42 023)	-80%	167 578
Vote 7 - ELECTRICAL AND MECHANICAL SERVICES		8 893	9 000	-	229	229	3 750	(3 521)	-94%	9 000
Vote 8 - [NAME OF VOTE 8]		-	-	-	-	-	-	-	-	-
Vote 9 - [NAME OF VOTE 9]		-	-	-	-	-	-	-	-	-
Vote 10 - [NAME OF VOTE 10]		-	-	-	-	-	-	-	-	-
Vote 11 - [NAME OF VOTE 11]		-	-	-	-	-	-	-	-	-
Vote 12 - [NAME OF VOTE 12]		-	-	-	-	-	-	-	-	-
Vote 13 - [NAME OF VOTE 13]		-	-	-	-	-	-	-	-	-
Vote 14 - [NAME OF VOTE 14]		-	-	-	-	-	-	-	-	-
Vote 15 - [NAME OF VOTE 15]		-	-	-	-	-	-	-	-	-
Total Capital single-year expenditure	4	208 244	253 778	-	6 775	42 091	105 741	(63 650)	-60%	253 778
Total Capital Expenditure		208 244	253 778	-	6 775	42 091	105 741	(63 650)	-60%	253 778
Capital Expenditure - Standard Classification										
Governance and administration		770	3 700	-	32	186	1 542	(1 356)	-88%	3 700
Executive and council		-	-	-	-	-	-	-	-	-
Budget and treasury office		738	-	-	-	-	-	-	-	-
Corporate services		32	3 700	-	32	186	1 542	(1 356)	-88%	3 700
Community and public safety		9 171	17 705	-	101	1 910	7 377	(5 467)	-74%	17 705
Community and social services		4 715	17 705	-	101	1 810	7 377	(5 787)	-78%	17 705
Sport and recreation		2 202	-	-	-	-	-	-	-	-
Public safety		48	-	-	-	-	-	-	-	-
Housing		2 206	-	-	-	300	-	300	#DIV/0!	-
Health		-	-	-	-	-	-	-	-	-
Economic and environmental services		115 315	108 784	-	11 607	25 274	45 327	(20 053)	-44%	108 784
Planning and development		44 860	55 795	-	1 550	11 965	23 248	(11 283)	-49%	55 795
Road transport		70 455	52 989	-	10 057	13 308	22 079	(8 770)	-40%	52 989
Environmental protection		-	-	-	-	-	-	-	-	-
Trading services		82 988	123 589	-	11 211	31 134	51 495	(20 362)	-40%	123 589
Electricity		9 367	9 000	-	229	229	3 750	(3 521)	-94%	9 000
Water		73 262	112 489	-	10 882	30 905	46 870	(15 965)	-34%	112 489
Waste water management		358	2 100	-	-	-	875	(875)	-100%	2 100
Waste management		-	-	-	-	-	-	-	-	-
Other		-	-	-	-	-	-	-	-	-
Total Capital Expenditure - Standard Classification	3	208 244	253 778	-	22 951	58 504	105 741	(47 237)	-45%	253 778
Funded by:										
National Government		185 150	212 204	-	5 296	24 117	88 418	(64 301)	-73%	212 204
Provincial Government		-	11 250	-	1 069	6 072	4 888	1 384	30%	11 250
District Municipality		-	-	-	-	-	-	-	-	-
Other transfers and grants		-	6 400	-	-	9 121	2 067	8 455	242%	6 400
Transfers recognised - capital		185 150	229 854	-	6 365	39 310	95 773	(56 462)	-59%	229 854
Public contributions & donations	5	-	-	-	-	-	-	-	-	-
Borrowing	6	-	-	-	-	-	-	-	-	-
Internally generated funds		23 094	23 924	-	390	2 781	9 989	(7 188)	-72%	23 924
Total Capital Funding		208 244	253 778	-	6 775	42 091	105 741	(63 650)	-60%	253 778

References

- Municipalities may choose to appropriate for capital expenditure for three years or for one year (if one year appropriation projected expenditure required for yr2 and yr3).
- Include capital component of PPP unitary payment
- Capital expenditure by standard classification must reconcile to the total of multi-year and single year appropriations
- Include expenditure on investment property, intangible and biological assets
- Must reconcile to Monthly Budget Statement Financial Performance (revenue and expenditure)
- Include finance leases and PPP capital funding component of unitary payment - total borrowing/repayments to reconcile to changes in Table SA17

KZN252 Newcastle - Table C6 Monthly Budget Statement - Financial Position - M05 November

Description	Ref	2016/17	Budget Year 2017/18			
		Audited Outcome	Original Budget	Adjusted Budget	YearTD actual	Full Year Forecast
R thousands						
ASSETS						
Current assets						
Cash		20 722	15 187		11 592	15 187
Call investment deposits		29 785	32 101		41 986	32 101
Consumer debtors		452 627	225 034		537 046	225 034
Other debtors		54 128	31 166		51 134	31 166
Current portion of long-term receivables		6	-		5	-
Inventory		15 224	13 648		14 657	13 648
Total current assets		572 491	317 136	-	656 420	317 136
Non current assets						
Long-term receivables		-	-		-	-
Investments		-	-		-	-
Investment property		365 272	281 493		365 272	281 493
Investments in Associate		310 201	346 321		301 163	346 321
Property, plant and equipment		7 056 677	7 005 862		6 950 571	7 005 862
Agricultural		-	-		-	-
Biological assets		-	-		-	-
Intangible assets		8 400	6 877		7 692	6 877
Other non-current assets		6 991	6 025		6 991	6 025
Total non current assets		7 747 541	7 646 580	-	7 631 689	7 646 580
TOTAL ASSETS		8 320 033	7 963 716	-	8 288 109	7 963 716
LIABILITIES						
Current liabilities						
Bank overdraft		-	-		-	-
Borrowing		32 171	32 002		30 498	32 002
Consumer deposits		14 334	13 478		15 973	13 478
Trade and other payables		447 706	160 101		399 677	160 101
Provisions		47 772	6 455		66 343	6 455
Total current liabilities		541 984	212 037	-	512 490	212 037
Non current liabilities						
Borrowing		447 450	397 125		429 563	397 125
Provisions		159 386	137 583		159 386	137 583
Total non current liabilities		606 837	534 708	-	588 949	534 708
TOTAL LIABILITIES		1 148 820	746 745	-	1 101 439	746 745
NET ASSETS	2	7 171 212	7 216 971	-	7 186 670	7 216 971
COMMUNITY WEALTH/EQUITY						
Accumulated Surplus/(Deficit)		7 145 611	7 188 422		7 160 647	7 188 422
Reserves		25 601	28 549		26 022	28 549
TOTAL COMMUNITY WEALTH/EQUITY	2	7 171 212	7 216 971	-	7 186 670	7 216 971

KZN252 Newcastle - Table C7 Monthly Budget Statement - Cash Flow - M05 November

Description	Ref	Budget Year 2017/18								
		2016/17 Audited Outcome	Original Budget	Adjusted Budget	Monthly actual	YearTD actual	YearTD budget	YTD variance	YTD variance %	Full Year Forecast
R thousands										
CASH FLOW FROM OPERATING ACTIVITIES										
Receipts										
Property rates, penalties & collection charges		232 286	212 408		18 401	86 385	88 503	(2 118)	-2%	212 408
Service charges		948 273	845 575		68 983	362 057	352 323	9 734	3%	845 575
Other revenue		12 805	27 367		6 679	16 301	11 403	4 898	43%	27 367
Government - operating		317 832	339 640		1 874	137 190	137 190	-		339 640
Government - capital		23 813	240 492		-	54 500	54 500	(0)	0%	240 492
Interest		14 835	8 373		1 470	6 445	3 489	2 957	85%	8 373
Dividends										
Payments										
Suppliers and employees		(1 329 458)	(1 335 927)		(54 539)	(577 981)	(556 636)	21 344	-4%	(1 335 927)
Finance charges		(65 784)	(47 135)		(3 948)	(20 177)	(19 640)	537	-3%	(47 135)
Transfers and Grants										
NET CASH FROM/(USED) OPERATING ACTIVITIES		154 603	290 793		40 921	64 722	71 132	6 410	9%	290 793
CASH FLOWS FROM INVESTING ACTIVITIES										
Receipts										
Proceeds on disposal of PPE		2 012	2 000		-	-	-	-		2 000
Decrease (Increase) in non-current debtors		-	-		-	-	-	-		-
Decrease (increase) other non-current receivables		-	-		-	-	-	-		-
Decrease (increase) in non-current investments		-	-		-	-	-	-		-
Payments										
Capital assets		(275 635)	(253 778)		(7 380)	(42 091)	(105 741)	(63 650)	60%	(253 778)
NET CASH FROM/(USED) INVESTING ACTIVITIES		(273 623)	(251 778)		(7 380)	(42 091)	(105 741)	(63 650)	60%	(251 778)
CASH FLOWS FROM FINANCING ACTIVITIES										
Receipts										
Short term loans		-	-		-	-	-	-		-
Borrowing long term/refinancing		90 517	-		-	-	-	-		264
Increase (decrease) in consumer deposits		1 132	264		-	-	-	-		-
Payments										
Repayment of borrowing		(32 192)	(32 002)		3 921	(19 561)	(13 334)	6 227	-47%	(32 002)
NET CASH FROM/(USED) FINANCING ACTIVITIES		59 457	(31 738)		3 921	(19 561)	(13 334)	6 227	-47%	(31 738)
NET INCREASE/ (DECREASE) IN CASH HELD		(59 563)	7 276		37 461	3 070	(47 943)			7 276
Cash/cash equivalents at beginning:		39 182	40 012			50 508	40 012			50 508
Cash/cash equivalents at month/year end:		(20 381)	47 288			53 578	(7 931)			57 783

KZN252 Newcastle - Supporting Table SC1 Material variance explanations - M05 November

Ref	Description	Variance	Reasons for material deviations	Remedial or corrective steps/remarks
1	Revenue By Source R thousands			
	Services Charges: Refuse	-20%		
	Interest earned : External Investments	-15%		
	Other Revenue	-34%	Other revenue is dependent on levels of consumption and therefore fluctuates every month.	
	Licences and permits	-18%	Licences are dependent on the public's reaction, it fluctuates every month.	
2	Expenditure By Type			
	Debt Impairment	-48%	During the year we account for the indigent debt impairment, the bulk is accounted for bi annually	
	Remuneration of Councillors	-18%	Councillors remunerated as part time councillors, whereas budget was gazetted on full time councillors	
	Other Material	-23%	Consolidation of departments in the tower block has reduced expenditure	
	Depreciation	84%	We didn't budget for depreciation which resulted from the revaluation of assets (as per circular 58)	
	Other Expenditure	24%		
	Contracted Services	35%	Security charges and finance consultants escalated contracted services	
	Bulk purchases	-15%		
3	Capital Expenditure			
4	Financial Position			
5	Cash Flow			
6	Measureable performance		The variances in both capital and operational budget performances resulted in the variance in the overall performance of the municipality	
7	Municipal Entities			

KZN252 Newcastle - Supporting Table SC2 Monthly Budget Statement - performance indicators - M05 November

Description of financial indicator	Basis of calculation	Ref	2016/17	Budget Year 2017/18			
			Audited Outcome	Original Budget	Adjusted Budget	YearTD actual	Full Year Forecast
Borrowing Management							
Capital Charges to Operating Expenditure	Interest & principal paid/Operating Expenditure		1,6%	17,0%	0,0%	2,6%	3,4%
Borrowed funding of 'own' capital expenditure	Borrowings/Capital expenditure excl. transfers and grants		0,0%	0,0%	0,0%	0,0%	0,0%
Safety of Capital							
Debt to Equity	Loans, Accounts Payable, Overdraft & Tax Provision/ Funds & Reserves		12,9%	8,2%	0,0%	12,0%	8,2%
Gearing	Long Term Borrowing/ Funds & Reserves		1747,8%	1391,1%	0,0%	1650,7%	1391,1%
Liquidity							
Current Ratio	Current assets/current liabilities	1	105,6%	149,6%	0,0%	128,1%	149,6%
Liquidity Ratio	Monetary Assets/Current Liabilities		9,3%	22,3%	0,0%	10,5%	22,3%
Revenue Management							
Annual Debtors Collection Rate (Payment Level %)	Last 12 Mths Receipts/ Last 12 Mths Billing						
Outstanding Debtors to Revenue	Total Outstanding Debtors to Annual Revenue		29,2%	15,5%	0,0%	80,0%	15,5%
Longstanding Debtors Recovered	Debtors > 12 Mths Recovered/Total Debtors > 12 Months Old		0,0%	0,0%	0,0%	0,0%	0,0%
Creditors Management							
Creditors System Efficiency	% of Creditors Paid Within Terms (within MFMA s 65(e))						
Funding of Provisions							
Percentage Of Provisions Not Funded	Unfunded Provisions/Total Provisions						
Other Indicators							
Electricity Distribution Losses	% Volume (units purchased and generated less units sold)/units purchased and generated	2	3,5%				
Water Distribution Losses	% Volume (units purchased and own source less units sold)/Total units purchased and own source	2	44,0%				
Employee costs	Employee costs/Total Revenue - capital revenue		28,2%	31,2%	0,0%	29,6%	31,2%
Repairs & Maintenance	R&M/Total Revenue - capital revenue		0,0%	0,0%	0,0%	0,0%	0,0%
Interest & Depreciation	I&D/Total Revenue - capital revenue		31,0%	17,9%	0,0%	2,7%	4,3%
IDP regulation financial viability indicators							
i. Debt coverage	(Total Operating Revenue - Operating Grants)/Debt service payments due within financial year)						
ii. O/S Service Debtors to Revenue	Total outstanding service debtors/annual revenue received for services						
iii. Cost coverage	(Available cash + Investments)/monthly fixed operational expenditure						

KZN252 Newcastle - Supporting Table SC3 Monthly Budget Statement - aged debtors - M05 November

R thousands	Description	NT Code	Budget Year 2017/18											Actual Bad Debts Written Off against Debtors	Impairment - Bad Debts i.t.o Council Policy
			0-30 Days	31-60 Days	61-90 Days	91-120 Days	121-150 Days	151-180 Days	181 Dys-1 Yr	Over 1Yr	Total	Total over 90 days			
Debtors Age Analysis By Income Source															
	Trade and Other Receivables from Exchange Transactions - Water	1200	18 429	6 524	6 613	5 948	6 702	6 029	33 018	173 586	286 850	225 283	1 080		
	Trade and Other Receivables from Exchange Transactions - Electricity	1300	54 546	1 173	790	557	514	315	3 653	7 052	68 600	12 091	98		
	Receivables from Non-exchange Transactions - Property Rates	1400	25 389	5 160	4 927	8 873	4 356	4 268	24 210	117 458	194 641	159 165	395		
	Receivables from Exchange Transactions - Waste Water Management	1500	11 170	4 498	4 353	4 485	4 142	4 202	22 702	143 886	199 438	179 417	631		
	Receivables from Exchange Transactions - Waste Management	1600	6 415	2 089	1 953	1 927	1 798	1 698	9 689	61 283	86 851	76 395	532		
	Receivables from Exchange Transactions - Property Rental Debtors	1700	484	121	102	98	94	87	447	1 638	3 070	2 363	-		
	Interest on Arrear Debtor Accounts	1810	2 120	1 294	985	1 011	917	897	5 090	40 540	52 853	48 455	102		
	Recoverable unauthorised, irregular, fruitless and wasteful expenditure	1820	-	-	-	-	-	-	-	-	-	-	-		
	Other	1900	(3 390)	2 512	2 257	2 237	2 501	2 163	11 292	194 126	203 699	202 320	846		
	Total By Income Source	2000	115 164	23 371	21 979	25 135	21 025	19 659	110 101	729 569	1 066 002	905 489	3 684		
2016/17 - totals only															
Debtors Age Analysis By Customer Group															
	Organs of State	2200	(2 278)	1 033	762	3 780	550	758	3 070	27 930	35 606	36 089	-		
	Commercial	2300	60 653	2 415	1 957	2 137	1 784	1 671	8 644	48 809	128 072	63 046	-		
	Households	2400	56 274	19 695	19 020	18 158	18 506	17 043	97 459	645 449	891 605	796 616	3 684		
	Other	2500	515	227	240	1 059	184	186	927	7 381	10 719	9 738	-		
	Total By Customer Group	2600	115 164	23 371	21 979	25 135	21 025	19 659	110 101	729 569	1 066 002	905 489	3 684		

KZN252 Newcastle - Supporting Table SC4 Monthly Budget Statement - aged creditors - M05 November

R thousands	Description	NT Code	Budget Year 2017/18										Total	Prior year totals for chart (same period)		
			0 - 30 Days	31 - 60 Days	61 - 90 Days	91 - 120 Days	121 - 150 Days	151 - 180 Days	181 Days - 1 Year	Over 1 Year						
	Creditors Age Analysis By Customer Type															
	Bulk Electricity	0100	26 564	19 769	-	-	-	-	-	-	-	-	-	-	46 333	
	Bulk Water	0200	5 566	5 566	-	-	-	-	-	-	-	-	-	-	11 132	
	PAYE deductions	0300	6 928	-	-	-	-	-	-	-	-	-	-	-	6 928	
	VAT (output less input)	0400	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Pensions / Retirement deductions	0500	16 384	-	-	-	-	-	-	-	-	-	-	-	16 384	
	Loan repayments	0600	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Trade Creditors	0700	31 073	583	54	48	35	-	-	-	-	1	-	-	31 793	
	Auditor General	0800	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Other	0900	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Total By Customer Type	1000	86 516	25 918	54	48	35	1	1	1	1	1	1	112 571	-	

KZN252 Newcastle - Supporting Table SC5 Monthly Budget Statement - investment portfolio - M05 November

Investments by maturity Name of institution & investment ID	Ref	Period of investment	Type of Investment	Expiry date of investment	Accrued interest for the month	Yield for the month 1 (%)	Market value at beginning of the month	Change in market value	Market value at end of the month
		Yrs/Months							
R thousands									
Municipality									
Nedbank		12 months	Call Account		-		-	-	-
Standard Bank		12 months	Call Account		890		64 311	(29 110)	35 201
ABSA		12 months	Call Account		184		6 679	8	6 687
Sanlam		12 months	Call Account		3		95	3	98
Municipality sub-total					1 077		71 085	(29 099)	41 986
Entities									
					-		-	-	-
Entities sub-total					-		-	-	-
TOTAL INVESTMENTS AND INTEREST	2				1 077		71 085	(29 099)	41 986

KZN252 Newcastle - Supporting Table SC6 Monthly Budget Statement - transfers and grant receipts - M05 November

Description	Ref	2016/17	Budget Year 2017/18							
		Audited Outcome	Original Budget	Adjusted Budget	Monthly actual	YearTD actual	YearTD budget	YTD variance	YTD variance %	Full Year Forecast
R thousands										
RECEIPTS:										
Operating Transfers and Grants										
National Government:		311 750	324 042	-	1 874	137 190	137 190	-		324 042
Local Government Equitable Share		306 952	318 176	-	-	132 574	132 574	-		318 176
Water Services Operating Subsidy		-	-	-	-	-	-	-		-
EPWP Incentive		3 173	4 166	-	1 874	2 916	2 916	-		4 166
Integrated National Electrification Programme		-	-	-	-	-	-	-		-
Finance Management		1 625	1 700	-	-	1 700	1 700	-		1 700
Municipal Systems Improvement	3	-	-	-	-	-	-	-		-
Neighbourhood Development Partnership		-	-	-	-	-	-	-		-
Other transfers and grants [insert description]		-	-	-	-	-	-	-		-
Provincial Government:		10 643	15 598	-	350	350	350	-		15 598
Provincialisation of Libraries		5 695	5 923	-	-	-	-	-		5 923
Level 2 accreditation		4 077	8 761	-	-	-	-	-		8 761
Museums Services		334	350	-	350	350	350	-		350
Community Library Services Grant	4	537	564	-	-	-	-	-		564
Health subsidy		-	-	-	-	-	-	-		-
District Municipality:		-	-	-	-	-	-	-		-
[insert description]		-	-	-	-	-	-	-		-
Other grant providers:		-	-	-	-	-	-	-		-
[insert description]		-	-	-	-	-	-	-		-
Total Operating Transfers and Grants	5	322 393	339 640	-	2 224	137 540	137 540	-		339 640
Capital Transfers and Grants										
National Government:		185 150	218 604	-	1 200	53 300	53 300	-		218 604
Neighbourhood Development Partnership		28 323	50 000	-	1 200	4 800	4 800	-		50 000
Municipal Infrastructure Grant (MIG)		109 214	114 604	-	-	17 000	17 000	-		114 604
Integrated National Electrification Programme		7 000	9 000	-	-	9 000	9 000	-		9 000
Energy efficiency & demand side management		-	-	-	-	-	-	-		-
Municipal water infrastructure		40 613	-	-	-	-	-	-		-
Water Services Infrastructure Grant (WSIG)		-	45 000	-	-	22 500	22 500	-		45 000
Other capital transfers [insert description]		-	-	-	-	-	-	-		-
Provincial Government:		-	11 000	-	-	-	-	-		11 000
Level 2 accreditation		-	-	-	-	-	-	-		-
Recapitalisation of Community Libraries		-	-	-	-	-	-	-		-
Sport and Recreation		-	-	-	-	-	-	-		-
Community Library Service		-	11 000	-	-	-	-	-		11 000
Museum		-	-	-	-	-	-	-		-
Corridor Development		-	-	-	-	-	-	-		-
District Municipality:		-	-	-	-	-	-	-		-
[insert description]		-	-	-	-	-	-	-		-
Other grant providers:		-	10 888	-	3 672	6 072	6 072	-		10 888
European Union		-	10 888	-	3 672	6 072	6 072	-		10 888
Total Capital Transfers and Grants	5	185 150	240 492	-	4 872	59 372	59 372	-		240 492
TOTAL RECEIPTS OF TRANSFERS & GRANTS	5	507 543	580 132	-	7 096	196 912	196 912	-		580 132

KZN252 Newcastle - Supporting Table SC7(1) Monthly Budget Statement - transfers and grant expenditure - M05 November

Description	Ref	2016/17	Budget Year 2017/18							
		Audited Outcome	Original Budget	Adjusted Budget	Monthly actual	YearTD actual	YearTD budget	YTD variance	YTD variance %	Full Year Forecast
R thousands										
EXPENDITURE										
Operating expenditure of Transfers and Grants										
National Government:		311 750	324 042	-	397	134 125	135 018	(893)	-0,7%	324 042
Local Government Equitable Share		306 952	318 176	-	-	132 574	132 574	-	-	318 176
Water Services Operating Subsidy		-	-	-	-	-	-	-	-	-
EPWP Incentive		3 173	4 166	-	364	1 383	1 736	(353)	-20,3%	4 166
Integrated National Electrification Programme		-	-	-	-	-	-	-	-	-
Finance Management		1 625	1 700	-	33	169	708	(540)	-76,2%	1 700
Municipal Systems Improvement		-	-	-	-	-	-	-	-	-
Neighbourhood Development Partnership		-	-	-	-	-	-	-	-	-
Other transfers and grants [insert description]		-	-	-	-	-	-	-	-	-
Provincial Government:		8 643	15 598	-	272	1 969	6 499	(4 531)	-69,7%	15 598
Level 2 accreditation		4 077	8 761	-	-	-	3 650	(3 650)	-100,0%	8 761
Recapitalisation of Community Libraries		3 695	5 923	-	272	1 969	2 468	(499)	-20,2%	-
Health subsidy		-	-	-	-	-	-	-	-	5 923
Community Library		537	564	-	-	-	235	(235)	-100,0%	564
Museum		334	350	-	-	-	146	(146)	-100,0%	350
District Municipality:		-	-	-	-	-	-	-	-	-
[insert description]		-	-	-	-	-	-	-	-	-
Other grant providers:		-	-	-	-	-	-	-	-	-
Total operating expenditure of Transfers and Grants:		320 393	339 640	-	669	136 094	141 517	(5 423)	-3,8%	339 640
Capital expenditure of Transfers and Grants										
National Government:		152 395	218 604	-	5 993	35 206	75 052	(39 846)	-53,1%	218 604
Neighbourhood Development Partnership		11 954	50 000	-	(136)	4 800	4 800	-	-	50 000
Municipal Infrastructure Grant (MIG)		99 544	114 604	-	5 157	16 475	47 752	(31 277)	-65,5%	114 604
Integrated National Electrification Programme		6 001	9 000	-	-	1 591	3 750	(2 159)	-57,6%	9 000
Emergy efficiency & demand side management		-	-	-	-	-	-	-	-	-
Water Services Infrastructure Grant (WSIG)		34 896	45 000	-	972	12 339	18 750	(6 411)	-34,2%	45 000
Accreditation		2 000	11 000	-	-	-	4 583	(4 583)	-100,0%	11 000
Provincial Government:		-	-	-	-	-	-	-	-	-
Level 2 accreditation		-	-	-	-	-	-	-	-	-
Recapitalisation of Community Libraries		2 000	-	-	-	-	-	-	-	-
Sport and Recreation		-	-	-	-	-	-	-	-	-
Community Library		-	11 000	-	-	-	4 583	(4 583)	-100,0%	11 000
Museum		-	-	-	-	-	-	-	-	-
District Municipality:		-	-	-	-	-	-	-	-	-
Other grant providers:		9 934	10 888	-	1 089	6 072	6 072	-	-	10 888
European Union		9 934	10 888	-	1 089	6 072	6 072	-	-	10 888
Total capital expenditure of Transfers and Grants		164 329	240 492	-	7 083	41 277	85 707	(44 430)	-51,8%	240 492
		484 721	580 132	-	7 751	177 371	227 224	(49 853)	-21,9%	580 132

KZN252 Newcastle - Supporting Table SC7(2) Monthly Budget Statement - Expenditure against approved rollovers - M05 November

Description	Ref	Budget Year 2017/18				
		Approved Rollover 2016/17	Monthly actual	YearTD actual	YTD variance	YTD variance %
R thousands						
EXPENDITURE						
Operating expenditure of Approved Roll-overs						
National Government:		-	-	-	-	
Local Government Equitable Share					-	
Water Services Operating Subsidy					-	
EPWP Incentive					-	
Integrated National Electrification Programme					-	
Finance Management					-	
Municipal Systems Improvement					-	
Other transfers and grants [insert description]					-	
Provincial Government:		-	-	-	-	
Provincialisation of Libraries					-	
Museums Services					-	
Community Library Services Grant					-	
Health subsidy					-	
Human Settlement					-	
District Municipality:		-	-	-	-	
[insert description]					-	
Other grant providers:		-	-	-	-	
[insert description]					-	
Total operating expenditure of Approved Roll-overs		-	-	-	-	
Capital expenditure of Approved Roll-overs						
National Government:		651	-	-	651	100,0%
Neighbourhood Development Partnership					-	
Water Services Infrastructure Grant (WSIG)					-	
Integrated National Electrification Programme		651			651	100,0%
Other capital transfers [insert description]					-	
Provincial Government:		22 960	272	1 969	20 991	91,4%
Recapitalisation of Community Libraries		22 960	272	1 969	20 991	91,4%
Corridor Development					-	
District Municipality:		-	-	-	-	
Other grant providers:		-	-	-	-	
[insert description]					-	
Total capital expenditure of Approved Roll-overs		23 611	272	1 969	21 642	91,7%
TOTAL EXPENDITURE OF APPROVED ROLL-OVERS		23 611	272	1 969	21 642	91,7%

KZN252 Newcastle - Supporting Table SC8 Monthly Budget Statement - councillor and staff benefits - M05 November

Summary of Employee and Councillor remuneration	Ref	Budget Year 2017/18								
		2016/17	Original Budget	Adjusted Budget	Monthly actual	YearTD actual	YearTD budget	YTD variance	YTD variance %	Full Year Forecast
		Audited Outcome								
R thousands	1									
Councillors (Political Office Bearers plus Other)										
Basic Salaries and Wages		12 321	14 613		822	5 776	6 089	(313)	-5%	14 613
Pension and UIF Contributions		1 700	2 305		115	339	960	(621)	-65%	2 305
Medical Aid Contributions		283	1 201		7	22	500	(478)	-96%	1 201
Motor Vehicle Allowance		4 759	3 841		535	1 597	1 600	(3)	0%	3 841
Cellphone Allowance		-	155		-	-	65	(65)	-100%	155
Housing Allowances		612	-		-	-	-	-	-	-
Other benefits and allowances		714	1 106		83	81	461	(380)	-82%	1 106
Sub Total - Councillors		20 389	23 219		1 563	7 815	9 675	(1 860)	-19%	23 219
% Increase	4		13,9%							13,9%
Senior Managers of the Municipality	3									
Basic Salaries and Wages		23 792	8 882		278	572	3 705	(3 133)	-85%	8 882
Pension and UIF Contributions		547	580		22	33	242	(208)	-86%	580
Medical Aid Contributions		160	169		9	18	71	(53)	-75%	169
Overtime		-	-		-	-	-	-	-	-
Performance Bonus		249	264		-	-	110	(110)	-100%	264
Motor Vehicle Allowance		825	875		21	43	364	(322)	-88%	875
Cellphone Allowance		-	-		-	-	-	-	-	-
Housing Allowances		30	32		-	-	13	(13)	-100%	32
Other benefits and allowances		137	146		13	32	61	(29)	-47%	146
Payments in lieu of leave		-	-		-	119	-	119	#DIV/0!	-
Long service awards		-	-		-	-	-	-	-	-
Post-retirement benefit obligations		-	-		-	-	-	-	-	-
Sub Total - Senior Managers of Municipality		25 739	10 957		344	816	4 565	(3 749)	-82%	10 957
% Increase	4		-57,4%							-57,4%
Other Municipal Staff										
Basic Salaries and Wages		296 942	295 998		27 145	181 988	123 332	58 656	48%	295 998
Pension and UIF Contributions		51 570	55 321		4 648	9 376	23 051	(13 675)	-59%	55 321
Medical Aid Contributions		18 714	21 691		1 845	3 696	9 038	(5 341)	-59%	21 691
Overtime		35 605	32 652		3 808	7 355	13 805	(6 250)	-46%	32 652
Performance Bonus		27 223	28 856		-	-	12 024	(12 024)	-100%	28 856
Motor Vehicle Allowance		12 496	15 954		1 931	3 666	6 648	(2 981)	-45%	15 954
Cellphone Allowance		11	11		-	-	5	(5)	-100%	11
Housing Allowances		8 910	9 483		692	693	3 951	(3 258)	-82%	9 483
Other benefits and allowances		12 610	18 491		5 375	6 683	7 705	978	13%	18 491
Payments in lieu of leave		-	24 462		314	1 274	10 192	(8 919)	-88%	24 462
Long service awards		-	862		-	-	359	(359)	-100%	862
Post-retirement benefit obligations		-	-		-	-	-	-	-	-
Sub Total - Other Municipal Staff		464 080	503 781		45 758	216 731	209 909	6 823	3%	503 781
% Increase	4		8,6%							8,6%
Total Parent Municipality		510 209	537 957		47 665	225 362	224 149	1 214	1%	537 957
Unpaid salary, allowances & benefits in arrears:										
Board Members of Entities										
Basic Salaries and Wages		-	-		-	-	-	-	-	-
Pension and UIF Contributions		-	-		-	-	-	-	-	-
Medical Aid Contributions		-	-		-	-	-	-	-	-
Overtime		-	-		-	-	-	-	-	-
Performance Bonus		-	-		-	-	-	-	-	-
Motor Vehicle Allowance		-	-		-	-	-	-	-	-
Cellphone Allowance		-	-		-	-	-	-	-	-
Housing Allowances		-	-		-	-	-	-	-	-
Other benefits and allowances		-	-		-	-	-	-	-	-
Board Fees		-	-		-	-	-	-	-	-
Payments in lieu of leave		-	-		-	-	-	-	-	-
Long service awards		-	-		-	-	-	-	-	-
Post-retirement benefit obligations		-	-		-	-	-	-	-	-
Sub Total - Board Members of Entities	2	-	-		-	-	-	-	-	-
% Increase	4									
Senior Managers of Entities										
Basic Salaries and Wages		-	-		-	-	-	-	-	-
Pension and UIF Contributions		-	-		-	-	-	-	-	-
Medical Aid Contributions		-	-		-	-	-	-	-	-
Overtime		-	-		-	-	-	-	-	-
Performance Bonus		-	-		-	-	-	-	-	-
Motor Vehicle Allowance		-	-		-	-	-	-	-	-
Cellphone Allowance		-	-		-	-	-	-	-	-
Housing Allowances		-	-		-	-	-	-	-	-
Other benefits and allowances		-	-		-	-	-	-	-	-
Payments in lieu of leave		-	-		-	-	-	-	-	-
Long service awards		-	-		-	-	-	-	-	-
Post-retirement benefit obligations		-	-		-	-	-	-	-	-
Sub Total - Senior Managers of Entities	2	-	-		-	-	-	-	-	-
% Increase	4									
Other Staff of Entities										
Basic Salaries and Wages		-	-		-	-	-	-	-	-
Pension and UIF Contributions		-	-		-	-	-	-	-	-
Medical Aid Contributions		-	-		-	-	-	-	-	-
Overtime		-	-		-	-	-	-	-	-

Performance Bonus										
Motor Vehicle Allowance										
Cellphone Allowance										
Housing Allowances										
Other benefits and allowances										
Payments in lieu of leave										
Long service awards										
Post-retirement benefit obligations										
Sub Total - Other Staff of Entities	4									
% Increase										
Total Municipal Entities										
TOTAL SALARY, ALLOWANCES & BENEFITS		510 209	537 857	-	47 665	225 362	224 149	1 214	1%	537 857
% Increase	4		5,4%		46 102	217 547	214 474	3 073	1%	514 737
TOTAL MANAGERS AND STAFF		489 620	514 737							

KZN252 Newcastle - NOT REQUIRED - municipality does not have entities or this is the parent municipality's budget - M05 November

Description	Ref	Budget Year 2017/18								
		2016/17 Audited Outcome	Original Budget	Adjusted Budget	Monthly actual	YearTD actual	YearTD budget	YTD variance	YTD variance %	Full Year Forecast
R thousands	1									
Revenue By Source										
Property rates		232 286	266 182		20 595	110 882	110 909	(27)	0%	266 182
Property rates - penalties & collection charges		-	-		-	-	-	-	-	-
Service charges - electricity revenue		675 673	690 521		56 642	307 322	287 717	19 604	7%	690 521
Service charges - water revenue		136 672	151 001		12 552	61 405	62 917	(1 512)	-2%	151 001
Service charges - sanitation revenue		80 093	85 212		7 166	37 994	35 505	2 489	7%	85 212
Service charges - refuse revenue		56 836	63 475		5 045	21 113	26 448	(5 335)	-20%	63 475
Service charges - other		-	-		-	-	-	-	-	-
Rental of facilities and equipment		7 278	8 059		686	3 287	3 358	(71)	-2%	8 059
Interest earned - external investments		-	4 601		280	1 639	1 917	(278)	-15%	4 601
Interest earned - outstanding debtors		-	12 573		1 159	4 805	5 239	(433)	-8%	12 573
Dividends received		-	-		-	-	-	-	-	-
Fines		3 606	5 203		29	2 280	2 168	112	5%	5 203
Licences and permits		-	12		1	4	5	(1)	-19%	12
Agency services		-	-		-	-	-	-	-	-
Transfers recognised - operational		527 822	345 790		16 168	179 537	179 537	-	-	345 790
Other revenue		16 365	17 735		1 289	4 877	7 390	(2 512)	-34%	17 735
Gains on disposal of PPE		-	-		-	-	-	-	-	-
Total Revenue (excluding capital transfers and contributions)		1 735 630	1 650 366		121 613	735 146	723 110	12 036	2%	1 650 366
Expenditure By Type										
Employee related costs		489 820	514 737		46 102	217 547	214 474	3 073	1%	514 737
Remuneration of councillors		20 389	23 219		1 563	7 815	9 675	(1 860)	-19%	23 219
Debt impairment		100 304	101 807		3 392	22 032	42 420	(20 388)	-48%	101 807
Depreciation & asset impairment		472 119	247 895		37 490	189 895	103 289	86 605	84%	247 895
Finance charges		65 784	47 135		3 934	20 177	19 640	537	3%	47 135
Bulk purchases		558 946	579 385		38 761	205 673	241 410	(35 738)	-15%	579 385
Other materials		1 832	3 913		212	1 261	1 630	(369)	-23%	3 913
Contracted services		61 246	22 203		2 237	12 470	9 251	3 219	35%	22 203
Transfers and grants		-	-		-	-	-	-	-	-
Other expenditure		316 458	191 787		36 554	98 815	79 911	18 904	24%	191 787
Loss on disposal of PPE		-	-		-	-	-	-	-	-
Total Expenditure		2 086 897	1 732 082		170 243	775 684	721 701	53 984	7%	1 732 082
Surplus/(Deficit)		(351 267)	(81 716)		(48 631)	(40 538)	1 410	(41 948)	-2976%	(81 716)
Transfers recognised - capital		-	229 854		-	53 300	53 300	-	-	229 854
Contributions recognised - capital		-	-		-	-	-	-	-	-
Contributed assets		-	-		-	-	-	-	-	-
Surplus/(Deficit) after capital transfers & contributions		(351 267)	148 138		(48 631)	12 762	54 710	(41 948)	-77%	148 138
Taxation		-	-		-	-	-	-	-	-
Surplus/(Deficit) after taxation		(351 267)	148 138		(48 631)	12 762	54 710	(41 948)	-77%	148 138

KZN252 Newcastle - Supporting Table SC12 Monthly Budget Statement - capital expenditure trend - M05 November

Month	2016/17	Budget Year 2017/18							
	Audited Outcome	Original Budget	Adjusted Budget	Monthly actual	YearTD actual	YearTD budget	YTD variance	YTD variance %	% spend of Original Budget
R thousands									
Monthly expenditure performance trend									
July	5 425	21 148		382	382	21 148	20 767	98,2%	0%
August	24 742	21 148		6 685	7 067	42 296	35 230	83,3%	3%
September	9 997	21 148		16 817	23 883	63 445	39 561	62,4%	9%
October	6 589	21 148		11 433	35 316	84 593	49 277	58,3%	14%
November	20 254	21 148		6 775	42 091	105 741	63 650	60,2%	17%
December	18 619	21 148				126 889	-		
January	11 502	21 148				148 037	-		
February	12 094	21 148				169 186	-		
March	7 186	21 148				190 334	-		
April	9 042	21 148				211 482	-		
May	34 782	21 148				232 630	-		
June	48 011	21 148				253 778	-		
Total Capital expenditure	208 244	253 778	-	42 091					

KZN252 Newcastle - Supporting Table SC13a Monthly Budget Statement - capital expenditure on new assets by asset class - M05 November

Description	Ref	Budget Year 2017/18								
		2016/17 Audited Outcome	Original Budget	Adjusted Budget	Monthly actual	YearTD actual	YearTD budget	YTD variance	YTD variance %	Full Year Forecast
R thousands	1									
Capital expenditure on new assets by Asset Class/Sub-class										
Infrastructure		137 019	224 836	-	4 164	24 060	93 682	69 622	74,3%	224 836
Infrastructure - Road transport		78 813	98 873	-	3 781	9 334	41 197	31 863	77,3%	98 873
Roads, Pavements & Bridges		78 813	98 873	-	3 781	9 334	41 197	31 863	77,3%	98 873
Storm water		-	-	-	-	-	-	-	-	-
Infrastructure - Electricity		1 059	9 000	-	229	1 624	3 750	2 126	56,7%	9 000
Generation		-	-	-	-	-	-	-	-	-
Transmission & Reticulation		1 059	9 000	-	229	1 624	3 750	2 126	56,7%	9 000
Street Lighting		-	-	-	-	-	-	-	-	-
Infrastructure - Water		46 310	116 963	-	-	12 948	48 735	35 786	73,4%	116 963
Dams & Reservoirs		-	-	-	-	-	-	-	-	-
Water purification		-	-	-	-	-	-	-	-	-
Reticulation		46 310	116 963	-	-	12 948	48 735	35 786	73,4%	116 963
Infrastructure - Sanitation		10 235	-	-	154	154	-	(154)	#DIV/0!	-
Reticulation		10 235	-	-	154	154	-	(154)	#DIV/0!	-
Sewerage purification		-	-	-	-	-	-	-	-	-
Infrastructure - Other		602	-	-	-	-	-	-	-	-
Waste Management		-	-	-	-	-	-	-	-	-
Transportation		-	-	-	-	-	-	-	-	-
Gas		-	-	-	-	-	-	-	-	-
Other		602	-	-	-	-	-	-	-	-
Community		1 411	10 368	-	101	2 428	4 320	1 892	43,8%	10 368
Parks & gardens		767	-	-	-	-	-	-	-	-
Sportsfields & stadia		597	-	-	-	-	-	-	-	-
Swimming pools		-	10 368	-	101	2 428	4 320	1 892	43,8%	10 368
Community halls		-	-	-	-	-	-	-	-	-
Libraries		-	-	-	-	-	-	-	-	-
Recreational facilities		-	-	-	-	-	-	-	-	-
Fire, safety & emergency		48	-	-	-	-	-	-	-	-
Security and policing		-	-	-	-	-	-	-	-	-
Buses		-	-	-	-	-	-	-	-	-
Clinics		-	-	-	-	-	-	-	-	-
Museums & Art Galleries		-	-	-	-	-	-	-	-	-
Cemeteries		-	-	-	-	-	-	-	-	-
Social rental housing		-	-	-	-	-	-	-	-	-
Other		-	-	-	-	-	-	-	-	-
Heritage assets		-	-	-	-	-	-	-	-	-
Buildings		-	-	-	-	-	-	-	-	-
Other		-	-	-	-	-	-	-	-	-
Investment properties		-	-	-	-	-	-	-	-	-
Housing development		-	-	-	-	-	-	-	-	-
Other		-	-	-	-	-	-	-	-	-
Other assets		1 074	3 950	-	32	486	1 646	1 159	70,4%	3 950
General vehicles		602	-	-	-	-	-	-	-	-
Specialised vehicles		-	-	-	-	-	-	-	-	-
Plant & equipment		115	-	-	-	-	-	-	-	-
Computers - hardware/equipment		-	2 700	-	-	-	1 125	1 125	100,0%	2 700
Furniture and other office equipment		358	1 250	-	32	186	521	335	64,3%	1 250
Abattoirs		-	-	-	-	-	-	-	-	-
Markets		-	-	-	-	-	-	-	-	-
Civic Land and Buildings		-	-	-	-	-	-	-	-	-
Other Buildings		-	-	-	-	300	-	(300)	#DIV/0!	-
Other Land		-	-	-	-	-	-	-	-	-
Surplus Assets - (Investment or Inventory)		-	-	-	-	-	-	-	-	-
Other		-	-	-	-	-	-	-	-	-
Agricultural assets		-	-	-	-	-	-	-	-	-
List sub-class		-	-	-	-	-	-	-	-	-
Biological assets		-	-	-	-	-	-	-	-	-
List sub-class		-	-	-	-	-	-	-	-	-
Intangibles		32	-	-	-	-	-	-	-	-
Computers - software & programming		32	-	-	-	-	-	-	-	-
Other		-	-	-	-	-	-	-	-	-
Total Capital Expenditure on new assets	1	139 537	239 154	-	4 297	26 974	99 647	72 673	72,9%	239 154

Total Capital Expenditure on renewal of existing assets	1	68 707	14 624	-	2 478	15 116	6 094	(9 023)	-148,1%	14 624
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Specialised vehicles		-	-	-	-	-	-	-	-	-
Refuse		-	-	-	-	-	-	-	-	-
Fire		-	-	-	-	-	-	-	-	-
Conservancy		-	-	-	-	-	-	-	-	-
Ambulances		-	-	-	-	-	-	-	-	-

References

1. Total Capital Expenditure on new assets (SC13a) plus Total Capital Expenditure on renewal of existing assets (SC13b) must reconcile to total capital expenditure in Table C5

check balance		-	-	-	0	-0	-	-	-	-
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- Table F2 Monthly Budget Statement - Financial Performance (revenue and expenditure) - M05 Nov 2017

NEWCASTLE LOCAL MUNICIPALITY									
Description	2016/17	Current Year 2017/18							
	Unaudited Outcome	Original Budget	Adjusted Budget	Monthly actual	YearTD actual	YearTD budget	YTD variance	YTD variance	Full Year Forecast
								%	
R thousands									
Revenue By Source									
Service charges - water revenue		66 793		5 566	27 830	27 830	-	0,0%	66 793
Service charges - sanitation revenue									
Service charges - other									
Rental of facilities and equipment									
Interest earned - external investments									
Interest earned - outstanding debtors									
Agency services									
Transfers recognised - operational									
Other revenue									
Gains on disposal of PPE									
Total Revenue (excluding capital transfers and contributions)	-	66 793	-	5 566	27 830	27 830	-	0,0%	66 793
Expenditure By Type									
Employee related costs	9 590	10 849		1 478	5 736	4 520	1 216	26,9%	10 849
Remuneration of Directors	-	-		-	-	-	-	-	-
Debt impairment	-	-		-	-	-	-	-	-
Collection costs	-	-		-	-	-	-	-	-
Depreciation & asset impairment	498	528		88	220	220	0	0,0%	528
Finance charges	-	-		-	-	-	-	-	-
Bulk purchases	19 611	15 000		(141)	6 668	6 250	404	28,1%	3 450
Other materials	4 600	3 450		360	1 841	1 437			
Contracted services	-	-		-	-	-	-	-	-
Transfers and grants	-	-		-	-	-	-	-	-
Repairs and maintenance	24 333	27 802		1 856	11 711	11 584	127	1,1%	27 802
Other expenditure	226	31		-	5	13	(8)	-58,0%	31
Loss on disposal of PPE	-	-		-	-	-	-	-	-
Total Expenditure	58 859	57 659	-	3 641	26 182	24 025	2 157	9,0%	42 659
Recharge									
Head Office Recharge	23 459	25 374		2 065	8 807	10 573	(1 766)	-16,7%	25 374
	(82 318)	(16 240)	-	(140)	(7 159)	(6 767)	(392)	-	(1 240)
Surplus/(Deficit)									
Transfers and subsidies - capital (monetary allocations) (National / Provincial and District)									
Transfers and subsidies - capital (in-kind - all)									
Surplus/(Deficit) for the year		(16 240)	-	(140)	(7 159)	(6 767)	(392)		(1 240)

- Table F2 Monthly Budget Statement - Financial Performance (revenue and expenditure) - M05 Nov 2017

uTHUKELA WATER (PTY) LTD									
Description	2016/17	Current Year 2017/18							
	Unaudited Outcome	Original Budget	Adjusted Budget	Monthly actual	YearTD actual	YearTD budget	YTD variance	YTD variance	Full Year Forecast
								%	
R thousands									
Revenue By Source									
Service charges - water revenue		101 758		8 593	42 344	42 399	(55)	-0,1%	101 758
Service charges - sanitation revenue									
Service charges - other				10	47	-	47		282
Rental of facilities and equipment				101	384	21	363	1742,9%	250
Interest earned - external investments		250							
Interest earned - outstanding debtors									
Agency services									
Transfers recognised - operational				0	22	33	(11)	-34,4%	400
Other revenue		400							
Gains on disposal of PPE									
Total Revenue (excluding capital transfers and contributions)	-	102 408	-	8 703	42 797	42 453	344	0,8%	102 690
Expenditure By Type									
Employee related costs	33 209	40 281		1 810	15 074	16 695	(1 621)	-9,7%	40 281
Remuneration of Directors	-	-		-	-	-	-		-
Debt impairment	-	-		-	-	-	-		-
Collection costs	-	-		-	-	-	-		-
Depreciation & asset impairment	1 133	1 201		216	516	500	15	3,1%	1 201
Finance charges	1 359	1 681		110	550	700	(151)	-21,5%	1 681
Bulk purchases	21 280	1 803		8	7 419	7 001	418	6,0%	1 803
Other materials	5 640	6 807		132	2 642	2 836	(194)	-6,8%	6 807
Contracted services	-	-		-	-	-	-		-
Transfers and grants	-	-		-	-	-	-		-
Repairs and maintenance	40 437	47 395		3 387	17 218	19 748	(2 530)	-12,8%	47 395
Other expenditure	3 256	3 240		(18)	1 093	1 386	(293)	-21,1%	3 240
Loss on disposal of PPE	-	-		-	-	-	-		-
Total Expenditure	106 314	102 408	-	5 644	44 512	48 867	(4 355)	-8,9%	102 408
Surplus/(Deficit)	(106 314)	0	-	3 060	(1 715)	(6 414)	(4 699)	-	282
Transfers and subsidies - capital (monetary allocations) (National / Provincial and District)									
Transfers and subsidies - capital (in-kind - all)									
Surplus/(Deficit) for the year		0	-	3 060	(1 715)	(6 414)	4 699		282

- Table F2 Monthly Budget Statement - Financial Performance (revenue and expenditure) - M05 Nov 2017

HEAD OFFICE

Description	2016/17	Current Year 2017/18								
	Unaudited Outcome	Original Budget	Adjusted Budget	Monthly actual	YearTD actual	YearTD budget	YTD variance	YTD variance %	Full Year Forecast	
R thousands								%		
Revenue By Source										
Service charges - water revenue		18 585		1 601	7 404	7 744	(340)	-4,4%	18 585	
Service charges - sanitation revenue										
Service charges - other				10	47		47		113	
Rental of facilities and equipment				101	384	104	280	268,6%	921	
Interest earned - external investments		250								
Interest earned - outstanding debtors										
Agency services										
Transfers recognised - operational				0	22		22		52	
Other revenue										
Gains on disposal of PPE										
Total Revenue (excluding capital transfers and contributions)		-	18 835	-	1 712	7 857	7 848	9	0,1%	19 672
Expenditure By Type										
Employee related costs	18 728	21 901		326	7 599	9 125	(1 526)	-16,7%	21 901	
Remuneration of Directors	-	-		-	-	-	-	-	-	
Debt impairment	-	-		-	-	-	-	-	-	
Collection costs	-	-		-	-	-	-	-	-	
Depreciation & asset impairment	387	410		84	186	171	15	9,0%	410	
Finance charges	1 359	1 681		110	550	700	(151)	-21,5%	1 681	
Bulk purchases	-	-		-	-	-	-	-	-	
Other materials	68	842		(416)	423	351	72	20,6%	842	
Contracted services	-	-		-	-	-	-	-	-	
Transfers and grants	-	-		-	-	-	-	-	-	
Repairs and maintenance	8 555	6 695		933	2 220	2 790	(570)	-20,4%	6 695	
Other expenditure	2 867	3 230		(18)	1 087	1 346	(259)	-19,2%	3 230	
Loss on disposal of PPE	-	-		-	-	-	-	-	-	
Total Expenditure	31 963	34 759	-	1 018	12 066	14 483	(2 417)	-16,7%	34 759	
Surplus/(Deficit)	(31 963)	(15 924)	-	694	(4 208)	(6 635)	2 427	-1,3%	(15 087)	
Transfers recognised - capital	-	-		-	-	-	-	-	-	
Contributions of PPE	-	-		-	-	-	-	-	-	
Recharge										
Head Office Recharge	(31 963)	(34 759)	-	(2 829)	(12 066)	(6 035)	(2 417)		34 759	
Surplus/(Deficit) for the year				(2 135)	(16 274)	(12 670)	9		19 672	



NEWCASTLE MUNICIPALITY
(Registration number KZ252)

**ANNUAL FINANCIAL STATEMENTS
FOR THE 5 MONTHS ENDED NOVEMBER 30, 2017**

Newcastle Municipality

Annual Financial Statements for the 5 Months ended November 30, 2017

Statement of Financial Position as at November 30, 2017

Figures in Rand	Note(s)	30 November 2017	30 June 2017
Assets			
Current Assets			
Inventories		14,656,783	15,223,528
Other financial assets		4,834	5,791
Receivables from exchange transactions		37,103,515	42,011,583
Receivables from non-exchange transactions		14,030,457	12,116,267
Consumer debtors from exchange transactions		537,045,560	452,626,524
Cash and cash equivalents		53,578,609	50,507,758
		656,419,758	572,491,451
Non-Current Assets			
Investment property		365,272,000	365,272,000
Property, plant and equipment		6,950,571,061	7,056,677,338
Intangible assets		7,691,522	8,686,539
Heritage assets		6,991,102	6,991,102
Investments in associates		301,163,242	301,163,242
		7,631,688,927	7,738,790,221
Non-Current Assets		7,631,688,927	7,738,790,221
Current Assets		656,419,758	572,491,451
Total Assets		8,288,108,685	8,311,281,672
Liabilities			
Current Liabilities			
Financial liabilities		30,400,749	32,002,485
Finance lease obligation		96,951	168,853
Payables from exchange transactions		394,931,514	451,253,295
VAT payable		4,745,093	2,390,525
Consumer deposits		15,972,578	14,334,239
Unspent conditional grants and receipts		60,127,001	41,556,011
Provisions		6,215,831	6,215,831
		512,489,717	547,921,239
Non-Current Liabilities			
Financial liabilities		429,328,025	447,215,530
Finance lease obligation		234,909	234,909
Provisions		128,168,731	128,168,731
Provision for rehabilitation of landfill site		31,217,649	31,217,649
		588,949,314	606,836,819
Non-Current Liabilities		588,949,314	606,836,819
Current Liabilities		512,489,717	547,921,239
Total Liabilities		1,101,439,031	1,154,758,058
Assets		8,288,108,685	8,311,281,672
Liabilities		(1,101,439,031)	(1,154,758,058)
Net Assets		7,186,669,654	7,156,523,614
Reserves			
Housing Development fund		25,560,336	25,071,001
Self insurance reserve		462,124	530,020
Accumulated surplus		7,160,647,182	7,130,922,592
Total Net Assets		7,186,669,642	7,156,523,613

Newcastle Municipality

Annual Financial Statements for the 5 Months ended November 30, 2017

Statement of Financial Performance

Figures in Rand	Note(s)	5 Months Ended 30 November 2017	30 June 2017
Revenue			
Service charges		427,833,654	948,273,264
Rental of facilities and equipment		3,293,146	7,278,218
Sundry revenue		748,958	3,647,339
Other income		454,416	1,303,488
Fee income		3,670,726	7,854,510
Interest received		6,445,297	14,835,339
Property Rates		110,882,486	232,285,813
Government grants & subsidies		179,537,213	527,822,316
Fines		2,280,080	3,605,936
Total revenue		735,145,976	1,746,906,223
Expenditure			
Employee costs		225,362,264	495,757,372
Remuneration of councillors		-	20,389,056
Depreciation and amortisation		152,405,275	472,110,422
Impairment of assets		-	1,348,277
Finance costs		20,176,653	65,783,550
Debt Impairment		22,031,865	100,303,930
Collection costs		-	8,802,170
Repairs and maintenance		28,852,310	85,654,026
Bulk purchases		172,478,064	558,945,739
Contracted services		12,469,650	61,245,745
General Expenses		71,223,866	219,013,610
Loss on actuarial valuation		-	3,472,031
Total expenditure		704,999,947	2,092,825,928
Total revenue		735,145,976	1,746,906,223
Total expenditure		(704,999,947)	(2,092,825,928)
Operating surplus (deficit)		30,146,029	(345,919,705)
Share of deficit in investment in associates		-	(41,219,977)
Actuarial gains/losses		-	3,559,453
Fair value adjustments to investment property		-	89,298,000
		-	51,637,476
Operating surplus/deficit		-	51,637,476
Surplus (deficit) before taxation		30,146,029	(294,282,229)
Taxation		-	-
Surplus (deficit) for the 5 Months		30,146,029	(294,282,229)

Newcastle Municipality

Annual Financial Statements for the 5 Months ended November 30, 2017

Statement of Changes in Net Assets

Figures in Rand	Housing development fund	Insurance reserve	Total reserves	Accumulated surplus	Total net assets
Balance at July 1, 2016	26,037,234	708,555	26,745,789	7,424,242,101	7,450,987,890
Changes in net assets					
Deficit for the year	-	-	-	(294,282,229)	(294,282,229)
Transfer to housing development fund	(966,233)	-	(966,233)	966,233	-
Transfer from self insurance reserves	-	(178,535)	(178,535)	178,535	-
Recognising Nedbank deposits	-	-	-	375,174	375,174
Adjustment on Assets	-	-	-	(557,222)	(557,222)
Total changes	(966,233)	(178,535)	(1,144,768)	(293,319,509)	(294,464,277)
Balance at July 1, 2017	25,071,001	530,020	25,601,021	7,130,922,592	7,156,523,613
Deficit for the year	-	-	-	30,146,029	30,146,029
Transfer to Housing development fund	489,335	-	489,335	(489,335)	-
Transfer to Self insurance reserves	-	(67,896)	(67,896)	67,896	-
Total changes	489,335	(67,896)	421,439	29,724,590	30,146,029
Balance at November 30, 2017	25,560,336	462,124	26,022,460	7,160,647,182	7,186,669,642

Newcastle Municipality

Annual Financial Statements for the 5 Months ended November 30, 2017

Cash Flow Statement

Figures in Rand	Note(s)	5 Months Ended 30 November 2017	30 June 2017
Cash flows from operating activities			
Receipts			
Sale of goods and services		464,744,429	1,077,201,316
Grants		191,690,000	536,797,337
Interest income		6,445,297	14,835,339
		<u>662,879,726</u>	<u>1,628,833,992</u>
Payments			
Employee costs and Councillors remuneration		(225,362,264)	(516,146,428)
Suppliers		(352,618,269)	(813,215,793)
Finance costs		(20,176,653)	(65,783,550)
		<u>(598,157,186)</u>	<u>(1,395,145,771)</u>
Total receipts		662,879,726	1,628,833,992
Total payments		(598,157,186)	(1,395,145,771)
Net cash flows from operating activities		<u>64,722,540</u>	<u>233,688,221</u>
Cash flows from investing activities			
Purchase of property, plant and equipment		(42,090,546)	(219,374,430)
Purchase of other intangible assets		-	(26,590)
Purchases of Heritage Assets		-	(4,850)
		<u>(42,090,546)</u>	<u>(219,405,870)</u>
Cash flows from financing activities			
Net movements in long term loans		(19,489,241)	(8,659,637)
Movement on finance lease		(71,902)	312,148
		<u>(19,561,143)</u>	<u>(8,347,489)</u>
Net increase/(decrease) in cash and cash equivalents		3,070,851	5,934,862
Cash and cash equivalents at the beginning of the year		50,507,758	44,572,895
Cash and cash equivalents at the end of the year		<u>53,578,609</u>	<u>50,507,757</u>



EASTERN REGION
PRIVATE BAG X16 WESTVILLE 3630



ESKOM HOLDINGS SOC LTD REG NO 2002/015527/30
VAT REG NO 4740101508

CONTACT CENTRE: (0860) 037566
FAX NO: 0862 437 566
E-MAIL: customerservices@eskom.co.za
WEB: WWW.ESKOM.CO.ZA

TEL: 08600 37566
SMS: 35328

NEWCASTLE MUNICIPALITY
PRIVATE BAG X6621
NEWCASTLE
2940

YOUR ACCOUNT NO	5578885631
SECURITY HELD	1.16
BILLING DATE	2017-12-04
TAX INVOICE NO	557880034147
ACCOUNT MONTH	NOVEMBER 2017
CURRENT DUE DATE	2017-12-15
VAT REG NO	4000791824

CUSTOMER SELF SERVICE WEBSITE:
<https://csonline.eskom.co.za>

EASTERN REGION
PRIVATE BAG X16 WESTVILLE 3630

DIRECT DEPOSIT DETAIL	
BANK:	First National Bank
BRANCH CODE:	223626
BANK ACC NO:	50850143295

TAX INVOICE

E-MAIL: Mukelisiwe.Shabalala@newcastle.gov.za

ACCOUNT TRANSACTION SUMMARY

ADMINISTRATION CHARGE	R	3,332.10	
TRANSMISSION NETWORK CAPACITY	R	1,095,000.00	
URBAN LOW VOLTAGE SUBSIDY	R	1,560,000.00	
ANCILLARY SERVICE (ALL)	R	164,966.97	
ENERGY CHARGE (PEAK)	8,172,405.00	R	6,698,103.14
ENERGY CHARGE (OFF)	23,263,565.00	R	8,326,029.91
ENERGY CHARGE (STD)	21,779,182.00	R	12,285,636.57
ELECTRIFICATION AND RURAL SUBS (ALL)	R	3,677,167.00	
SERVICE CHARGE	R	104,337.90	
TOTAL CHARGES FOR BILLING PERIOD	R	33,914,573.59	

ACCOUNT NO / REFERENCE NO

5578885631
NAME
NEWCASTLE MUNICIPALITY
FAX NUMBER
0343129697

	0934 5578885631
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ACCOUNT SUMMARY FOR NOVEMBER 2017

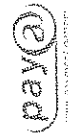
BALANCE BROUGHT FORWARD	(Due Date 2017-12-02)	R	99,342,639.09
PAYMENT(S) RECEIVED	Direct Deposit - 2017-11-01	R	-7,350,833.55
PAYMENT(S) RECEIVED	Direct Deposit - 2017-12-01	R	-67,086,672.00
TOTAL CHARGES FOR BILLING PERIOD		R	33,914,573.59
ADJUSTMENT	Interest on overdue account	R	1,023,778.32
PAYMENT ARRANGEMENT	5578885574 (Balance o/s R 7,350,833.55)	R	7,350,833.56
PAYMENT ARRANGEMENT	5578885933 (Balance o/s R 0.00)	R	52,909,431.57
VAT RAISED ON ITEMS AT 14%		R	4,748,040.31

COPY ONLY

11341 5578885631



9207 0557 8885 6313

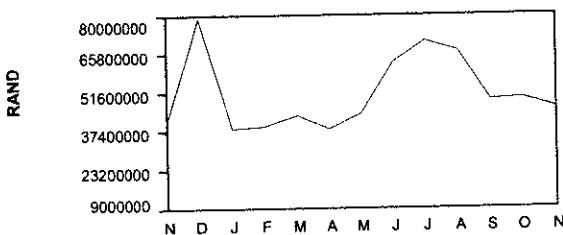


ARREARS					CURRENT	TOTAL DUE R	71,942,359.32
>90 DAYS	61-90 DAYS	31-60 DAYS	16-30 DAYS	0.00			
0.00	0.00	24,905,133.54	0.00	47,037,225.78			

TOTAL AMOUNT DUE

71,942,359.30

Account OVERDUE - Subject to Disconnection



MONTH

PAYMENT ARRANGEMENT

INSTALMENT	60,260,265.13
ARREARS (Due Immediately)	24,905,133.54
DUE DATE (For Current Amount)	2017-12-15
AMOUNT PAID	

PAGE RUN NO	EP 1
BILL GROUP	
BILL PAGE	1 OF 2

LATE PAYMENT CHARGES WILL BE ADDED TO OVERDUE ACCOUNT



EASTERN REGION
PRIVATE BAG X16 WESTVILLE 3630

CONTACT CENTRE: (0860) 037566
 FAX NO: 0862 437 566
 E-MAIL: customerservices@eskom.co.za
 WEB: WWW.ESKOM.CO.ZA

NEWCASTLE MUNICIPALITY
 PRIVATE BAG X6621
 NEWCASTLE
 2940

YOUR ACCOUNT NO	5578885631
BILLING DATE	2017-12-04
TAX INVOICE NO	557880034147
ACCOUNT MONTH	NOVEMBER 2017
CURRENT DUE DATE	2017-12-15
VAT REG NO	4000791824
NOTIFIED MAX DEMAND	125,000.00
UTILISED CAPACITY	125,000.00

CONSUMPTION DETAILS (2017-11-01 - 2017-11-30)

ENERGY CONSUMPTION OFF PEAK kWh	23,263,565.30
ENERGY CONSUMPTION STD kWh	21,779,181.80
ENERGY CONSUMPTION PEAK kWh	8,172,404.58
ENERGY CONSUMPTION ALL kWh	53,215,151.68
DEMAND CONSUMPTION - OFF PEAK	109,954.11
DEMAND CONSUMPTION - STD	113,653.90
DEMAND CONSUMPTION - PEAK	103,550.46
DEMAND READING - kW/KVA	113,653.90
REACTIVE ENERGY - OFF PEAK	8,005,224.00
REACTIVE ENERGY - STD	7,267,922.60
REACTIVE ENERGY - PEAK	2,890,461.84
LOAD FACTOR	69.00

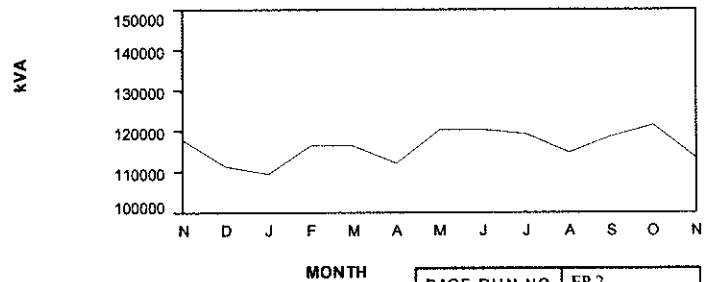
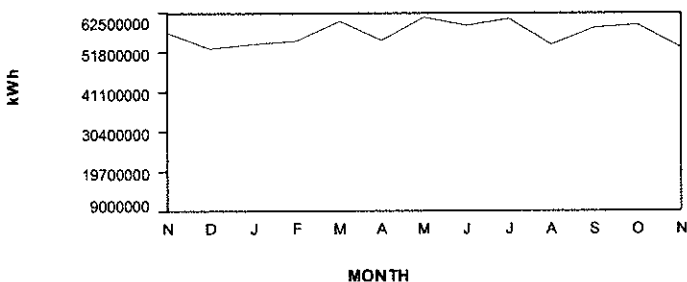
PREMISE ID NUMBER 5578885383 TARIFF NAME: Megaflex

INST 08881 BULK SUPPLY 1 NEWCASTLE CIVIC CENTRE 37 MURCHISON BULK SUPPLY TO NEWCASTLE MUNICIPALITY

Administration Charge @ R111.07 per day for 30 days	R	3,332.10
TX Network Capacity Charge 125,000 kVa @ R8.76 : = R8.76/kVA	R	1,095,000.00
Urban Low Voltage Subsidy 125,000 kVa @ R12.48 : = R12.48/kVA	R	1,560,000.00
Ancillary Service Charge 53,215,152 kWh @ R0.0031 /kWh	R	164,966.97
Low Season Peak Energy Charge 8,172,405 kWh @ R0.8196 /kWh	R	6,698,103.14
Low Season Off Peak Energy Charge 23,263,565 kWh @ R0.3679 /kWh	R	8,326,029.91
Low Season Standard Energy Charge 21,779,182 kWh @ R0.5641 /kWh	R	12,285,636.57
Electrification and Rural Subsidy 53,215,152 kWh @ R0.0691 /kWh	R	3,677,167.00

SERVICE CHARGE R 104,337.90

TOTAL CHARGES R 33,914,573.59



PAGE RUN NO	EP 2
BILL GROUP	
BILL PAGE	2 OF 2

Number	Vote number	Description	Opening balance	Receipts	Expenditure for NOV 2017	Adjustments	Total Expenditure before Vat	VAT FOR THE MONTH	Total Vat Amount	Total Expenditure after Vat	Closing balance
1	03095200101	Environmental Management Framework	(502 871,43)								(502 871,43)
2	0309520054001	T-T-T Tunes Basha Project	(453 025,11)	(850 000,00)							(1 303 025,11)
3	0309520057001	Chemist town	(500 817,24)	(8 000 000,00)			1 305 450,00	185 383,00		1 500 815,00	(6 000 000,00)
4	0309520043001	Electrification Grant									(6 000 000,00)
5	0309520015001	Newcastle library internet project		(2 516 000,00)	364 208,35		1 372 845,54	9 810,87		1 382 656,41	(1 583 343,59)
6	0309520040001	Expanded FWWS incentive		(1 700 000,00)			168 548,02			168 548,02	(1 531 451,98)
7	0309520050001	Municipal Management Grant (PMG)			32 812,14						(3 083 700,28)
8	0309520085001	Grant Skill Development	(8 083 700,28)								(8 083 700,28)
9	0309520113001	Mashebeni library internet project									(11 353,38)
10	0309520113001	Ngqoko fresh produce									
11	0309520110001	Durban library internet project									
12	0309520204001	Repair construction storm drainage HS		(17 000 000,00)	4 002 958,62		14 580 703,89	504 373,04	1 854 282,87	16 474 066,56	(525 413,44)
13	0309520204001	MIC									(28 926,00)
14	0309520090001	Durban Arts Centre	(36 979,00)								(36 979,00)
15	0309520090001	Corridor Development	(131 074,64)								(131 074,64)
16	0309520090001	JBC Housing Project	(27 432 828,43)						81 474,15	1 808 559,41	(29 464 309,07)
17	0309520108001	Provincialekster - All Libraries	(489 702,43)	(200 000,00)	271 800,05		1 507 085,26				(389 702,83)
18	0309520108001	Carnegie Art Gallery	(300 000,00)								(300 000,00)
19	0309520107001	Fort Annet Museum	(6 383 870,39)	(150 000,00)			869 004,34			869 004,34	(6 674 874,05)
20	0309520180001	Capacity Building Housing	(272 567,58)								(272 567,58)
21	0309520180001	Newcastle Airport									
22	0309520180001	Neighbouring Development Parklands Grant	(709 290,55)	(4 800 000,00)	(178 200,00)		4 732 777,28	40 206,36	47 513,24	4 800 290,53	(709 290,55)
23	0309520460001	Municipal Water Infra Grant	(4 889 812,79)	(22 500 000,00)	827 406,40		10 624 040,18	119 348,10	1 515 390,84	12 309 410,06	(10 160 503,44)
24	0309520238001	All Housing Grants	(4 709 019,87)								(4 709 019,87)
25		TOTAL		59 116 000,00	8 204 443,22		55 871 083,52	864 022,50	3 723 818,51	38 894 010,13	(60 127 000,74)

PREPARED BY:

C HARIPARSAD
ACCOUNTANT:
GENERAL ACCOUNT &
ADMIN SERVICES

REVIEWED BY:

SP HLATSHWAYO
ACTING MANAGER:
FINANCIAL REPORTING

REVIEWED BY:

MS NDLOVU
DIRECTOR:
BUDGET &
FINANCIAL REFORMS

AUTHORIZED BY:

SM NKOSI
ACTING STRATEGIC
EXECUTIVE DIRECTOR:
BUDGET & TREASURY
OFFICE

SUMMARY OF LOAN REGISTER FOR NOVEMBER 2017

Account number	Interest Rate	LOAN AMOUNT	Opening balance as at 01.07.2017	Opening balance as at 01.11.2017	Total Capital Payments	Disbursement	Interest Capitalised to Date	Interest Capitalised for the month	Interest Paid as per Repayment Advice	Balance
Loan Account: 61000536	9,37%	24 285 550,00	12 023 067,59	10 758 531,32	1 058 826,52	0,00	409 628,40	80 319,29	535 018,86	10 838 850,61
Loan Account: 61000654	9,10%	25 993 166,00	14 477 726,54	13 239 955,34	1 018 959,61	0,00	525 337,99	98 261,95	645 887,63	13 338 217,29
Loan Account: 61000825	11,45%	2 750 000,00	654 428,91	440 212,40	200 440,24	0,00	26 851,27	4 101,54	36 526,00	444 313,94
Loan Account: 61000826	11,29%	12 750 000,00	6 591 999,00	6 123 432,13	346 690,57	0,00	297 324,50	56 278,37	362 922,43	6 179 710,50
Loan Account: 61000827	11,25%	1 975 000,00	1 650 366,03	1 584 769,93	35 645,52	0,00	75 111,47	14 514,30	90 547,75	1 589 284,23
Loan Account: 61000918	9,72%	960 000,00	25 559,99	0,00	22 818,93	0,00	0,00	0,00	2 741,56	-
Loan Account: 61000919	10,09%	800 000,00	341 976,96	275 875,21	58 961,07	0,00	11 278,44	2 211,46	16 207,66	278 086,67
Loan Account: 61000920	10,69%	7 000 000,00	6 107 534,66	5 844 454,08	158 444,79	0,00	252 784,52	49 565,59	307 854,72	5 894 019,67
Loan Account: 61000921	10,83%	1 650 000,00	1 366 555,19	1 345 387,57	17 795,18	0,00	58 925,99	11 554,11	70 744,32	1 356 941,68
Loan Account: 61007325	5,00%	11 980 174,80	8 988 319,68	8 518 349,39	393 406,24	0,00	175 576,91	34 426,85	217 714,11	8 552 776,24
Loan Account: 61007238	9,93%	41 232 000,00	21 095 999,92	15 949 094,29	4 668 263,97	0,00	642 062,58	125 894,62	994 789,62	16 074 988,91
Loan Account: 61007195	10,40%	122 185 000,00	117 029 869,93	112 623 116,12	2 450 482,29	0,00	4 743 507,06	930 099,43	5 769 679,15	113 553 215,55
Loan Account: 3042588105	11,44%	284 839 959,00	288 844 610,59	279 091 555,25	4 525 505,75	0,00	12 886 748,73	2 526 813,48	15 587 484,84	281 618 368,73
Totals			479 218 014,99	455 794 733,03	14 956 260,68	0,00	20 105 137,86	3 934 040,99	24 638 118,65	459 728 774,02

BALANCE PER STATEMENT

BALANCE PER GENERAL LEDGER

DIFF - STATEMENT VS GEN LED

PREPARED BY:

C HARIPARSAD

ACCOUNTANT: GEN ACCOUNT & ADMIN SERVICES

REVIEWED BY:

SP HLATHSWAYO
ACTING MANAGER:
FINANCIAL REPORTING

REVIEWED BY:

MS MDLOWU
DIRECTOR: BUDGET & FINANCIAL REFORMS

AUTHORIZED BY:

SM NKOSI
ACTING STRATEGIC EXECUTIVE DIRECTOR: BUDGET & TREASURY OFFICE

0,26

459 728 773,76

105 982,87
 35 417,46
141 400,33

552 412,20
 584,75
 5 147,67
 79 540,95
 32 639,37
 6 272,71
 20 292,07
 5 746,97
 7 188,72
 1 656,10
711 481,51

BALANCE PER GENERAL LEDGER '2017/10/31 (020101000064)			
Interest received	2017/11/06	JV23476	ABSA 9288456248
BALANCE PER GENERAL LEDGER '2017/10/31 (020101000075)			
Interest Capitalised	2017/11/06	JV23479	Glacier 1246115
Interest Capitalised	2017/11/06	JV23481	Standard Bani 068450351/015
Interest Capitalised	2017/11/06	JV23483	Standard Bani 068450351/016
Interest Capitalised	2017/11/06	JV23484	Standard Bani 068450351/035
Interest Capitalised	2017/11/06	JV23485	Standard Bani 068450351/036
Interest Capitalised	2017/11/06	JV23486	Standard Bani 068450351/037
Interest Capitalised	2017/11/06	JV23487	Standard Bani 068450351/038
Interest Capitalised	2017/11/06	JV23475	Standard Bani 068450351/039
Interest Capitalised	2017/11/06	JV23478	ABSA 9300506428

NEWCASTLE MUNICIPALITY
FINANCIAL REPORTING
NOVEMBER 2017

Monthly Bank Reconciliation as at 2017/11/30

Cashbook balance as at 2017/11/30	-13 073 440,44
<u>ADD</u>	
Cheque and EFT payments not cashed by 2017/11/30	170 603 085,74
Bank deposits not receipted by 2017/11/30	7 550 668,13
Bank deposits receipted after 2017/11/30	2 623 547,16
Income journal and portal payments not done by 2017/11/30	43 763,78
2017/11/27 cheque account not captured on system by 2017/11/30	5 148 462,18
Subtotal	185 969 526,99
<u>LESS</u>	
Cashier receipts banked after 2017/11/30	-940 161,46
Bank charges done after 2017/11/30	-97 371,67
Dishonoured cheques not journalised by 2017/11/30	-37 826,49
Debit orders not journalised by 2017/11/30	-166 989,60
EFT amount incorrect	-155 698 655,59
Reversed entries by bank not journalised by 2017/11/30	-46 400,55
Bank transaction reversed after 2017/11/30	-5 240 961,00
Correction of journals	-29 360,93
Cashiers under banked	-1 022,90
Subtotal	-162 258 750,19
Total	10 637 336,36
Bank statement balance as at 2017/11/30 cheque account	5 399 332,84
Bank statement balance as at 2017/11/30 collection account	5 238 003,52
	10 637 336,36
	-0,00

Prepared by: C MOORE
Chief Clerk
Date : 2017/12/07

Reviewed by: S P HLATSHWAYO
Acting Manager: Financial reporting

M S NDLOVU
Director:
Budget and Financial Reforms

S M NKOSI
Acting Strategic Executive Director:
Budget & Treasury Office



Recrated Statement

Date	30 Nov 2017	Account Number	53140063149
Account Nickname	DEMAND DEPOSIT	Closing Balance	5,238,003.52
Opening Balance	1,794,125.14	Credits	5,117,021.10
Debits	1,673,142.72	Number of Credits	941
Number of Debits	6		

Effective Date	Description	Reference	Service Fee	Amount	Balance
30 Nov 2017	FNB OB PMT	210010000298	0.00	2,800.00	1,796,925.14
30 Nov 2017	FNB APP PAYMENT FROM FNB (2790.00)	260001102785	0.00	2,790.00	1,799,715.14
30 Nov 2017	SCHEDULED PYMT FROM	270006652454	0.00	2,000.00	1,801,715.14
30 Nov 2017	SCHEDULED PYMT FROM	330006014982	0.00	250.00	1,801,965.14
30 Nov 2017	SCHEDULED PYMT FROM	5040034	0.00	136.33	1,802,101.47
30 Nov 2017	SCHEDULED PYMT FROM	460005594896	0.00	700.00	1,802,801.47
30 Nov 2017	SCHEDULED PYMT FROM	5030395	0.00	450.00	1,803,251.47
30 Nov 2017	SCHEDULED PYMT FROM	230005613255	0.00	450.00	1,803,701.47
30 Nov 2017	SCHEDULED PYMT FROM	5165284	0.00	567.00	1,804,268.47
30 Nov 2017	SCHEDULED PYMT FROM	250006551407	0.00	1,000.00	1,805,268.47
30 Nov 2017	SCHEDULED PYMT FROM	340006586659	0.00	1,000.00	1,806,268.47
30 Nov 2017	SCHEDULED PYMT FROM	280002617478	0.00	300.00	1,806,568.47
30 Nov 2017	SCHEDULED PYMT FROM	150004002304	0.00	350.00	1,806,918.47
30 Nov 2017	SCHEDULED PYMT FROM	240006506954	0.00	800.00	1,807,718.47
30 Nov 2017	SCHEDULED PYMT FROM	240001235179	0.00	720.00	1,808,438.47
30 Nov 2017	SCHEDULED PYMT FROM	250005538223	0.00	200.00	1,808,638.47
30 Nov 2017	SCHEDULED PYMT FROM	360006503649	0.00	1,000.00	1,809,638.47

Effective Date	Description	Reference	Service Fee	Amount	Balance
30 Nov 2017	SCHEDULED PYMT FROM	230005650703	0.00	700.00	1,810,338.47
30 Nov 2017	SCHEDULED PYMT FROM	210006565031	0.00	226.00	1,810,564.47
30 Nov 2017	SCHEDULED PYMT FROM	3600066070947	0.00	725.00	1,811,289.47
30 Nov 2017	SCHEDULED PYMT FROM	370006589763	0.00	1,000.00	1,812,289.47
30 Nov 2017	SCHEDULED PYMT FROM	330005548907	0.00	1,500.00	1,813,789.47
30 Nov 2017	SCHEDULED PYMT FROM	150003504052	0.00	400.00	1,814,189.47
30 Nov 2017	SCHEDULED PYMT FROM	370005687238	0.00	1,427.00	1,815,616.47
30 Nov 2017	SCHEDULED PYMT FROM	280001129756	0.00	1,200.00	1,816,816.47
30 Nov 2017	SCHEDULED PYMT FROM	5076899	0.00	1,000.00	1,817,816.47
30 Nov 2017	SCHEDULED PYMT FROM	370005530979	0.00	800.00	1,818,616.47
30 Nov 2017	SCHEDULED PYMT FROM	6111603	0.00	250.00	1,818,866.47
30 Nov 2017	SCHEDULED PYMT FROM	260005601428	0.00	932.92	1,819,799.39
30 Nov 2017	SCHEDULED PYMT FROM	230005621811	0.00	1,000.00	1,820,799.39
30 Nov 2017	SCHEDULED PYMT FROM	250005237404	0.00	175.00	1,820,974.39
30 Nov 2017	SCHEDULED PYMT FROM	5606899	0.00	100.00	1,821,074.39
30 Nov 2017	SCHEDULED PYMT FROM	6517717	0.00	400.00	1,821,474.39
30 Nov 2017	SCHEDULED PYMT FROM	270005692261	0.00	1,200.00	1,822,674.39
30 Nov 2017	SCHEDULED PYMT FROM	320006633756	0.00	1,000.00	1,823,674.39
30 Nov 2017	SCHEDULED PYMT FROM	6585181	0.00	100.00	1,823,774.39
30 Nov 2017	SCHEDULED PYMT FROM	310001152637	0.00	1,500.00	1,825,274.39
30 Nov 2017	SCHEDULED PYMT FROM	230006517026	0.00	1,320.00	1,826,594.39
30 Nov 2017	SCHEDULED PYMT FROM	280005525488	0.00	1,000.00	1,827,594.39
30 Nov 2017	SCHEDULED PYMT FROM	230005653251	0.00	500.00	1,828,094.39
30 Nov 2017	SCHEDULED PYMT FROM	370005518995	0.00	2,000.00	1,830,094.39
30 Nov 2017	SCHEDULED PYMT FROM	5224308	0.00	400.00	1,830,494.39

Effective Date	Description	Reference	Service Fee	Amount	Balance
30 Nov 2017	SCHEDULED PYMT FROM	360006519488	0.00	890.00	1,831,384.39
30 Nov 2017	SCHEDULED PYMT FROM	40000583883	0.00	1,500.00	1,832,884.39
30 Nov 2017	SCHEDULED PYMT FROM	270005516965	0.00	1,600.00	1,834,484.39
30 Nov 2017	SCHEDULED PYMT FROM	300001118827	0.00	700.00	1,835,184.39
30 Nov 2017	SCHEDULED PYMT FROM	210006532700	0.00	600.00	1,835,784.39
30 Nov 2017	SCHEDULED PYMT FROM	260005215914	0.00	1,000.00	1,836,784.39
30 Nov 2017	SCHEDULED PYMT FROM	240005535871	0.00	1,000.00	1,837,784.39
30 Nov 2017	SCHEDULED PYMT FROM	350005586438	0.00	300.00	1,838,084.39

Effective Date	Description	Reference	Service Fee	Amount	Balance
30 Nov 2017	SCHEDULED PYMT FROM	300005547179	0.00	620.00	1,838,704.39
30 Nov 2017	FNB APP PAYMENT FROM FNB (1713.00)	150001100812	0.00	1,713.00	1,840,417.39
30 Nov 2017	FNB APP PAYMENT FROM FNB (1330.61)	210010021815	0.00	1,330.61	1,841,748.00
30 Nov 2017	FNB OB PMT	160001106034	0.00	3,350.00	1,845,098.00
30 Nov 2017	FNB APP PAYMENT FROM FNB (1000.00)	230010005992	0.00	1,000.00	1,846,098.00
30 Nov 2017	FNB APP PAYMENT FROM FNB (200.00)	180010006474	0.00	200.00	1,846,298.00
30 Nov 2017	FNB APP PAYMENT FROM FNB (3200.00)	280001192754	0.00	3,200.00	1,849,498.00
30 Nov 2017	FNB APP PAYMENT FROM FNB (1046.53)	130010015702	0.00	1,046.53	1,850,544.53
30 Nov 2017	CELL PMNT FROM	260001219514	0.00	2,500.00	1,853,044.53
30 Nov 2017	CELL PMNT FROM	240010012429	0.00	1,260.00	1,854,304.53
30 Nov 2017	CELL PMNT FROM	190010013430	0.00	548.00	1,854,852.53
30 Nov 2017	FNB APP PAYMENT FROM FNB (360.89)	220010023416	0.00	360.89	1,855,213.42
30 Nov 2017	CELL PMNT FROM	220010004085	0.00	2,200.00	1,857,413.42
30 Nov 2017	FNB OB PMT	250001175178	0.00	630.52	1,858,043.94
30 Nov 2017	FNB APP PAYMENT FROM FNB (510.66)	110010015155	0.00	510.66	1,858,554.60
30 Nov 2017	FNB APP PAYMENT FROM FNB (2600.00)	130010022054	0.00	2,600.00	1,861,154.60
30 Nov 2017	CELL PMNT FROM	110010012012	0.00	3,000.00	1,864,154.60
30 Nov 2017	ATM ACC PAYMENT	140010020760	0.00	2,300.00	1,866,454.60
30 Nov 2017	ATM ACC PAYMENT	290010021938	0.00	800.00	1,867,254.60
30 Nov 2017	FNB APP PAYMENT FROM FNB (1500.00)	390005691596	0.00	1,500.00	1,868,754.60
30 Nov 2017	FNB APP PAYMENT FROM FNB (2300.00)	220010017632	0.00	2,300.00	1,871,054.60
30 Nov 2017	FNB OB PMT	290001105898	0.00	2,250.00	1,873,304.60
30 Nov 2017	FNB OB PMT	200010016871	0.00	1,340.30	1,874,644.90
30 Nov 2017	FNB OB PMT	280001186822	0.00	2,074.78	1,876,719.68
30 Nov 2017	FNB OB PMT	140010010571	0.00	635.82	1,877,355.50

Effective Date	Description	Reference	Service Fee	Amount	Balance
30 Nov 2017	FNB OB PMT	170010013180	0.00	1,000.00	1,878,355.50
30 Nov 2017	FNB OB PMT	220010000877	0.00	753.52	1,879,109.02
30 Nov 2017	FNB APP PAYMENT FROM FNB (625.00)	170010022215	0.00	625.00	1,879,734.02
30 Nov 2017	CELL PMNT FROM	310001109942	0.00	1,626.00	1,881,360.02
30 Nov 2017	ADT CASH DEPOSIT FNB 003141 (920.00)	270006509175	2.40	920.00	1,882,280.02
30 Nov 2017	FNB APP PAYMENT FROM FNB (393.62)	100010021004	0.00	393.62	1,882,673.64
30 Nov 2017	FNB OB PMT	220010021097	0.00	850.00	1,883,523.64
30 Nov 2017	FNB OB PMT	240005001577	0.00	1,200.00	1,884,723.64
30 Nov 2017	FNB OB PMT	340001132848	0.00	2,450.00	1,887,173.64
30 Nov 2017	FNB APP PAYMENT FROM FNB (3269.33)	360001113949	0.00	3,269.33	1,890,442.97
30 Nov 2017	ADT CASH DEPOSIT FNB 008811 (220.00)	310005692166	0.72	220.00	1,890,662.97
30 Nov 2017	ATM ACC PAYMENT	330006534344	0.00	1,000.00	1,891,662.97
30 Nov 2017	FNB OB PMT	220010019414	0.00	890.18	1,892,553.15
30 Nov 2017	FNB APP PAYMENT FROM FNB (200.00)	340010018947	0.00	200.00	1,892,753.15
30 Nov 2017	CELL PMNT FROM	260001176912	0.00	1,842.00	1,894,595.15
30 Nov 2017	FNB APP PAYMENT FROM FNB (1600.00)	350001199822	0.00	1,600.00	1,896,195.15
30 Nov 2017	FNB APP PAYMENT FROM FNB (522.56)	220010005629	0.00	522.56	1,896,717.71
30 Nov 2017	ADT CASH DEPOSIT FNB 003141 (200.00)	220005216603	0.48	200.00	1,896,917.71
30 Nov 2017	FNB OB PMT	300001120898	0.00	1,079.19	1,897,996.90
30 Nov 2017	FNB OB PMT	210010022714	0.00	2,900.00	1,900,896.90
30 Nov 2017	FNB OB PMT	190010020591	0.00	2,370.00	1,903,266.90
30 Nov 2017	FNB APP PAYMENT FROM FNB (3000.00)	290001185655	0.00	3,000.00	1,906,266.90
30 Nov 2017	FNB OB PMT	260001164553	0.00	3,747.62	1,910,014.52
30 Nov 2017	ADT CASH DEPOSIT FNB 026961 (1000.00)	290006585078	2.40	1,000.00	1,911,014.52
30 Nov 2017	CELL PMNT FROM	340006526648	0.00	1,200.00	1,912,214.52

Effective Date	Description	Reference	Service Fee	Amount	Balance
30 Nov 2017	ATM ACC PAYMENT	260002705529	0.00	1,296.00	1,913,510.52
30 Nov 2017	FNB APP PAYMENT FROM FNB (2908.00)	380001182995	0.00	2,908.00	1,916,418.52
30 Nov 2017	FNB OB PMT	190003602132	0.00	307.50	1,916,726.02
30 Nov 2017	FNB APP PAYMENT FROM FNB (1170.00)	260001135439	0.00	1,170.00	1,917,896.02
30 Nov 2017	FNB OB PMT	220001114703	0.00	3,625.00	1,921,521.02
30 Nov 2017	ATM ACC PAYMENT	180001101904	0.00	2,463.00	1,923,984.02
30 Nov 2017	ADT CASH DEPOSIT FNB 026961 (600.00)	360005628694	1.44	600.00	1,924,584.02
30 Nov 2017	FNB APP PAYMENT FROM FNB (1438.00)	170010022173	0.00	1,438.00	1,926,022.02
30 Nov 2017	FNB APP PAYMENT FROM FNB (2293.00)	300001172378	0.00	2,293.00	1,928,315.02
30 Nov 2017	ADT CASH DEPOSIT FNB 026961 (2600.00)	310001132639	6.24	2,600.00	1,930,915.02
30 Nov 2017	FNB OB PMT	220010014134	0.00	2,785.88	1,933,700.90
30 Nov 2017	CELL PMNT FROM	220005620663	0.00	400.00	1,934,100.90
30 Nov 2017	FNB APP PAYMENT FROM FNB (500.00)	230006507266	0.00	500.00	1,934,600.90
30 Nov 2017	FNB OB PMT	180010014064	0.00	1,347.76	1,935,948.66
30 Nov 2017	CASH DEPOSIT REF FNB NEWCAS (1850.00)	130010005364	10.83	1,850.00	1,937,798.66
30 Nov 2017	FNB OB PMT	080010011003	0.00	2,486.51	1,940,285.17
30 Nov 2017	FNB OB PMT	220001185315	0.00	3,404.79	1,943,689.96
30 Nov 2017	FNB OB PMT	290010023389	0.00	800.00	1,944,489.96
30 Nov 2017	ADT CASH DEPOSIT FNB Newcas (150.00)	260006527762	0.48	150.00	1,944,639.96
30 Nov 2017	FNB OB PMT	240001220775	0.00	916.23	1,945,556.19
30 Nov 2017	FNB OB PMT	250010000995	0.00	1,672.06	1,947,228.25
30 Nov 2017	FNB OB PMT	240010018426	0.00	902.07	1,948,130.32
30 Nov 2017	CASH DEPOSIT REF FNB VREDE (4000.00)	260001158407	22.80	4,000.00	1,952,130.32
30 Nov 2017	FNB OB PMT	280100224409	0.00	3,677.02	1,955,807.34
30 Nov 2017	FNB OB PMT	270001220984	0.00	3,542.59	1,959,349.93

Effective Date	Description	Reference	Service Fee	Amount	Balance
30 Nov 2017	CASH DEPOSIT REF FNB NEWCAS (1720.00)	270010014139	10.26	1,720.00	1,961,069.93
30 Nov 2017	FNB APP PAYMENT FROM FNB (3904.00)	170002412051	0.00	3,904.00	1,964,973.93
30 Nov 2017	FNB OB PMT	330003514646	0.00	581.84	1,965,555.77
30 Nov 2017	FNB OB PMT	180010011961	0.00	1,175.00	1,966,730.77
30 Nov 2017	FNB OB PMT	160001212212	0.00	710.00	1,967,440.77
30 Nov 2017	CASH DEPOSIT REF FNB NEWCAS (2830.00)	20001158252	16.53	2,830.00	1,970,270.77
30 Nov 2017	CASH DEPOSIT REF FNB NEWCAS (1550.00)	230002616317	9.12	1,550.00	1,971,820.77
30 Nov 2017	FNB OB PMT	200010017267	0.00	350.00	1,972,170.77
30 Nov 2017	CASH DEPOSIT REF FNB NEWCAS (1680.00)	250010019441	9.69	1,680.00	1,973,850.77
30 Nov 2017	CASH DEPOSIT REF FNB NEWCAS (2560.00)	160010005417	14.82	2,560.00	1,976,410.77
30 Nov 2017	CASH DEPOSIT REF FNB NEWCAS (2410.00)	340001176639	14.25	2,410.00	1,978,820.77
30 Nov 2017	FNB OB PMT	170010021316	0.00	1,050.00	1,979,870.77
30 Nov 2017	ADT CASH DEPOSIT FNB Newcas (300.00)	350005702589	0.72	300.00	1,980,170.77
30 Nov 2017	CELL PMNT FROM	180010011557	0.00	2,270.00	1,982,440.77
30 Nov 2017	FNB OB PMT	130010021080	0.00	686.84	1,983,127.61
30 Nov 2017	CELL PMNT FROM	32000562134	0.00	900.00	1,984,027.61
30 Nov 2017	ADT CASH DEPOSIT FNB 000851 (570.00)	360005696378	1.44	570.00	1,984,597.61
30 Nov 2017	FNB APP PAYMENT FROM FNB (3250.64)	260001200993	0.00	3,250.64	1,987,848.25
30 Nov 2017	ADT CASH DEPOSIT FNB 000851 (420.00)	190010016359	1.20	420.00	1,988,268.25
30 Nov 2017	FNB OB PMT	300001107945	0.00	1,500.00	1,989,768.25
30 Nov 2017	FNB OB PMT	300001134394	0.00	3,400.00	1,993,168.25
30 Nov 2017	FNB OB PMT	220010001727	0.00	1,720.00	1,994,888.25
30 Nov 2017	CASH DEPOSIT REF FNB NEWCAS (1040.00)	300005117247	6.27	1,040.00	1,995,928.25
30 Nov 2017	FNB OB PMT	170001158101	0.00	538.35	1,996,466.60
30 Nov 2017	FNB OB PMT	240001157233	0.00	2,046.55	1,998,513.15

Effective Date	Description	Reference	Service Fee	Amount	Balance
30 Nov 2017	FNB OB PMT	160010012603	0.00	514.40	1,999,027.55
30 Nov 2017	ATM ACC PAYMENT	210010006972	0.00	1,800.00	2,000,827.55
30 Nov 2017	FNB OB PMT	260001161344	0.00	2,946.06	2,003,773.61
30 Nov 2017	CELL PMNT FROM	160010006266	0.00	1,628.00	2,005,401.61
30 Nov 2017	FNB OB PMT	150010021165	0.00	408.16	2,005,809.77
30 Nov 2017	FNB OB PMT	190010022191	0.00	2,576.73	2,008,386.50
30 Nov 2017	ADT CASH DEPOSIT FNB Newcas (400.00)	240006656353	0.96	400.00	2,008,786.50
30 Nov 2017	FNB APP PAYMENT FROM FNB (965.65)	270010023726	0.00	965.65	2,009,752.15
30 Nov 2017	FNB OB PMT	190010013182	0.00	20,011.27	2,029,763.42
30 Nov 2017	FNB OB PMT	170010006085	0.00	522.00	2,030,285.42
30 Nov 2017	FNB OB PMT	230010021197	0.00	1,836.00	2,032,121.42
30 Nov 2017	FNB OB PMT	120010017061	0.00	3,239.48	2,035,360.90
30 Nov 2017	FNB OB PMT	360002672588	0.00	10,221.71	2,045,582.61
30 Nov 2017	FNB APP PAYMENT FROM FNB (2445.00)	240001234313	0.00	2,445.00	2,048,027.61
30 Nov 2017	ADT CASH DEPOSIT FNB 026961 (850.00)	140010016412	2.16	850.00	2,048,877.61
30 Nov 2017	FNB OB PMT	270010024674	0.00	582.00	2,049,459.61
30 Nov 2017	FNB OB PMT	24000359282	0.00	1,366.00	2,050,825.61
30 Nov 2017	ADT CASH DEPOSIT FNB 026961 (1600.00)	210010006840	3.84	1,600.00	2,052,425.61
30 Nov 2017	ADT CASH DEPOSIT FNB 026961 (1500.00)	340005559962	3.60	1,500.00	2,053,925.61
30 Nov 2017	FNB OB PMT	290003613840	0.00	53.25	2,053,978.86
30 Nov 2017	FNB OB PMT	240003613720	0.00	53.25	2,054,032.11
30 Nov 2017	FNB OB PMT	220005037009	0.00	500.00	2,054,532.11
30 Nov 2017	ADT CASH DEPOSIT FNB 026961 (1200.00)	360001164827	2.88	1,200.00	2,055,732.11
30 Nov 2017	FNB OB PMT	230010021338	0.00	2,092.33	2,057,824.44
30 Nov 2017	FNB OB PMT	230001134108	0.00	610.00	2,058,434.44

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Effective Date	Description	Reference	Service Fee	Amount	Balance
30 Nov 2017	FNB OB PMT	240002672006	0.00	245.00	2,058,679.44
30 Nov 2017	FNB OB PMT	190001136190	0.00	2,379.00	2,061,058.44
30 Nov 2017	FNB OB PMT	150010021165	0.00	414.41	2,061,472.85
30 Nov 2017	CELL PMNT FROM	27000558454	0.00	930.00	2,062,402.85
30 Nov 2017	FNB OB PMT	200010014173	0.00	1,000.00	2,063,402.85
30 Nov 2017	ADT CASH DEPOSIT FNB The Bo (850.00)	260010017842	2.16	850.00	2,064,252.85
30 Nov 2017	FNB OB PMT	220006004453	0.00	180.00	2,064,432.85
30 Nov 2017	FNB OB PMT	180010019360	0.00	2,836.74	2,067,269.59
30 Nov 2017	FNB OB PMT	290010019569	0.00	5,351.90	2,072,621.49
30 Nov 2017	CASH DEPOSIT REF FNB NEWCAS (1000.00)	300006044770	5.70	1,000.00	2,073,621.49
30 Nov 2017	FNB OB PMT	150010010234	0.00	1,489.37	2,075,110.86
30 Nov 2017	CELL PMNT FROM	310002468065	0.00	685.00	2,075,795.86
30 Nov 2017	FNB APP PAYMENT FROM FNB (3800.73)	180010001954	0.00	3,800.73	2,079,596.59
30 Nov 2017	FNB OB PMT	180010012472	0.00	712.76	2,080,309.35
30 Nov 2017	FNB APP PAYMENT FROM FNB (1935.56)	160010005904	0.00	1,935.58	2,082,244.93
30 Nov 2017	FNB OB PMT	260003513385	0.00	1,170.90	2,083,415.83
30 Nov 2017	TVR TEL-BANKING PMT FROM	260002600837	0.00	1,879.80	2,085,295.63
30 Nov 2017	TVR TEL-BANKING PMT FROM	260003513385	0.00	2,230.90	2,087,526.53
30 Nov 2017	FNB OB PMT	000002339911	0.00	17,589.43	2,105,115.96
30 Nov 2017	FNB APP PAYMENT FROM FNB (989.97)	280001126539	0.00	989.97	2,106,105.93
30 Nov 2017	FNB OB PMT	190010014552	0.00	3,000.00	2,109,105.93
30 Nov 2017	FNB OB PMT	100001110402	0.00	1,293.00	2,110,398.93
30 Nov 2017	ADT CASH DEPOSIT FNB 002811 (700.00)	170006600420	1.68	700.00	2,111,098.93
30 Nov 2017	FNB APP PAYMENT FROM FNB (680.00)	250001160477	0.00	680.00	2,111,778.93
30 Nov 2017	FNB APP PAYMENT FROM FNB (400.00)	230003504365	0.00	400.00	2,112,178.93

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Effective Date	Description	Reference	Service Fee	Amount	Balance
30 Nov 2017	FNB OB PMT	190010003555	0.00	2,922.74	2,115,101.67
30 Nov 2017	FNB APP PAYMENT FROM FNB (800.00)	250010004245	0.00	800.00	2,115,901.67
30 Nov 2017	FNB APP PAYMENT FROM FNB (400.00)	300003504438	0.00	400.00	2,116,301.67
30 Nov 2017	FNB OB PMT	330003614883	0.00	61.50	2,116,363.17
30 Nov 2017	FNB APP PAYMENT FROM FNB (2700.00)	250010020399	0.00	2,700.00	2,119,063.17
30 Nov 2017	ATM ACC PAYMENT	190005531651	0.00	1,000.00	2,120,063.17
30 Nov 2017	ADT CASH DEPOSIT FNB 026961 (500.00)	310002495423	1.20	500.00	2,120,563.17
30 Nov 2017	ADT CASH DEPOSIT FNB Elife (1000.00)	230008000690	2.40	1,000.00	2,121,563.17
30 Nov 2017	FNB OB PMT	270001155396	0.00	2,800.00	2,124,363.17
30 Nov 2017	FNB OB PMT	230005606515	0.00	1,000.00	2,125,363.17
30 Nov 2017	FNB OB PMT	000003517678	0.00	4,267.90	2,130,631.07
30 Nov 2017	FNB OB PMT	150010015084	0.00	22,081.50	2,152,712.57
30 Nov 2017	FNB OB PMT	000003518175	0.00	5,733.31	2,158,445.88
30 Nov 2017	RTC CREDIT	210010018316	0.00	41,589.99	2,198,035.87
30 Nov 2017	FNB OB PMT	180010011508	0.00	3,183.72	2,201,219.59
30 Nov 2017	ADT CASH DEPOSIT FNB 026961 (950.00)	370006517699	2.40	950.00	2,202,169.59
30 Nov 2017	ADT CASH DEPOSIT FNB Newcas (300.00)	310002660687	0.72	300.00	2,202,469.59
30 Nov 2017	FNB OB PMT	310001149930	0.00	2,238.00	2,204,707.59
30 Nov 2017	CASH DEPOSIT REF FNB PINCRC (565.00)	250005570341	3.42	565.00	2,205,272.59
30 Nov 2017	ADT CASH DEPOSIT FNB 026961 (2480.00)	200001110956	6.00	2,480.00	2,207,752.59
30 Nov 2017	ADT CASH DEPOSIT FNB Theku (250.00)	270010003199	0.72	250.00	2,208,002.59
30 Nov 2017	FNB OB PMT	290005686612	0.00	200.00	2,208,202.59
30 Nov 2017	ADT CASH DEPOSIT FNB Nqirhu (650.00)	350005262378	1.68	650.00	2,208,852.59
30 Nov 2017	CASH DEPOSIT REF FNB NEWCAS (2290.00)	320001131749	13.11	2,290.00	2,211,142.59

Effective Date	Description	Reference	Service Fee	Amount	Balance
30 Nov 2017	FNB OB PMT	230001146961	0.00	3,000.00	2,214,142.59
30 Nov 2017	FNB OB PMT	170010013552	0.00	961.77	2,215,104.36
30 Nov 2017	ADT CASH DEPOSIT FNB 006901 (1300.00)	260010021935	3.12	1,300.00	2,216,404.36
30 Nov 2017	CASH DEPOSIT REF FNB OSIZWE (398.00)	330005535896	2.28	398.00	2,216,802.36
30 Nov 2017	ADT CASH DEPOSIT FNB 006901 (1300.00)	250010021934	3.12	1,300.00	2,218,102.36
30 Nov 2017	ADT CASH DEPOSIT FNB 026961 (1000.00)	370005691719	2.40	1,000.00	2,219,102.36
30 Nov 2017	CELL PMNT FROM	210010019900	0.00	5,100.00	2,224,202.36
30 Nov 2017	ADT CASH DEPOSIT FNB 006901 (900.00)	320001186149	2.16	900.00	2,225,102.36
30 Nov 2017	ADT CASH DEPOSIT FNB 006901 (500.00)	200010011674	1.20	500.00	2,225,602.36
30 Nov 2017	ADT CASH DEPOSIT FNB 026961 (3110.00)	260001143367	7.68	3,110.00	2,228,712.36
30 Nov 2017	FNB OB PMT	270010006697	0.00	38.22	2,228,750.58
30 Nov 2017	FNB OB PMT	190010011335	0.00	38.22	2,228,788.80
30 Nov 2017	ADT CASH DEPOSIT FNB 002111 (300.00)	340005691765	0.72	300.00	2,229,088.80
30 Nov 2017	FNB OB PMT	310010013648	0.00	58,620.00	2,287,708.80
30 Nov 2017	FNB OB PMT	260002576672	0.00	5,804.06	2,293,512.86
30 Nov 2017	FNB OB PMT	310001221697	0.00	1,445.38	2,294,958.24
30 Nov 2017	ADT CASH DEPOSIT FNB 026961 (2000.00)	270001134193	4.80	2,000.00	2,296,958.24
30 Nov 2017	FNB OB PMT	290001119147	0.00	3,852.99	2,300,811.23
30 Nov 2017	FNB OB PMT	LEGALAIDBOARD250	0.00	4,925.69	2,305,736.92
30 Nov 2017	FNB OB PMT	310001212878	0.00	2,324.03	2,308,060.95
30 Nov 2017	FNB OB PMT	180010016424	0.00	312.50	2,308,373.45
30 Nov 2017	FNB OB PMT	310001212886	0.00	54,045.92	2,362,419.37
30 Nov 2017	FNB APP PAYMENT FROM FNB (2100.00)	320010017848	0.00	2,100.00	2,364,519.37
30 Nov 2017	ADT CASH DEPOSIT FNB Jabuila (600.00)	300006606693	1.44	600.00	2,365,119.37
30 Nov 2017	FNB OB PMT	220002010785	0.00	1,365.61	2,366,484.98

Effective Date	Description	Reference	Service Fee	Amount	Balance
30 Nov 2017	FNB OB PMT	410001373738	0.00	1,668.93	2,368,153.91
30 Nov 2017	FNB OB PMT	310001373733	0.00	6,255.35	2,374,409.46
30 Nov 2017	FNB OB PMT	370001187746	0.00	8,880.81	2,383,290.27
30 Nov 2017	FNB OB PMT	280002467551	0.00	988.92	2,384,279.19
30 Nov 2017	FNB OB PMT	380001373792	0.00	514.62	2,384,793.81
30 Nov 2017	FNB OB PMT	410001373746	0.00	1,005.06	2,385,798.87
30 Nov 2017	FNB OB PMT	390001373785	0.00	1,340.04	2,387,138.91
30 Nov 2017	FNB OB PMT	300001373760	0.00	2,842.19	2,389,981.10
30 Nov 2017	CELL PMNT FROM	250001173124	0.00	1,100.00	2,391,081.10
30 Nov 2017	FNB OB PMT	210001102640	0.00	2,015.00	2,393,096.10
30 Nov 2017	ADT CASH DEPOSIT FNB 024991 (500.00)	220005104015	1.20	500.00	2,393,596.10
30 Nov 2017	FNB OB PMT	140010016032	0.00	740.00	2,394,336.10
30 Nov 2017	FNB OB PMT	260001136288	0.00	1,701.96	2,396,038.06
30 Nov 2017	ATM ACC PAYMENT	160001140462	0.00	1,880.00	2,397,918.06
30 Nov 2017	CELL PMNT FROM	290001114437	0.00	2,712.00	2,400,630.06
30 Nov 2017	ATM ACC PAYMENT	120010020073	0.00	1,000.00	2,401,630.06
30 Nov 2017	FNB APP PAYMENT FROM FNB (806.00)	220010018408	0.00	806.00	2,402,436.06
30 Nov 2017	ADT CASH DEPOSIT FNB Newcas (3200.00)	300002628873	7.68	3,200.00	2,405,636.06
30 Nov 2017	ADT CASH DEPOSIT FNB 026961 (1500.00)	350002563778	3.60	1,500.00	2,407,136.06
30 Nov 2017	FNB APP PAYMENT FROM FNB (2484.88)	160010015804	0.00	2,484.88	2,409,620.94
30 Nov 2017	ADT CASH DEPOSIT FNB 004271 (500.00)	32000558038	1.20	500.00	2,410,120.94
30 Nov 2017	FNB APP PAYMENT FROM FNB (5547.08)	290001219665	0.00	5,547.08	2,415,668.02
30 Nov 2017	FNB OB PMT	290001147718	0.00	2,668.00	2,418,336.02
30 Nov 2017	FNB OB PMT	240003602269	0.00	568.57	2,418,904.59
30 Nov 2017	FNB OB PMT	230003602284	0.00	320.46	2,419,225.05

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Effective Date	Description	Reference	Service Fee	Amount	Balance
30 Nov 2017	FNB OB PMT	230003602276	0.00	227.43	2,419,452.48
30 Nov 2017	FNB OB PMT	200010013753	0.00	568.57	2,420,021.05
30 Nov 2017	FNB APP PAYMENT FROM FNB (1634.53)	230010019159	0.00	1,634.53	2,421,655.58
30 Nov 2017	FNB OB PMT	240002580086	0.00	9,000.62	2,430,656.20
30 Nov 2017	ATM ACC PAYMENT	230010003708	0.00	2,500.00	2,433,156.20
30 Nov 2017	FNB OB PMT	290001229961	0.00	755.89	2,433,892.09
30 Nov 2017	FNB OB PMT	280010019287	0.00	2,439.73	2,436,331.82
30 Nov 2017	FNB OB PMT	280001215840	0.00	970.00	2,437,301.82
30 Nov 2017	FNB APP PAYMENT FROM FNB (1800.00)	320002644732	0.00	1,800.00	2,439,101.82
30 Nov 2017	FNB APP PAYMENT FROM FNB (3000.00)	150010002330	0.00	3,000.00	2,442,101.82
30 Nov 2017	ADT CASH DEPOSIT FNB Newcas (500.00)	210010024082	1.20	500.00	2,442,601.82
30 Nov 2017	FNB OB PMT	150010022114	0.00	1,396.25	2,443,998.07
30 Nov 2017	FNB APP PAYMENT FROM FNB (300.00)	230001226409	0.00	300.00	2,444,298.07
30 Nov 2017	ADT CASH DEPOSIT FNB 026961 (1200.00)	180010012258	2.88	1,200.00	2,445,498.07
30 Nov 2017	FNB APP PAYMENT FROM FNB (2973.00)	140003160302	0.00	2,973.00	2,448,471.07
30 Nov 2017	CELL PMNT FROM	180010015525	0.00	1,000.00	2,449,471.07
30 Nov 2017	FNB OB PMT	240010003642	0.00	1,500.00	2,450,971.07
30 Nov 2017	ADT CASH DEPOSIT FNB Standt (220.00)	090010011020	0.72	220.00	2,451,191.07
30 Nov 2017	FNB APP PAYMENT FROM FNB (150.00)	240002608523	0.00	150.00	2,451,341.07
30 Nov 2017	FNB APP PAYMENT FROM FNB (1130.00)	130010001512	0.00	1,130.00	2,452,471.07
30 Nov 2017	FNB APP PAYMENT FROM FNB (1125.00)	130010001512	0.00	1,125.00	2,453,596.07
30 Nov 2017	FNB APP PAYMENT FROM FNB (700.00)	170010014105	0.00	700.00	2,454,296.07
30 Nov 2017	FNB APP PAYMENT FROM FNB (1775.67)	210010019058	0.00	1,775.67	2,456,071.74
30 Nov 2017	ADT CASH DEPOSIT FNB 026961 (750.00)	260010017594	1.92	750.00	2,456,821.74
30 Nov 2017	FNB OB PMT	220001102872	0.00	2,551.63	2,459,373.37

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Effective Date	Description	Reference	Service Fee	Amount	Balance
30 Nov 2017	ADT CASH DEPOSIT FNB 010491 (1500.00)	210005035523	3.60	1,500.00	2,460,873.37
30 Nov 2017	FNB APP PAYMENT FROM FNB (1535.00)	270001172177	0.00	1,535.00	2,462,408.37
30 Nov 2017	FNB APP PAYMENT FROM FNB (872.00)	160010020580	0.00	872.00	2,463,280.37
30 Nov 2017	FNB APP PAYMENT FROM FNB (2092.47)	220002626812	0.00	2,092.47	2,465,372.84
30 Nov 2017	FNB APP PAYMENT FROM FNB (639.73)	270002455233	0.00	639.73	2,466,012.57
30 Nov 2017	FNB OB PMT	200001144153	0.00	2,474.00	2,468,486.57
30 Nov 2017	FNB OB PMT	190003510970	0.00	627.01	2,469,113.58
30 Nov 2017	FNB OB PMT	230010011644	0.00	685.81	2,469,799.39
30 Nov 2017	FNB APP PAYMENT FROM FNB (1185.45)	150010021322	0.00	1,185.45	2,470,984.84
30 Nov 2017	FNB OB PMT	210001226134	0.00	2,500.00	2,473,484.84
30 Nov 2017	FNB OB PMT	210001125864	0.00	3,413.00	2,476,897.84
30 Nov 2017	FNB OB PMT	200010012128	0.00	1,087.00	2,477,984.84
30 Nov 2017	FNB APP PAYMENT FROM FNB (1600.00)	310002604768	0.00	1,600.00	2,479,584.84
30 Nov 2017	FNB OB PMT	120001136151	0.00	2,808.86	2,482,393.70
30 Nov 2017	FNB APP PAYMENT FROM FNB (2000.00)	220010014316	0.00	2,000.00	2,484,393.70
30 Nov 2017	CELL PMNT FROM	200010015659	0.00	656.00	2,485,049.70
30 Nov 2017	FNB OB PMT	220001102880	0.00	1,980.00	2,487,029.70
29 Nov 2017	GENERAL DR	90000023	12.40	-1,667,485.19	819,544.51
30 Nov 2017	FNB OB PMT	280010024956	0.00	2,000.00	821,544.51
30 Nov 2017	MAGTAPE CREDIT USER 9541 SEQ 048908	CASHFOCUS SANRAL	0.00	0.18	821,544.69
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 069730	ABSA BANK 340003508698	0.00	27.66	821,572.35
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 036349	ABSA BANK 55927900000000000000	0.00	42.00	821,614.35
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 069724	ABSA BANK 180002560256	0.00	61.00	821,675.35
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 160532	3602206	0.00	76.67	821,752.02
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 214613	JJ DLONGOLO 5578999	0.00	80.00	821,832.02

Effective Date	Description	Reference	Service Fee	Amount	Balance
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038558	ABSA BANK 280002452264	0.00	97.83	821,929.85
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 115458	CAPITEC 5572178 MBATHA MI	0.00	100.00	822,029.85
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 677140	VE MAKHATHINI	0.00	100.00	822,129.85
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038677	ABSA BANK 210010012863	0.00	100.00	822,229.85
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038676	ABSA BANK 56523390000000000000	0.00	112.50	822,342.35
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 119361	CAPITEC 376005178196	0.00	120.00	822,462.35
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038672	ABSA BANK 230003607517	0.00	126.00	822,588.35
30 Nov 2017	MAGTAPE CREDIT USER 9559 SEQ 042636	330005172518	0.00	137.02	822,725.37
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038352	ABSA BANK 6078684	0.00	140.00	822,865.37
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 218960	PLF SIBEKO 6075629 SIBEKO	0.00	147.00	823,012.37
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038538	ABSA BANK 240005256007	0.00	150.00	823,162.37
30 Nov 2017	MAGTAPE CREDIT USER 9559 SEQ 042635	220005201571	0.00	157.32	823,319.69
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 573645	230010014291	0.00	160.00	823,479.69
30 Nov 2017	MAGTAPE CREDIT USER 9559 SEQ 042638	280001196490	0.00	186.33	823,666.02
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 048286	CAPITEC 210010018712	0.00	200.00	823,866.02
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038679	ABSA BANK 220005611233	0.00	200.00	824,066.02
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 634449	150003605800	0.00	215.25	824,281.27
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 035844	ABSA BANK 6015802	0.00	217.00	824,498.27
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 276268	200010001857	0.00	218.94	824,717.21
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038330	ABSA BANK 290005237820	0.00	235.00	824,952.21
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 634457	240003605783	0.00	235.75	825,187.96
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038319	ABSA BANK 250003604563	0.00	235.75	825,423.71
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 509364	150003605172	0.00	235.75	825,659.46
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038566	ABSA BANK 6078702	0.00	237.00	825,896.46
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 205181	ME MASENGEMI 250005563221	0.00	238.00	826,134.46

Effective Date	Description	Reference	Service Fee	Amount	Balance
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 030202	CAPITEC 310005581864	0.00	250.00	826,384.46
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038245	ABSA BANK 6088980	0.00	250.00	826,634.46
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 073448	ABSA BANK 190010010386	0.00	260.00	826,894.46
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038326	ABSA BANK 340002447955	0.00	260.00	827,154.46
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 205219	NW MADUNA 5066932	0.00	260.00	827,414.46
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 073398	ABSA BANK 1107486	0.00	285.00	827,699.46
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038512	ABSA BANK 230010023243	0.00	286.32	827,985.78
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 214966	JN THABEDE 250006571702	0.00	296.00	828,281.78
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 126034	CAPITEC 310005563035	0.00	300.00	828,581.78
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 034151	CAPITEC 130010010117	0.00	300.00	828,881.78
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 047528	CAPITEC 280002482600	0.00	300.00	829,181.78
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 672483	310005318874	0.00	300.00	829,481.78
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 678061	230004104272	0.00	300.00	829,781.78
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 572153	6064909 MJ Mbatia	0.00	300.00	830,081.78
30 Nov 2017	MAGTAPE CREDIT USER 9389 SEQ 012016	SINGH D 280002456703	0.00	300.00	830,381.78
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038355	ABSA BANK 250006110857	0.00	300.00	830,681.78
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038241	ABSA BANK 400006584726	0.00	300.00	830,981.78
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038603	ABSA BANK 3515961	0.00	300.00	831,281.78
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038474	ABSA BANK 160003600760	0.00	300.00	831,581.78
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038571	ABSA BANK 60158020000000000000	0.00	300.00	831,881.78
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 205183	MR NTSHANGASE 4002367	0.00	300.00	832,181.78
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 205184	MR NTSHANGASE 4003132	0.00	300.00	832,481.78
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 497648	240003600495	0.00	318.78	832,800.56
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 507179	340001198674	0.00	318.96	833,119.52
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 634436	240003605817	0.00	328.00	833,447.52

Effective Date	Description	Reference	Service Fee	Amount	Balance
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 035841	ABSA BANK 6161823	0.00	330.57	833,778.09
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 042584	CAPITEC 290005518096	0.00	333.00	834,111.09
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 669916	SO/BV 240006565471/MR.MZWAKHE	0.00	336.00	834,447.09
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 509369	200003606217	0.00	338.25	834,785.34
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 634375	230003605824	0.00	348.50	835,133.84
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 670877	250006549013	0.00	350.00	835,483.84
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 572132	360006559195	0.00	350.00	835,833.84
30 Nov 2017	MAGTAPE CREDIT USER 6130 SEQ 000261	ITHALA CR 300006531784	0.00	350.00	836,183.84
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 122772	CAPITEC 24000700791	0.00	350.00	836,533.84
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038329	ABSA BANK 270005585556	0.00	365.00	836,898.84
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038605	ABSA BANK 150010023252	0.00	372.87	837,271.71
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 200788	CAPITEC 130005610400	0.00	375.00	837,646.71
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 276133	340002430639	0.00	398.00	838,044.71
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 275988	190003515375	0.00	400.00	838,444.71
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038213	ABSA BANK 300006602635	0.00	400.00	838,844.71
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 119544	CAPITEC 400005658927	0.00	400.00	839,244.71
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038235	ABSA BANK 230003502294	0.00	410.42	839,655.13
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038674	ABSA BANK 090010001112	0.00	410.42	840,065.55
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 205206	SH NGWENYA 6144305	0.00	411.00	840,476.55
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 507188	210010016633	0.00	420.25	840,896.80
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 509368	240010018715	0.00	420.25	841,317.05
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 633935	180010007902	0.00	439.00	841,756.05
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 205244	MA MUYAKHO 280006568040	0.00	450.00	842,206.05
30 Nov 2017	MAGTAPE CREDIT USER 9559 SEQ 042634	270002380902	0.00	462.88	842,668.93
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 264082	1155398	0.00	464.60	843,133.53

Effective Date	Description	Reference	Service Fee	Amount	Balance
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 035843	ABSA BANK 210006515036	0.00	467.40	843,600.93
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 071779	CAPITEC 240010023129	0.00	477.00	844,077.93
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038572	ABSA BANK 210010012673	0.00	479.56	844,557.49
30 Nov 2017	MAGTAPE CREDIT USER 9559 SEQ 302337	230002640657-MURCH WATER ACCO	0.00	480.26	845,037.75
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 269047	290010022548	0.00	481.00	845,518.75
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038680	ABSA BANK 210010023217	0.00	489.39	846,008.14
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038688	ABSA BANK 150003510257	0.00	495.00	846,503.14
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 276360	200003505658	0.00	499.16	847,002.30
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 113982	CAPITEC 390005603948	0.00	500.00	847,502.30
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 024064	CAPITEC 390006541748	0.00	500.00	848,002.30
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 019476	CAPITEC F435 SECTION 6 MADAD	0.00	500.00	848,502.30
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 033468	CAPITEC 250005148601	0.00	500.00	849,002.30
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 255838	3611120	0.00	500.00	849,502.30
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 709081	230010022773	0.00	500.00	850,002.30
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 255836	210010018472	0.00	500.00	850,502.30
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 635696	220010019224	0.00	500.00	851,002.30
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 679875	220005042553	0.00	500.00	851,502.30
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 676827	280006174013	0.00	500.00	852,002.30
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 679286	SO/BY 5062600 T C MALINGA/MRS	0.00	500.00	852,502.30
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038350	ABSA BANK 220005500675	0.00	500.00	853,002.30
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038289	ABSA BANK 140003501156	0.00	500.00	853,502.30
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038291	ABSA BANK 200005500671	0.00	500.00	854,002.30
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038292	ABSA BANK 0006570240	0.00	500.00	854,502.30
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038673	ABSA BANK 51606490000000000000	0.00	500.00	855,002.30
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038681	ABSA BANK 0006570264	0.00	500.00	855,502.30

Effective Date	Description	Reference	Service Fee	Amount	Balance
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038242	ABSA BANK 300006557086	0.00	500.00	856,002.30
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 205586	ZH MCHUNU 310001168195	0.00	500.00	856,502.30
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 205189	MI VILAKAZI 310005677159	0.00	500.00	857,002.30
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 205203	FP MITSHALI 170004106255	0.00	500.00	857,502.30
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 073397	ABSA BANK 250003506933	0.00	517.56	858,019.86
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038667	ABSA BANK 130003510610	0.00	521.02	858,540.88
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 165462	190010004041	0.00	521.03	859,061.91
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038564	ABSA BANK 320005517687	0.00	538.00	859,599.91
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 276180	170010020672	0.00	539.46	860,139.37
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 075396	ABSA BANK 1136521	0.00	543.00	860,682.37
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 634439	250003605768	0.00	543.25	861,225.62
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038318	ABSA BANK 250003501445	0.00	548.66	861,774.28
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 097227	CAPITEC 190010018272	0.00	548.90	862,323.18
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 028198	CAPITEC 280006185209	0.00	553.00	862,876.18
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 199167	NT MADONSELA 320005553617	0.00	558.00	863,434.18
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038378	ABSA BANK 150010020035	0.00	558.52	863,992.70
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 035833	ABSA BANK 380005583149	0.00	563.00	864,555.70
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 268845	230002296013	0.00	565.00	865,120.70
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 747928	OLD MUTUAL GARNISHEE/MAINTENAN	0.00	565.80	865,686.50
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 575714	ref 270010023635 z & va sultan	0.00	567.00	866,253.50
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038331	ABSA BANK 320005547684	0.00	574.00	866,827.50
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 711105	Rampersadh S&S	0.00	575.00	867,402.50
30 Nov 2017	MAGTAPE CREDIT USER 9589 SEQ 012017	BHOLA S 340001236599	0.00	575.21	867,977.71
30 Nov 2017	MAGTAPE CREDIT USER 9558 SEQ 773181	INVESTECPB220010004408	0.00	585.00	868,562.71
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 103434	CAPITEC 210010022045	0.00	587.00	869,149.71

Effective Date	Description	Reference	Service Fee	Amount	Balance
30 Nov 2017	MAGTAPE CREDIT USER 9539 SEQ 042639	260010022842	0.00	587.81	869,737.52
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 670221	SO/BV 5525030/MRS MAUREEN PRET	0.00	590.00	870,327.52
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038577	ABSA BANK 250010022577	0.00	592.39	870,919.91
30 Nov 2017	MAGTAPE CREDIT USER 9558 SEQ 762298	INVESTCFB100003700101	0.00	600.00	871,519.91
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 034906	CAPITEC 210005516605	0.00	600.00	872,119.91
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 027869	CAPITEC 260005151192	0.00	600.00	872,719.91
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 021100	CAPITEC 330001188757	0.00	600.00	873,319.91
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 702696	Payment for NN Municipality	0.00	600.00	873,919.91
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 276028	310001256984	0.00	600.00	874,519.91
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 603382	290003516548	0.00	600.00	875,119.91
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038353	ABSA BANK 310005654513	0.00	600.00	875,719.91
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038356	ABSA BANK 280006108953	0.00	600.00	876,319.91
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038536	ABSA BANK 280006054850	0.00	600.00	876,919.91
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038239	ABSA BANK 2704429	0.00	600.00	877,519.91
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 035832	ABSA BANK 320005564804	0.00	600.00	878,119.91
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 145891	CAPITEC 320006581435	0.00	600.00	878,719.91
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038682	ABSA BANK 220002016923	0.00	600.00	879,319.91
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038684	ABSA BANK 240010003543	0.00	600.00	879,919.91
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038244	ABSA BANK 250005621755	0.00	600.00	880,519.91
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 634378	230003603790	0.00	603.78	881,125.69
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 069728	ABSA BANK 140010020711	0.00	609.50	881,735.19
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 268846	200003507381	0.00	610.00	882,345.19
30 Nov 2017	MAGTAPE CREDIT USER 9378 SEQ 011499	PAYPROP 150010005770/HI	0.00	612.09	882,957.28
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038861	ABSA BANK 230010016742	0.00	613.66	883,570.94
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038359	ABSA BANK 210006532723	0.00	620.00	884,190.94

Effective Date	Description	Reference	Service Fee	Amount	Balance
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038570	ABSA BANK 2600001105994	0.00	621.00	884,811.94
30 Nov 2017	MAGTAPE CREDIT USER 9559 SEQ 497343	ANDRE SPIES 20003602887	0.00	622.92	885,434.86
30 Nov 2017	MAGTAPE CREDIT USER 7017 SEQ 031765	STANCOM - 2808FMS 17333-000302	0.00	624.12	886,058.98
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 582258	160003605454	0.00	625.25	886,684.23
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 605692	180010023453	0.00	626.16	887,310.39
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 069729	ABSA BANK 200005508314	0.00	631.61	887,942.00
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038644	ABSA BANK 180001141603	0.00	639.73	888,581.73
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 073447	ABSA BANK 250001128714	0.00	640.84	889,222.57
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 098528	170010020169	0.00	650.00	889,872.57
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038646	ABSA BANK 250010022197	0.00	650.85	890,523.42
30 Nov 2017	MAGTAPE CREDIT USER 9558 SEQ 754229	INVESTPCPB250010021577	0.00	651.80	891,175.22
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 065639	CAPITEC 2900002532496	0.00	660.00	891,835.22
30 Nov 2017	MAGTAPE CREDIT USER 0001 SEQ 002996	210010022854	0.00	667.03	892,502.25
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 203232	120001141201	0.00	667.43	893,169.68
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038283	ABSA BANK 240010004509	0.00	678.89	893,848.57
30 Nov 2017	MAGTAPE CREDIT USER 9559 SEQ 467747	270001196606	0.00	683.90	894,532.47
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 117641	CAPITEC 310005177226	0.00	686.00	895,218.47
30 Nov 2017	MAGTAPE CREDIT USER 9558 SEQ 764119	INVESTPCPB300003511797	0.00	686.92	895,905.39
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 051831	CAPITEC 250001227466	0.00	700.00	896,605.39
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 678045	310005564480	0.00	700.00	897,305.39
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 680616	330005108884	0.00	700.00	898,005.39
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 035842	ABSA BANK 370005597569	0.00	700.00	898,705.39
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038505	ABSA BANK 280001186538	0.00	710.00	899,415.39
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038312	ABSA BANK 260001230990	0.00	713.00	900,128.39
30 Nov 2017	MAGTAPE CREDIT USER 0001 SEQ 025029	2281223-NE SOKHELA	0.00	714.05	900,842.44

Effective Date	Description	Reference	Service Fee	Amount	Balance
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 073443	ABSA BANK 300010013779	0.00	715.00	901,557.44
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038665	ABSA BANK 220002352203	0.00	715.31	902,272.75
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 271236	210010022771	0.00	721.78	902,994.53
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038296	ABSA BANK 270005600249	0.00	725.00	903,719.53
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 707714	290003515586	0.00	728.41	904,447.94
30 Nov 2017	MAGTAPE CREDIT USER 9559 SEQ 501934	090002540002-UNIT 4 PAPER HOU	0.00	733.52	905,181.46
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 063791	CAPITEC 330010018789	0.00	740.00	905,921.46
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 658561	320010018796	0.00	740.00	906,661.46
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 100905	CAPITEC 230010019662	0.00	750.00	907,411.46
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 123119	CAPITEC 38000518639	0.00	750.00	908,161.46
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038357	ABSA BANK 53140063149	0.00	750.00	908,911.46
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038321	ABSA BANK 1130753	0.00	750.00	909,661.46
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 205561	JE MSOMI 310005603619	0.00	750.00	910,411.46
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 120997	140010015323	0.00	755.00	911,166.46
30 Nov 2017	MAGTAPE CREDIT USER 9559 SEQ 502338	290003517397 UNIT 2	0.00	757.18	911,923.64
30 Nov 2017	MAGTAPE CREDIT USER 9559 SEQ 502343	280003517446 UNIT 6	0.00	757.38	912,680.82
30 Nov 2017	MAGTAPE CREDIT USER 9559 SEQ 502341	200003517414 UNIT 4	0.00	757.18	913,438.00
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 507176	190001220366	0.00	759.55	914,197.55
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 670211	SO/BV 6554327MR SIPHO MLUNGIS	0.00	761.00	914,958.55
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 073438	ABSA BANK 2423790	0.00	762.28	915,720.83
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 576168	7442 Sect 5 - Acc: 5662025	0.00	763.76	916,484.59
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 178535	240010012981	0.00	775.00	917,259.59
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 273937	250003515785	0.00	780.00	918,039.59
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 073449	ABSA BANK 140003507021	0.00	781.60	918,821.19
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 276359	330002397092	0.00	795.23	919,616.42

Effective Date	Description	Reference	Service Fee	Amount	Balance
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 507119	240010020986	0.00	796.41	920,412.83
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 507121	320010013995	0.00	796.41	921,209.24
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 040925	210010016039	0.00	800.00	922,009.24
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 275924	350006562248	0.00	800.00	922,809.24
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 276280	150001200802	0.00	800.00	923,609.24
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 653874	10018890	0.00	800.00	924,409.24
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 673988	140005535350	0.00	800.00	925,209.24
30 Nov 2017	MAGTAPE CREDIT USER 9589 SEQ 012018	SINGH D 290001155646	0.00	800.00	926,009.24
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038685	ABSABANK 170010024310	0.00	800.00	926,809.24
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 205223	DTS MVELASE 290005611339	0.00	800.00	927,609.24
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 672185	250005616391	0.00	810.00	928,419.24
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038666	ABSABANK 230010014721	0.00	812.00	929,231.24
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 372487	Asc220010020479	0.00	815.00	930,046.24
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038314	ABSABANK 200003506482	0.00	818.25	930,864.49
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 625755	240010019614	0.00	820.00	931,684.49
30 Nov 2017	MAGTAPE CREDIT USER 9589 SEQ 012019	VAN DER BANK A 110899	0.00	820.00	932,504.49
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 205216	160010021059	0.00	820.00	933,324.49
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 062365	ABSABANK 220001151440	0.00	822.91	934,147.40
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 276010	200001129121	0.00	830.00	934,977.40
30 Nov 2017	MAGTAPE CREDIT USER 9559 SEQ 502339	210005517365-UNIT 1	0.00	830.45	935,807.85
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038597	ABSABANK 240010019275	0.00	842.50	936,650.35
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038290	ABSABANK 250002345283	0.00	843.02	937,493.37
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038293	ABSABANK 230010011792	0.00	849.55	938,342.92
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 037388	CAPITEC 290005702807	0.00	850.00	939,192.92
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 059697	CAPITEC 320010019893	0.00	879.64	940,072.56

Effective Date	Description	Reference	Service Fee	Amount	Balance
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038424	ABSA BANK 140010012353	0.00	888.58	940,961.14
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 276166	260010024236	0.00	895.00	941,856.14
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 276226	310001192641	0.00	897.81	942,753.95
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 275989	230001121139	0.00	900.00	943,653.95
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038351	ABSA BANK 380005587496	0.00	900.00	944,553.95
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038217	ABSA BANK 6045510000000000000000	0.00	900.00	945,453.95
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038247	ABSA BANK 330005548840	0.00	900.00	946,353.95
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038692	ABSA BANK 5068432000000000000000	0.00	900.00	947,253.95
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038559	ABSA BANK 260003604556	0.00	902.00	948,155.95
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 073437	ABSA BANK 230003506972	0.00	902.73	949,058.68
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 494799	150010021306	0.00	903.07	949,961.75
30 Nov 2017	MAGTAPE CREDIT USER 9541 SEQ 048409	CASHFOCUS 210002526268	0.00	909.96	950,871.71
30 Nov 2017	MAGTAPE CREDIT USER 9378 SEQ 015958	PAYPROP 320001192295	0.00	916.24	951,787.95
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038539	ABSA BANK 270005646408	0.00	916.39	952,704.34
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 144208	CAPITEC 210010019702	0.00	920.00	953,624.34
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 117752	CAPITEC RATES 300001191816	0.00	921.67	954,546.01
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 507115	190010011657	0.00	925.45	955,471.46
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 679160	SOBY 3600056384467MISS BUSELA	0.00	928.00	956,399.46
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 073394	ABSA BANK 290010014149	0.00	930.00	957,329.46
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 175084	CAPITEC 280010017398	0.00	930.50	958,259.96
30 Nov 2017	MAGTAPE CREDIT USER 9541 SEQ 048411	CASHFOCUS 220002560425	0.00	932.85	959,192.81
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 073401	ABSA BANK 230010017179	0.00	936.34	960,129.15
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 584831	320010024638	0.00	938.93	961,068.08
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 160673	130010005067	0.00	950.00	962,018.08
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 507182	160010006522	0.00	962.31	962,980.39

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Effective Date	Description	Reference	Service Fee	Amount	Balance
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 171746	CAPITEC 360002598809	0.00	973.00	963,953.39
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038226	ABSA BANK 330002373317	0.00	975.00	964,928.39
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038313	ABSA BANK 300002304236	0.00	975.32	965,903.71
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 071975	ABSA BANK 210010020593	0.00	980.43	966,884.14
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 634451	160003605751	0.00	994.25	967,878.39
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038473	ABSA BANK 1800025447014	0.00	995.96	968,874.35
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 124100	CAPITEC 250006502541	0.00	1,000.00	969,874.35
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 129330	CAPITEC 140006500304	0.00	1,000.00	970,874.35
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 022978	CAPITEC 250005502633	0.00	1,000.00	971,874.35
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 161312	170010017165	0.00	1,000.00	972,874.35
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 161313	180001225117	0.00	1,000.00	973,874.35
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 073439	ABSA BANK 280002482600	0.00	1,000.00	974,874.35
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 631593	350005509935	0.00	1,000.00	975,874.35
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 557465	340003606948	0.00	1,000.00	976,874.35
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 680867	220005586252	0.00	1,000.00	977,874.35
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038540	ABSA BANK 51557290000000000000	0.00	1,000.00	978,874.35
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038358	ABSA BANK 290005548663	0.00	1,000.00	979,874.35
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038432	ABSA BANK 53140063149	0.00	1,000.00	980,874.35
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038535	ABSA BANK 6161341	0.00	1,000.00	981,874.35
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038240	ABSA BANK 18000570135200000000	0.00	1,000.00	982,874.35
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 058246	ABSA BANK 240006622231	0.00	1,000.00	983,874.35
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038678	ABSA BANK 320006605499	0.00	1,000.00	984,874.35
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 205214	SW NYEMBE 320005644754	0.00	1,000.00	985,874.35
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 131058	CAPITEC 180006526550	0.00	1,000.00	986,874.35
30 Nov 2017	MAGTAPE CREDIT USER 9551 SEQ 000033	BIDVESTICRS 270010022538	0.00	1,000.00	987,874.35

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Effective Date	Description	Reference	Service Fee	Amount	Balance
30 Nov 2017	MAGTAPE CREDIT USER 9541 SEQ 048407	CASHFOCUS 220002548057	0.00	1,092.88	988,877.23
30 Nov 2017	MAGTAPE CREDIT USER 9378 SEQ 015956	PAYPROP 240001146640	0.00	1,008.39	989,885.62
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 273936	280002572905	0.00	1,010.00	990,895.62
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 607464	1117615_MASSKOSANA	0.00	1,015.20	991,910.82
30 Nov 2017	MAGTAPE CREDIT USER 9559 SEQ 502342	280003517438 UNIT 5	0.00	1,025.85	992,936.67
30 Nov 2017	MAGTAPE CREDIT USER 9559 SEQ 502340	210003517407-UNIT 3	0.00	1,025.85	993,962.52
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 276269	320002594515	0.00	1,026.84	994,989.36
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 275870	270005632267	0.00	1,042.00	996,031.36
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 073436	ABSA BANK 1107478	0.00	1,042.90	997,074.26
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 634450	170010016902	0.00	1,045.50	998,119.76
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 030112	CAPITEC 190010021045	0.00	1,050.00	999,169.76
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 509366	230001726606	0.00	1,057.65	1,000,227.41
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 073386	ABSA BANK 20002229300	0.00	1,080.36	1,001,307.77
30 Nov 2017	MAGTAPE CREDIT USER 9559 SEQ 502344	180003517453 UNIT 7	0.00	1,099.13	1,002,406.90
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 161296	300010012888	0.00	1,100.00	1,003,506.90
30 Nov 2017	MAGTAPE CREDIT USER 9541 SEQ 048406	CASHFOCUS 220002601559	0.00	1,117.36	1,004,624.26
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038285	ABSA BANK 200010020865	0.00	1,120.68	1,005,744.94
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 062364	ABSA BANK 310010019249	0.00	1,122.75	1,006,867.69
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038286	ABSA BANK 2637029	0.00	1,130.00	1,007,997.69
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 634376	150010020910	0.00	1,137.75	1,009,135.44
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 633546	220010020248	0.00	1,150.00	1,010,285.44
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038557	ABSA BANK 350005589366	0.00	1,150.00	1,011,435.44
30 Nov 2017	MAGTAPE CREDIT USER 2285 SEQ 029880	SAPOLISIE 90 PAYMENT 20171130	0.00	1,151.40	1,012,586.84
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 672089	380005671647-JWALA	0.00	1,173.27	1,013,760.11
30 Nov 2017	MAGTAPE CREDIT USER 9589 SEQ 012020	FOUCHE T J 210001220616	0.00	1,187.03	1,014,947.14

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Effective Date	Description	Reference	Service Fee	Amount	Balance
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 276115	160010019152	0.00	1,194.00	1,016,141.14
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 276281	300002579811	0.00	1,200.00	1,017,341.14
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 073442	ABSA BANK 160002555601	0.00	1,200.00	1,018,541.14
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 631592	240010023343	0.00	1,200.00	1,019,741.14
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 679390	SO/BV 18000513032 /MR SIFISO J	0.00	1,200.00	1,020,941.14
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038243	ABSA BANK 1117140	0.00	1,200.00	1,022,141.14
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038567	ABSA BANK 370006628868	0.00	1,200.00	1,023,341.14
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 205195	GM SHABALALA 330005651529	0.00	1,200.00	1,024,541.14
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 228062	BH MDAKANE 150003503153	0.00	1,200.00	1,025,741.14
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038834	ABSA BANK 230006523453	0.00	1,201.00	1,026,942.14
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038686	ABSA BANK 220001141441	0.00	1,220.00	1,028,162.14
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 205217	200010020329	0.00	1,230.00	1,029,392.14
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 607465	220005582160 MASSKOSANA	0.00	1,234.32	1,030,626.46
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038431	ABSA BANK 100010012250	0.00	1,248.55	1,031,875.01
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 128967	CAPITEC 280005553142	0.00	1,250.00	1,033,125.01
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 071979	ABSA BANK 220001169103	0.00	1,250.00	1,034,375.01
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 165972	CAPITEC 130010020405	0.00	1,250.00	1,035,625.01
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038282	ABSA BANK 180010023255	0.00	1,263.00	1,036,888.01
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 073440	ABSA BANK 240010002958	0.00	1,274.00	1,038,162.01
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 129369	CAPITEC 310005557435	0.00	1,275.00	1,039,437.01
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 576602	380002694840	0.00	1,284.41	1,040,721.42
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 069717	CAPITEC 210010000744	0.00	1,286.21	1,042,007.63
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038426	ABSA BANK 380002586897	0.00	1,324.77	1,043,332.40
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038320	ABSA BANK 250002532930	0.00	1,340.00	1,044,672.40
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 069750	CAPITEC 250010014814	0.00	1,344.35	1,046,016.75

Effective Date	Description	Reference	Service Fee	Amount	Balance
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 045571	CAPITEC 180002522603	0.00	1,360.00	1,047,376.75
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 595827	160010020721	0.00	1,362.03	1,048,738.78
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 183662	CAPITEC 280010013827	0.00	1,365.00	1,050,103.78
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 276231	200001209113	0.00	1,372.47	1,051,476.25
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 506991	230010018391	0.00	1,373.25	1,052,849.50
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 595606	210010022581	0.00	1,383.27	1,054,232.77
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038354	ABSA BANK 240006572261	0.00	1,385.00	1,055,617.77
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 012035	120010018051	0.00	1,400.00	1,057,017.77
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 679289	SO/BV 210005566600/M	0.00	1,400.00	1,058,417.77
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038425	ABSA BANK 110010003052	0.00	1,423.08	1,059,840.85
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 143010	210010016641	0.00	1,437.00	1,061,277.85
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038613	ABSA BANK 220010012708	0.00	1,445.04	1,062,722.89
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 276230	150001145510	0.00	1,445.42	1,064,168.31
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 099560	CAPITEC 310001223768	0.00	1,450.00	1,065,618.31
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038664	ABSA BANK 2400001135478	0.00	1,450.00	1,067,068.31
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 090849	ABSA BANK 190010011178	0.00	1,453.09	1,068,521.40
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 276157	CAPITEC 240010015943	0.00	1,460.00	1,069,981.40
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 507161	230010006883	0.00	1,473.32	1,071,454.72
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 276293	G.J SMIT- 1102255	0.00	1,474.96	1,072,929.68
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 041005	280010021879	0.00	1,479.30	1,074,408.98
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 673256	CAPITEC 210005702155	0.00	1,500.00	1,075,908.98
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 675672	360005683442	0.00	1,500.00	1,077,408.98
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038221	360006654814	0.00	1,500.00	1,078,908.98
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 674841	130010011362	0.00	1,500.00	1,080,408.98
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038221	ABSA BANK 240002591224	0.00	1,500.00	1,081,908.98

Effective Date	Description	Reference	Service Fee	Amount	Balance
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 276282	240010010787	0.00	1,509.00	1,083,417.98
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 073395	ABSA BANK 26000114236	0.00	1,510.00	1,084,927.98
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038222	ABSA BANK 3102023	0.00	1,530.00	1,086,457.98
30 Nov 2017	MAGTAPE CREDIT USER 9589 SEQ 012021	HURRICUND A 190001153021	0.00	1,547.56	1,088,005.54
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 276342	060010000152	0.00	1,550.00	1,089,555.54
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 073444	ABSA BANK 320010023879	0.00	1,565.00	1,091,120.54
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038669	ABSA BANK 260010019384	0.00	1,567.00	1,092,687.54
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038430	ABSA BANK 250001236046	0.00	1,568.46	1,094,256.00
30 Nov 2017	MAGTAPE CREDIT USER 9559 SEQ 042637	230001229262	0.00	1,570.51	1,095,826.51
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 142261	CAPITEC 220010016188	0.00	1,580.00	1,097,406.51
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 066682	CAPITEC 190010021763	0.00	1,580.48	1,098,986.99
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 069723	ABSA BANK 150010000292	0.00	1,588.62	1,100,575.61
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 634438	260005605744	0.00	1,599.21	1,102,174.82
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 069854	ABSA BANK 150010017072	0.00	1,600.00	1,103,774.82
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 607870	330001227795	0.00	1,605.00	1,105,379.82
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 634377	240003605775	0.00	1,606.18	1,106,986.00
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 082738	10023260	0.00	1,610.19	1,108,596.19
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 073450	ABSA BANK 230003507038	0.00	1,615.20	1,110,211.39
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 631083	180010000139	0.00	1,636.93	1,111,848.32
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038317	ABSA BANK 170001133351	0.00	1,650.00	1,113,498.32
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 073399	ABSA BANK 2648448	0.00	1,653.00	1,115,151.32
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 104733	CAPITEC 310010013929	0.00	1,663.80	1,116,815.12
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 584832	310010014646	0.00	1,668.21	1,118,483.33
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038365	ABSA BANK 240005647353	0.00	1,680.00	1,120,163.33
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038224	ABSA BANK 270010016597	0.00	1,686.74	1,121,850.07

Effective Date	Description	Reference	Service Fee	Amount	Balance
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 037844	CAPITEC 240010017428	0.00	1,700.00	1,123,550.07
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 101197	CAPITEC 2300001130908	0.00	1,700.00	1,125,250.07
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 669605	SO/BV 5507494/MISS N	0.00	1,700.00	1,126,950.07
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038281	ABSA BANK 180010023156	0.00	1,700.00	1,128,650.07
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 074254	CAPITEC 190010015393	0.00	1,713.90	1,130,363.97
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038225	ABSA BANK 220001116393	0.00	1,727.50	1,132,091.47
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038361	ABSA BANK 090001106003	0.00	1,753.00	1,133,844.47
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 205279	360000192489	0.00	1,762.02	1,135,606.49
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 270815	230010016429	0.00	1,769.92	1,137,376.41
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 276107	2483232 NEWCASTLE AUTO	0.00	1,782.63	1,139,159.04
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038670	ABSA BANK 270001184008	0.00	1,785.00	1,140,944.04
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038669	ABSA BANK 10021376	0.00	1,793.46	1,142,737.50
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 122382	CAPITEC 240005525625	0.00	1,800.00	1,144,537.50
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 088879	CAPITEC 240010022469	0.00	1,800.00	1,146,337.50
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038534	ABSA BANK 290004105598	0.00	1,800.00	1,148,137.50
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038294	ABSA BANK 120010003103	0.00	1,800.00	1,149,937.50
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 205286	230001111981	0.00	1,800.00	1,151,737.50
30 Nov 2017	MAGTAPE CREDIT USER 9541 SEQ 048410	CASHFOCUS 300002573640	0.00	1,801.53	1,153,539.03
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 161316	200001191220	0.00	1,811.82	1,155,350.85
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 572488	Acc190010001187	0.00	1,830.00	1,157,180.85
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038511	ABSA BANK 200001207331	0.00	1,831.88	1,159,012.73
30 Nov 2017	MAGTAPE CREDIT USER 9589 SEQ 012022	BHOLA S 270002678131	0.00	1,876.13	1,160,888.86
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 273032	230010001645	0.00	1,900.00	1,162,788.86
30 Nov 2017	MAGTAPE CREDIT USER 9559 SEQ 501933	200002440170 UNIT 2 PAPER HOUS	0.00	1,929.48	1,164,718.34
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 081721	230010014341	0.00	1,945.00	1,166,663.34

Effective Date	Description	Reference	Service Fee	Amount	Balance
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 584830	250002017684	0.00	1,950.91	1,168,614.25
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 634440	260001227434	0.00	1,953.95	1,170,568.20
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 273772	320010013649	0.00	1,968.85	1,172,537.05
30 Nov 2017	MAGTAPE CREDIT USER 0001 SEQ 032716	350001184568	0.00	1,994.00	1,174,531.05
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 065636	CAPITEC 180001105376	0.00	2,000.00	1,176,531.05
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 077494	CAPITEC 190001106482	0.00	2,000.00	1,178,531.05
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 276161	230001161590	0.00	2,000.00	1,180,531.05
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038648	ABSA BANK 290001151249	0.00	2,000.00	1,182,531.05
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 217841	MJSHUMALO 350001169239	0.00	2,000.00	1,184,531.05
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038323	ABSA BANK 330001129579	0.00	2,010.00	1,186,541.05
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038472	ABSA BANK 340001193972	0.00	2,016.00	1,188,557.05
30 Nov 2017	MAGTAPE CREDIT USER 9559 SEQ 338768	CANONKWAZ 110010015163	0.00	2,031.96	1,190,589.01
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 273773	220010014456	0.00	2,037.52	1,192,626.53
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038513	ABSA BANK 2200010018341	0.00	2,050.00	1,194,676.53
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038380	ABSA BANK 250010013865	0.00	2,064.00	1,196,740.53
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 218971	10019338	0.00	2,075.39	1,198,815.92
30 Nov 2017	MAGTAPE CREDIT USER 9559 SEQ 042633	190001405058	0.00	2,081.16	1,200,897.08
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 264083	1153415	0.00	2,109.03	1,203,006.11
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 194666	CAPITEC 240001172265	0.00	2,125.00	1,205,131.11
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038691	ABSA BANK 220001210907	0.00	2,136.04	1,207,267.15
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038610	ABSA BANK 10001308	0.00	2,137.00	1,209,404.15
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038324	GM SHABALALA 350005155945	0.00	2,150.00	1,211,554.15
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 191442	ABSA BANK 310001188771	0.00	2,151.00	1,213,705.15
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038612	CAPITEC 240002685570	0.00	2,158.59	1,215,863.74
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038612	ABSA BANK 110010001304	0.00	2,177.00	1,218,040.74

Effective Date	Description	Reference	Service Fee	Amount	Balance
30 Nov 2017	MAGTAPE CREDIT USER 9541 SEQ 035529	CASHFOCUS 10024260	0.00	2,183.52	1,220,224.26
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038327	ABSA BANK 220001221425	0.00	2,190.38	1,222,414.64
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 276079	320001186677	0.00	2,200.00	1,224,614.64
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 276302	170001141032	0.00	2,200.00	1,226,814.64
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 276011	270002630538	0.00	2,200.00	1,229,014.64
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 559107	GH & L Kock 190001128023	0.00	2,217.00	1,231,231.64
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 555496	240001148422	0.00	2,235.92	1,233,467.56
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038683	ABSA BANK 120001121161	0.00	2,238.01	1,235,705.57
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 073402	ABSA BANK 260002017719	0.00	2,244.00	1,237,949.57
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 577789	260010023576	0.00	2,270.00	1,240,219.57
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 563555	ACC210001197103	0.00	2,295.95	1,242,515.52
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 043376	CAPITEC 370001184776	0.00	2,320.00	1,244,835.52
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038437	ABSA BANK 230001228421	0.00	2,334.69	1,247,170.21
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 033593	270001125977	0.00	2,345.52	1,249,515.73
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038478	ABSA BANK 270010023585	0.00	2,356.34	1,251,872.07
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 631866	10001593	0.00	2,370.00	1,254,242.07
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 568734	180001200128	0.00	2,372.69	1,256,614.76
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038287	ABSA BANK 300001219955	0.00	2,373.03	1,258,987.79
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038434	ABSA BANK 120010006015	0.00	2,384.90	1,261,372.69
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 161332	200010017861	0.00	2,392.22	1,263,764.91
30 Nov 2017	MAGTAPE CREDIT USER 0001 SEQ 032702	440001199839	0.00	2,396.17	1,266,161.08
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 591450	21000129072	0.00	2,400.00	1,268,561.08
30 Nov 2017	MAGTAPE CREDIT USER 9589 SEQ 012023	RENIER ADRIAAN 370002684048	0.00	2,400.00	1,270,961.08
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038690	ABSA BANK 240001124613	0.00	2,400.00	1,273,361.08
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 082808	CAPITEC 260001235726	0.00	2,411.00	1,275,772.08

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Effective Date	Description	Reference	Service Fee	Amount	Balance
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038238	ABSA BANK 400001137897	0.00	2,416.00	1,278,188.08
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038415	ABSA BANK 340002574972	0.00	2,425.50	1,280,613.58
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 085019	CAPITEC 140001136070	0.00	2,441.71	1,283,055.29
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 276267	260001187216	0.00	2,458.70	1,285,513.99
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 161330	180001152162	0.00	2,466.87	1,287,980.86
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038315	ABSA BANK 080010012100	0.00	2,478.00	1,290,458.86
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 367342	220001161167	0.00	2,487.30	1,292,946.16
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 384786	1153528	0.00	2,490.96	1,295,437.12
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 051832	CAPITEC 260002668164	0.00	2,500.00	1,297,937.12
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 276154	10000307 DD BIERMA	0.00	2,500.00	1,300,437.12
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038643	ABSA BANK 200010010924	0.00	2,500.00	1,302,937.12
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038503	ABSA BANK 160001102009	0.00	2,500.00	1,305,437.12
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 166244	CAPITEC 200010018505	0.00	2,500.00	1,307,937.12
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 079557	240010014508	0.00	2,500.00	1,310,437.12
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038451	ABSA BANK 170001108106	0.00	2,506.52	1,312,943.64
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 148423	CAPITEC 240001147242	0.00	2,510.00	1,315,453.64
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038514	ABSA BANK 1227901	0.00	2,511.91	1,317,965.55
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 076026	CAPITEC 270001103925	0.00	2,520.00	1,320,485.55
30 Nov 2017	MAGTAPE CREDIT USER 9559 SEQ 502409	ALLENKELLY280001160983	0.00	2,559.02	1,323,044.57
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 263348	170010017058	0.00	2,566.00	1,325,610.57
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 161365	210001126755	0.00	2,600.00	1,328,210.57
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 507103	180001220662	0.00	2,601.75	1,330,812.32
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038288	ABSA BANK 280001235934	0.00	2,645.86	1,333,458.18
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038466	ABSA BANK 260010018832	0.00	2,650.00	1,336,108.18
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038328	ABSA BANK 240001148133	0.00	2,652.00	1,338,760.18

Effective Date	Description	Reference	Service Fee	Amount	Balance
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 083424	CAPITEC 340001109838	0.00	2,685.77	1,341,445.95
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 203982	CAPITEC 210001117622	0.00	2,690.00	1,344,135.95
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 510352	250010007875	0.00	2,692.95	1,346,828.90
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 071919	ABSA BANK 230001107856	0.00	2,700.00	1,349,528.90
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 276242	240002017758	0.00	2,735.00	1,352,263.90
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038428	ABSA BANK 200001107952	0.00	2,741.01	1,355,004.91
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038471	ABSA BANK 290008002619	0.00	2,741.60	1,357,746.51
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 081712	150010020159	0.00	2,750.00	1,360,496.51
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 630785	260010014617	0.00	2,765.00	1,363,261.51
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 276311	270001213039	0.00	2,768.76	1,366,030.27
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 601904	1233101	0.00	2,789.92	1,368,820.19
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 058159	CAPITEC 150001230460	0.00	2,790.00	1,371,610.19
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 276139	1223888	0.00	2,840.00	1,374,450.19
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038295	ABSA BANK 200001151190	0.00	2,844.00	1,377,294.19
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038452	ABSA BANK 150001121115	0.00	2,858.61	1,380,152.80
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038504	ABSA BANK 2670319	0.00	2,860.21	1,383,013.01
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038223	ABSA BANK 2584763	0.00	2,880.00	1,385,893.01
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 276656	100010000008	0.00	2,887.00	1,388,780.01
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038470	ABSA BANK 220010017657	0.00	2,888.64	1,391,668.65
30 Nov 2017	MAGTAPE CREDIT USER 9559 SEQ 501932	260002385603 COMPUTER PAPER	0.00	2,899.18	1,394,567.83
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038560	ABSA BANK 230001131138	0.00	2,908.97	1,397,476.80
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038647	ABSA BANK 280001107679	0.00	2,920.35	1,400,397.15
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 071973	ABSA BANK 350001149827	0.00	2,938.13	1,403,335.28
30 Nov 2017	MAGTAPE CREDIT USER 9559 SEQ 357455	60010000053 KZN OILS (PTY) LTD	0.00	2,940.56	1,406,275.84
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 073441	ABSA BANK 210001220046	0.00	2,997.84	1,409,273.68

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30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 599360	320001186982	0.00	3,000.00	1,412,273.68
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 673977	ACC 230005616803	0.00	3,000.00	1,415,273.68
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038600	ABSA BANK 210010020932	0.00	3,023.93	1,418,297.61
30 Nov 2017	MAGTAPE CREDIT USER 9610 SEQ 075198	CAPITEC 120001202052	0.00	3,039.00	1,421,336.61
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 081723	330010014598	0.00	3,030.00	1,424,366.61
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 276322	220001157041	0.00	3,064.00	1,427,430.61
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038433	ABSA BANK 180010012951	0.00	3,100.00	1,430,530.61
30 Nov 2017	MAGTAPE CREDIT USER 9559 SEQ 355929	150010005275	0.00	3,105.58	1,433,636.19
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038598	ABSA BANK 11-2145-0	0.00	3,142.19	1,436,778.38
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038611	ABSA BANK 140010010514	0.00	3,149.67	1,439,948.05
30 Nov 2017	MAGTAPE CREDIT USER 9559 SEQ 502185	210010015486	0.00	3,183.68	1,443,131.73
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 275889	260001219464	0.00	3,192.19	1,446,323.92
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038668	ABSA BANK 280010018776-AMZiets	0.00	3,200.00	1,449,523.92
30 Nov 2017	MAGTAPE CREDIT USER 9589 SEQ 012024	PENTZ D G 390001184992	0.00	3,205.33	1,452,729.25
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038381	ABSA BANK 270001186607	0.00	3,240.00	1,455,969.25
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038505	ABSA BANK 2469935	0.00	3,265.28	1,459,234.53
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 567632	170001127502	0.00	3,266.30	1,462,500.83
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 069732	ABSA BANK 320001223736	0.00	3,288.00	1,465,788.83
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 276384	ACC NR: 140010017014	0.00	3,300.00	1,469,088.83
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 275985	280001213857	0.00	3,300.00	1,472,388.83
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038663	ABSA BANK 290010003837	0.00	3,329.00	1,475,717.83
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038230	ABSA BANK 230010016676	0.00	3,329.15	1,479,046.98
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 276340	200001160951	0.00	3,334.79	1,482,381.77
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038218	ABSA BANK 230001208706	0.00	3,339.91	1,485,721.68
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 578599	200001128552	0.00	3,360.50	1,489,082.18

Effective Date	Description	Reference	Service Fee	Amount	Balance
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038436	ABSA BANK 1111370	0.00	3,402.88	1,492,485.06
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038229	ABSA BANK 270010004395	0.00	3,437.34	1,495,922.40
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038427	ABSA BANK 230001126963	0.00	3,456.77	1,499,379.17
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038236	ABSA BANK 210010003532	0.00	3,464.00	1,502,843.17
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 582259	210002205731	0.00	3,500.00	1,506,343.17
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 567157	140010014011	0.00	3,521.00	1,509,864.17
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038645	ABSA BANK 220010003434	0.00	3,583.62	1,513,447.79
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038506	ABSA BANK 1219803	0.00	3,598.91	1,517,046.70
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038563	ABSA BANK 310010014745	0.00	3,634.72	1,520,681.42
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038228	ABSA BANK 33140063149	0.00	3,646.36	1,524,327.78
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 563556	Acc240002622078	0.00	3,651.67	1,527,979.45
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038576	ABSA BANK 2310010021087	0.00	3,683.56	1,531,663.01
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 600071	190010004009	0.00	3,686.18	1,535,349.19
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038675	ABSA BANK 160010001358	0.00	3,700.00	1,539,049.19
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038237	ABSA BANK 27-1490-2	0.00	3,800.00	1,542,849.19
30 Nov 2017	MAGTAPE CREDIT USER 9559 SEQ 099000	MTN 2400100153	0.00	3,820.86	1,546,670.05
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 069725	ABSA BANK 150001122014	0.00	3,838.10	1,550,508.15
30 Nov 2017	MAGTAPE CREDIT USER 9589 SEQ 012025	FOUCHE T J 190001220630	0.00	3,842.07	1,554,350.22
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038360	ABSA BANK 270001105987	0.00	3,859.00	1,558,209.22
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038435	ABSA BANK 200001185065	0.00	3,876.34	1,562,085.56
30 Nov 2017	MAGTAPE CREDIT USER 9559 SEQ 502346	32000119408315 GOLI TOUCAN PLA	0.00	3,985.35	1,566,070.91
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 147002	220010022533	0.00	4,000.00	1,570,070.91
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 205215	260001233069	0.00	4,000.00	1,574,070.91
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038316	ABSA BANK 1128584	0.00	4,034.41	1,578,105.32
30 Nov 2017	MAGTAPE CREDIT USER 9559 SEQ 467746	280002623963	0.00	4,042.95	1,582,148.27

Effective Date	Description	Reference	Service Fee	Amount	Balance
30 Nov 2017	MAGTAPE CREDIT USER 9559 SEQ 042632	250002555048	0.00	4,047.81	1,586,196.08
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038322	ABSA BANK 1220133	0.00	4,049.07	1,590,245.15
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038562	ABSA BANK 310001126995	0.00	4,100.00	1,594,345.15
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 307108	300010005999	0.00	4,156.45	1,598,501.60
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 069731	ABSA BANK 290001213247	0.00	4,221.07	1,602,722.67
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038687	ABSA BANK 1192747	0.00	4,454.97	1,607,177.64
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038429	ABSA BANK 250001147771	0.00	4,470.71	1,611,648.35
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 567322	280001175379	0.00	4,482.00	1,616,130.35
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 563554	Aec250001219224	0.00	4,567.64	1,620,697.99
30 Nov 2017	MAGTAPE CREDIT USER 9559 SEQ 355928	200010005676	0.00	4,640.75	1,625,338.74
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 509702	300010004729	0.00	4,670.94	1,630,009.68
30 Nov 2017	MAGTAPE CREDIT USER 9559 SEQ 376476	MST AUTO 240001214604	0.00	4,895.80	1,634,905.48
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 509370	170001211025	0.00	4,918.35	1,639,823.83
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 071974	ABSA BANK 140010007304	0.00	4,980.52	1,644,804.35
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038231	ABSA BANK 140010006371	0.00	5,000.00	1,649,804.35
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038621	ABSA BANK 2500010013683	0.00	5,161.97	1,654,966.32
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 520421	410002489394	0.00	5,481.32	1,660,447.64
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038599	ABSA BANK num250001181952	0.00	5,531.85	1,665,979.49
30 Nov 2017	MAGTAPE CREDIT USER 9541 SEQ 035330	CASHFOCUS ERF 2823 NEWCASTLE	0.00	5,666.15	1,671,645.64
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 582537	210001128470	0.00	6,011.65	1,677,657.29
30 Nov 2017	MAGTAPE CREDIT USER 9559 SEQ 502336	16000116611-ALOB-GOLI FAMILY	0.00	6,132.95	1,683,790.24
30 Nov 2017	MAGTAPE CREDIT USER 9559 SEQ 042631	320002195446	0.00	6,313.70	1,690,103.94
30 Nov 2017	MAGTAPE CREDIT USER 9559 SEQ 042630	200002195220	0.00	6,490.69	1,696,594.63
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 161308	240010024382	0.00	7,000.00	1,703,594.63
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 071915	ABSA BANK 320001199068	0.00	7,016.16	1,710,610.79

Effective Date	Description	Reference	Service Fee	Amount	Balance
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038477	ABSA BANK 240001197304	0.00	7,400.00	1,718,010.79
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038671	ABSA BANK 240003312575	0.00	7,575.36	1,725,586.15
30 Nov 2017	MAGTAPE CREDIT USER 9559 SEQ 376475	MST AUTO 290010022738	0.00	7,800.16	1,733,386.31
30 Nov 2017	MAGTAPE CREDIT USER 9559 SEQ 266345	170010014071	0.00	8,098.15	1,741,484.46
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038227	ABSA BANK 53140063149	0.00	8,112.71	1,749,598.17
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 519404	240001104573 DBM ATTORNEYS	0.00	8,213.32	1,757,811.49
30 Nov 2017	MAGTAPE CREDIT USER 9541 SEQ 028980	CASHFOCUS 130010015090	0.00	8,272.82	1,766,084.31
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038469	ABSA BANK 1350120	0.00	9,659.95	1,775,744.26
30 Nov 2017	MAGTAPE CREDIT USER 9559 SEQ 355923	200010007185	0.00	9,820.29	1,785,564.55
30 Nov 2017	MAGTAPE CREDIT USER 9559 SEQ 099001	MTN 3100024506	0.00	9,984.67	1,795,549.22
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038220	ABSA BANK 1210039	0.00	10,276.03	1,805,825.25
30 Nov 2017	MAGTAPE CREDIT USER 9559 SEQ 502408	ALLENKELLY180001150158	0.00	10,435.57	1,816,280.82
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 073435	ABSA BANK 170002660550	0.00	11,622.45	1,827,903.27
30 Nov 2017	MAGTAPE CREDIT USER 9559 SEQ 061721	290010016599	0.00	11,951.11	1,839,854.38
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038284	ABSA BANK 310002385681	0.00	12,957.53	1,852,811.91
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038476	ABSA BANK 140002705311	0.00	13,885.07	1,866,696.98
30 Nov 2017	MAGTAPE CREDIT USER 0328 SEQ 023744	BASQ21 KZN: AGR001104713	0.00	14,341.86	1,881,038.84
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038602	ABSA BANK 310002569185	0.00	16,204.89	1,897,243.73
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038325	ABSA BANK 2652413	0.00	17,358.67	1,914,602.40
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 507190	300002663342	0.00	17,454.00	1,932,056.40
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 038297	ABSA BANK 220002572503	0.00	17,922.68	1,949,979.08
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 229444	020604000009	0.00	19,990.43	1,969,969.51
30 Nov 2017	MAGTAPE CREDIT USER 9541 SEQ 048408	CASHFOCUS 280002627816	0.00	20,089.25	1,990,058.76
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 497649	340001199029	0.00	21,066.80	2,011,125.56
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 612141	A/C no. 240002666166	0.00	23,507.47	2,034,633.03

Effective Date	Description	Reference	Service Fee	Amount	Balance
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 697811	320002388611	0.00	26,292.84	2,060,925.87
30 Nov 2017	MAGTAPE CREDIT USER 9559 SEQ 502184	210002517440	0.00	30,569.61	2,091,495.48
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 520410	360002227596	0.00	35,133.95	2,126,629.43
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 073445	ABSA BANK 260002660567	0.00	38,960.74	2,165,590.17
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 588192	350006543669	0.00	40,000.00	2,205,590.17
30 Nov 2017	MAGTAPE CREDIT USER 9541 SEQ 048405	CASHFOCUS 260001331319	0.00	45,121.47	2,250,711.64
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 073446	ABSA BANK 280008211725	0.00	46,020.34	2,296,731.98
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 507125	290001198604	0.00	54,328.30	2,351,060.28
30 Nov 2017	MAGTAPE CREDIT USER 9559 SEQ 042629	210002353157	0.00	104,214.85	2,455,275.13
30 Nov 2017	MAGTAPE CREDIT USER 9559 SEQ 368404	170010023270	0.00	146,002.26	2,601,277.39
30 Nov 2017	MAGTAPE CREDIT USER 9663 SEQ 460782	EASYPAY EASYP 1859000117	0.00	272,601.03	2,873,878.42
30 Nov 2017	MAGTAPE CREDIT USER 9559 SEQ 064209	BRO11 310010019991	0.00	1,180,854.21	4,054,732.63
30 Nov 2017	MAGTAPE CREDIT USER 9559 SEQ 064210	BRO11 310010019991	0.00	1,180,854.22	5,235,586.85
30 Nov 2017	FNB APP PAYMENT FROM FNB (1689.41)	210010002880	0.00	1,689.41	5,237,276.26
30 Nov 2017	FNB APP PAYMENT FROM FNB (2368.22)	190001114205	0.00	2,368.22	5,239,644.48
30 Nov 2017	MAGTAPE DEBIT USER 9663 SEQ 410818	EASYPAY EASYP 1859000307	12.40	-4,619.61	5,235,024.87
30 Nov 2017	53140063149		0.00	4,013.95	5,239,038.82
30 Nov 2017	53140063149		0.00	-2.62	5,239,036.20
30 Nov 2017	53140035974		0.00	2.62	5,239,038.82
30 Nov 2017	#INWARD UNPAID CHARGES		0.00	-160.00	5,238,878.82
30 Nov 2017	#VALUE ADDED SERV FEES		0.00	-94.10	5,238,784.72
30 Nov 2017	#SERVICE FEES		0.00	-781.20	5,238,003.52



Recreated Statement

Date	30 Nov 2017	Account Number	53140035974
Account Nickname	DEMAND DEPOSIT	Closing Balance	5,399,332.84
Opening Balance	5,505,237.42	Credits	2,199,890.15
Debits	2,305,794.73	Number of Credits	22
Number of Debits	22		

Effective Date	Description	Reference	Service Fee	Amount	Balance
30 Nov 2017	FNB OB PMT	ILANGA NEWSPAPER-001	0.00	3,724.37	5,508,961.79
30 Nov 2017	ADT CASH DEPOSIT FNB 001141 (500.00)	2004201718	1.20	500.00	5,509,461.79
30 Nov 2017	FNB OB PMT	10945888 5819 MADAD	0.00	292.60	5,509,754.39
30 Nov 2017	ITEM CASHED NEWCASTLE	5789	16.50	-4,844.00	5,504,910.39
30 Nov 2017	FNB OB 000050878	G00170/171130	0.00	-71,594.28	5,433,316.11
30 Nov 2017	FNB OB 000050879	1020/171130	0.00	-126,528.44	5,306,787.67
30 Nov 2017	FNB OB 000050880	K019/171130	0.00	-1,050,256.26	4,256,531.41
30 Nov 2017	FNB OB 000050881	N00291/171130	0.00	-6,430.00	4,250,101.41
30 Nov 2017	FNB OB 000050882	S128/171130	0.00	-166,620.00	4,083,481.41
30 Nov 2017	FNB OB 000050883	V0091/171130	0.00	-4,104.00	4,079,377.41
30 Nov 2017	FNB OB 000050884	N448/171130	0.00	-4,758.18	4,074,619.23
30 Nov 2017	FNB OB 000050885	N176/171130	0.00	-368.73	4,074,250.50
30 Nov 2017	FNB OB 000050886	R087/171130	0.00	-368.73	4,073,881.77
30 Nov 2017	FNB OB 000050887	R105/171130	0.00	-1,400.00	4,072,481.77
30 Nov 2017	FNB OB 000050888	Z00004/171130	0.00	-2,039.00	4,070,442.77
30 Nov 2017	FNB OB 000050889	Z055/171130	0.00	-3,653.57	4,066,789.20
30 Nov 2017	FNB OB PMT	020200000016 ACUTT &	0.00	292.60	4,067,081.80

Effective Date	Description	Reference	Service Fee	Amount	Balance
30 Nov 2017	FNB OB PMT	020200000016	0.00	292.60	4,067,374.40
30 Nov 2017	MIXED DEPOSIT FNB PRO-NEWC (26623.80)	RSLACC9	272.34	28,076.47	4,095,450.87
30 Nov 2017	MIXED DEPOSIT FNB PRO-NEWC (89878.50)	RSLACB8	916.98	91,843.57	4,187,294.44
30 Nov 2017	CASH DEPOSIT FNB PRO-NEWC (43543.95)	RSLACA7	444.72	43,543.95	4,230,838.39
30 Nov 2017	CASH DEPOSIT FNB PRO-NEWC (122.00)	RSLACOB	2.04	122.00	4,230,960.39
30 Nov 2017	CASH DEPOSIT FNB PRO-NEWC (390.00)	RSLACPA	4.08	390.00	4,231,350.39
29 Nov 2017	TRANSFER	EX.TLC	0.00	1,667,485.19	5,898,835.58
30 Nov 2017	FNB OB 000050835	SALARIES	0.00	-154,574.85	5,744,260.73
30 Nov 2017	FNB OB 000050836	SALARIES	0.00	-302,884.31	5,441,376.42
30 Nov 2017	FNB OB 000050834	SALARIES	0.00	-324,000.00	5,117,376.42
30 Nov 2017	MAGTAPE CREDIT USER 9524 SEQ 156799	ABSA BANK 020200000016	0.00	292.60	5,117,669.02
30 Nov 2017	MAGTAPE CREDIT USER 9541 SEQ 048369	CASHFOCUS 020200000016 DBM ATT	0.00	292.60	5,117,961.62
30 Nov 2017	MAGTAPE CREDIT USER 0324 SEQ 009764	BASQ25 KZN ECON001102250	0.00	1,861.56	5,119,823.18
30 Nov 2017	MAGTAPE CREDIT USER 9559 SEQ 183249	UP OCTOBER 2059	0.00	2,032.00	5,121,855.18
30 Nov 2017	MAGTAPE CREDIT USER 9501 SEQ 280481	101438 INV	0.00	22,526.40	5,144,381.58
30 Nov 2017	MAGTAPE CREDIT USER 0329 SEQ 221255	BASQ26 KZN: EDUC001151784	0.00	42,465.42	5,186,847.00
30 Nov 2017	MAGTAPE CREDIT USER 1045 SEQ 013521	SPEEDPOINT102134FNB 048	0.00	3,000.00	5,189,847.00
30 Nov 2017	MAGTAPE CREDIT USER 1045 SEQ 006251	SPEEDPOINT369392FNB	0.00	5,400.00	5,195,247.00
30 Nov 2017	MAGTAPE CREDIT USER 1045 SEQ 027415	SPEEDPOINT368833FNB 234	0.00	33,720.86	5,228,967.86
30 Nov 2017	MAGTAPE CREDIT USER 1045 SEQ 029609	SPEEDPOINT368843FNB 271	0.00	148,886.32	5,377,854.18
30 Nov 2017	CARD MERCHANT UJ045 S084738	SPEEDPOINT 000000000021211	0.00	-77,912.32	5,299,941.86
30 Nov 2017	MAGTAPE DEBIT USER 9999 SEQ 020654	M-CHOICE M-CHOICE71542030	12.40	-2,243.00	5,297,698.86
30 Nov 2017	53140035974		0.00	102,849.04	5,400,547.90
30 Nov 2017	#INWARD UNPAID CHARGES		0.00	-480.00	5,400,067.90
30 Nov 2017	#CASH HANDLING FEES		0.00	-320.76	5,399,747.14

Effective Date	Description	Reference	Service Fee	Amount	Balance
30 Nov 2017	#VALUE ADDED SERV FEES		0.00	-154.10	5,399,593.04
30 Nov 2017	#SERVICE FEES		0.00	-260.20	5,399,332.84

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