Annual General Meeting 2017

The IAC held a very successful annual general meeting on 13 October 2017 at the Exclusive Destiny Hotel in Kempton Park, Gauteng. We thank all the members and Regulatory Bodies for attending and wish to congratulate the new Board of Directors.
VAT treatment of brown bread - BGR 46

Binding General Ruling 46 was issued on 27 November 2017 to clarify the scope of the zero-rating for brown bread which is dealt with in Item 1 of Part B of Schedule 2 to the VAT Act read with section 11(1)(j).

BGR 46 gives more information on the background and history of the zero-rating of brown bread whilst addressing the uncertainty with regards to the different types of brown bread currently on the market.

It also provides an arrangement under section 72 to clarify that the following types of brown bread continue to be zero-rated under section 11(1)(j):

- Whole-wheat brown bread
- High fibre brown bread
- High protein brown bread
- Brown health bread

The zero-rating is subject to the following conditions:

- The bread is marketed and sold under the description “brown bread”,
- The meal content of the dough consists of at least 50% brown bread wheat flour.
- The mass of the loaf exceeds 100 grams.
- The supply of the bread is not supplied in the course of carrying out any agreement for the furnishing or serving of any meal, refreshment, cooked or prepared food, so to be ready for immediate consumption when so supplied.
- The documentary requirements under section 11(3) are met.

BGR 46 applies from 1 April 2016 until 31 March 2018.

Correction of errors

No duty is payable when the applicant seeks to rectify an error identified in the registration of the property.

This exemption relates only to an act of registration which is required to rectify a previous error in registering an acquisition of property and is granted only when the duty payable in respect of the actual acquisition has been paid.

This applies, for example –

- where the property was registered in the name of the wrong person in error or
- where the transfer of a farm has been passed by mistake in attempting to register the transfer of a part of that property when it has no separate existence of its own; or
- where two parties purchase a property jointly, but by mistake, the property transfer is recorded in only one of the parties’ names.

Although no duty is payable to rectify the registration if the duty has already been paid on the acquisition, if the intended effect is to create a change in proprietorship by deviating from the substance of the original acquisition, the exemption does not apply.

Partnerships

An exemption is granted for transfers to meet the requirements of section 14(1) (a) of the Deeds Registries Act as an intermediate stage in the transfer of property from the partnership to the individual partners in separate portions. Its application will rest entirely with the Registrar of Deeds.

Court

No transfer duty will be payable if a transaction is declared void by a competent court, and the property is transferred back to the original owner. A competent court is defined as “a court with competent jurisdiction.”
XBRL ROLLOUT BY CIPC

This is an announcement from CIPC regarding the XBRL Rollout for 2018.

The Companies and Intellectual Property Commission (CIPC) embraces international best practices and the impact of the use of XBRL when submitting Annual Financial Statements (AFS) online and in improving efficiencies. XBRL will make it easier for Companies to report their financial information in an electronic format. CIPC will mandate the digital reporting system for all qualifying entities on 1 July 2018.

XBRL is an Extensible Business Reporting Language for electronic communication of business information providing major benefits in the preparation, analysis, and communication of Annual Financial Statements.

The digital reporting will be in the form of XBRL and will assist companies with filing their Annual Financial Statements to egress from a PDF reporting format to a more structured format. This will ultimately reduce the burden of multiple submissions to different regulators.

XBRL Program Objectives are:

- To reduce the administrative burden on businesses when they report financial information to government for regulatory compliance. Achieving this goal requires reducing duplication and inconsistency in business information reported to various government agencies - thus, a national (local taxonomy becomes a necessity); and

- To achieve regulatory compliance to accomplish the mission of the government agency. The CIPC’s primary mission is to provide business and financial information to investors for better transparency and to reduce the administrative costs of reporting businesses.

What are the benefits of using XBRL?

- Obtain data which can be entered automatically into systems without re-keying, re-formatting or other "translation" effort;
- Dramatically reduce costs by automating routine tasks;
- Quickly and automatically identify problems with filings;

For more information, please contact Mr. Joey Mathekga - (Program Owner) - email jmathekga@cipc.co.za, or Mr. Hennie Viljoen (XBRL Program Manager) - email HViljoen@cipc.co.za, or send a query to XBRL@cipc.co.za.
CGT exclusions

Some capital gains or capital losses (or a portion of them) are disregarded for CGT purposes.

The following are some of the specific exclusions:

- In the case of a natural person, or a special trust, the first R2 million of the capital gain or loss on the disposal of a primary residence.
- A capital gain on disposal of the primary residence of a natural person or special trust if the proceeds from the disposal do not exceed R2 million.
- A capital gain or capital loss on disposal of a personal use asset by a natural person or special trust. Examples are motor vehicles, including a motor vehicle for which a travel allowance was received, caravans, furniture and jewelry.
- Retirement benefits.
- An amount received for a long-term insurance policy by the original beneficial owner.
- A natural person and a special trust qualify for an annual exclusion of R40 000 of the sum of capital gains and losses in a year of assessment.
- The annual exclusion increases to R300 000 in the year of death for a natural person.

Donations tax

Donations tax is payable by any resident (the donor) who makes a donation to another person (the donee). Donations tax is calculated at a rate of 20% on the value of the property disposed of.

The Act provides for specific donations to be exempt from donations tax under section 56.

The following donations, amongst others, are exempt from donations tax:

- Casual gifts made by a donor other than a natural person, not exceeding R10 000 during the year of assessment. If the period of assessment is less than 12 months or exceeds 12 months the R10 000 must be adjusted in accordance with the ratio that the year of assessment bears to 12 months.
- Donations by a donor who is a natural person, the sum of which does not exceed R100 000 during the year of assessment.
- The sum of all bona fide contributions made by a donor (for the maintenance of any person) as the Commissioner considers to be reasonable.

Directors’ remuneration

The remuneration of directors of all companies (including natural persons in CCs performing similar functions) is subject to the deduction of PAYE.

The remuneration of directors of private companies is often finally determined only late in the year of assessment or in the following year of assessment.

Directors in these circumstances finance their living expenditure out of their loan accounts until their remuneration is determined.

In order to overcome the problem of no monthly remuneration being payable from which PAYE is to be withheld, a formula is used to determine a director’s deemed monthly remuneration from which the company must deduct PAYE.

The Commissioner will only be satisfied that a person can get a separate VAT number in respect of any branch, division or separate enterprise carried on by that person if certain requirements are met. These conditions are mentioned, for example, in section 50 and in proviso (ii) to the definition of “enterprise” in section 1(1) with regard to local branches of local businesses and local branches of non-resident businesses.

The requirements are essentially that the local branch, division, separate enterprise or main business (as the case may be) must –

- be capable of being separately identified – especially with reference to the nature of the activities carried on, or the (physical) location of the business; and
- maintain an independent system of accounting in respect of the branch or main business.

It is normally quite clear as to whether a component of a particular business will meet the first requirement, but there has been some uncertainty with regard to the second requirement and what is meant by the term “independent system of accounting.” SARS has recently clarified its interpretation of the term in its VAT newsletter.

According to SARS, this term is interpreted to mean that the transactions and accounts of the separate business components must be separately identifiable with reference to the manner in which the accounting records are kept. It is not necessary for the separate business component to be running a totally separate accounting system altogether from the other business components or main business. Therefore all that is required is for the accounting system to be capable of generating separate financial statements for the business component concerned. This means that if one accounting system is run for all separately registered business components, then the system sub-accounts must be sufficiently maintained so that each separate business component can be separately identified and analyzed for audit purposes.

Connected persons

Issue 3 of Interpretation Note 67 was published on 8 December 2017. This Note provides guidance on the interpretation and application of the definition of “connected person” in section 1(1).

The definition of “connected person” identifies connected persons in relation to different types of persons, namely –

- natural persons [paragraph (a)];
- trusts [paragraph (b)];
- connected persons in relation to a trust [paragraph (bA)];
- members of partnerships or foreign partnerships [paragraph (c)]; and
- companies and close corporations [paragraph (d)]

Connected persons in respect of natural persons include relatives.

Relative means the spouse of such person or anybody related to him or his spouse within the third degree of consanguinity, or any spouse of anybody so related, and for the purpose of determining the relationship between any child referred to in the definition of “child” in this section and any other person, such child shall be deemed to be related to its adoptive parent within the first degree of consanguinity.

The following persons qualify as “relatives” in relation to any person, based on their respective degrees of consanguinity: Children, Grandchildren, Great-grandchildren, Parents, Great-grandparents, Brothers and sisters, Nephews and nieces, Uncles and aunts.
Dear Members

This year the institute celebrates its 90th anniversary as a professional membership body and I hope that we will continue in this vein for at least the next 90 years taking into account the challenges that we face as an institute as well as a country.

The economy has taken a beating over the past three years and we saw the country’s credit rating move down to junk status. The positive on the horizon is that the ruling party will go to conference within the next two weeks to elect a new leader to the party. I trust that they will choose the right person to lead our country out of the current dilemma that we find ourselves in.

I know that this has been an extremely challenging period for all our members as they suffered a major loss in income with some having to close their practices. This has also been a very difficult period for the institute as we face a reduction in our membership and a sharp increase in operational cost.

Although the institute is making every effort to increase our membership numbers, I also feel that you the member can contribute to this effort by recommending one new person to take up membership of the institute. If each member could entice only one new member, then we could double our membership numbers in one year. For your effort the institute will credit you with 50% of the new member’s subscription fee. I put this challenge to each and every member!

As always I once again remind you of our annual subscription fees, which becomes due and payable on 01 January 2018. The Board is well aware of the economic challenges faced by many of our members and is in the process of renegotiating our professional indemnity insurance with our previous broker’s viz. AON. Should we be successful, then we will be able to cover our members worldwide (with the exception of the USA) at a reduced premium with an increase in cover from 3m to 5m. The net effect of the reduced premium has allowed us to keep the net increase in subscription fees (for those who have compulsory professional indemnity insurance) to between 2.23% to 4.23%. The increase for our Financial Accountants in Commerce, Technical Accountants students on learnerships and CC’s as Accounting Officers is 10%.

By the time you receive this letter you would have already received the quotation for the 2018 subscription fees which is inclusive of the increase taking into account the new professional indemnity insurance. Should we not be successful in obtaining the reduced premium, we may then have to send you an invoice for the difference. I hope that this will not be necessary.

The fee structure for 2018 is as follows:

NB: Indemnity insurance is subject to negotiation and change.

<table>
<thead>
<tr>
<th>Membership Category</th>
<th>Subscription Fee</th>
<th>Insurance (R5m cover)</th>
<th>VAT</th>
<th>Total</th>
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<td>Financial Accountant in Practice</td>
<td>R4420.00</td>
<td>R532.46</td>
<td>R693.34</td>
<td>R5645.80</td>
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<td>(Accounting officer)</td>
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<tr>
<td>CC as Accounting Officers</td>
<td>R1320.00</td>
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<td>R184.80</td>
<td>R1504.80</td>
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<td>Financial Accountant in Commerce</td>
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<td>R2194.50</td>
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<td>Technical Accountants</td>
<td>R1210.00</td>
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<td>R1379.40</td>
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<td>R1174.20</td>
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The following penalties will apply with respect to the late payment of subscriptions:

- Payment by 31 January 2018: Fee plus 15% penalty
- Payment by 28 February 2018: Fee plus 25% penalty
- Payment by 31 March 2018: Fee plus 40%
Any subscriptions unpaid after 31 March 2018 (without prior arrangements being made), will automatically result in suspension or termination of membership.

Should you wish to pay your subscriptions by credit card, then the authorisation form can be downloaded from our website at www.iacsa.co.za (members section). If at all possible please pay via EFT.

**Continuous Professional Development Hours (CPD’s)**

In order to retain membership of the IAC (be compliant as an Accountant and Tax Practitioner), members must ensure that they meet the following CPD hours for the 2018 year (1 January 2018 to 31 December 2018):

The minimum CPD hours per annum will be 40 hours per annum of which a minimum of 50% must be structured (tax 60% structured and 40% unstructured).

Recommendation is as follows:

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<tr>
<th></th>
<th>Structured</th>
<th>Unstructured</th>
<th>Total</th>
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<tr>
<td>Accounting</td>
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<td>6 hours</td>
<td>12 hours</td>
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<tr>
<td>Tax</td>
<td>9 hours</td>
<td>6 hours</td>
<td>15 hours</td>
</tr>
<tr>
<td>Other (company law &amp; auditing)</td>
<td>3 hours</td>
<td>5 hours</td>
<td>8 hours</td>
</tr>
<tr>
<td>Ethics</td>
<td>2 hours</td>
<td>3 hours</td>
<td>5 hours</td>
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<tr>
<td></td>
<td>20 hours</td>
<td>20 hours</td>
<td>40 hours</td>
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</table>

The CPD hours for tax practitioners for 2018 are 15 hours and technical accountants is 20 hours.

Please be reminded to upload your CPD hours on your profile on our website database by 31 December 2017.

Failing to log your 2017 CPD hours by 31 December 2017, will result in a penalty of R2000.00 (First time offender), R5000.00 (2nd time offenders), and R10 000.00 (third time offenders) and suspension of your membership until you are compliant.

Members who are not compliant by 31 March 2018 will have their membership suspended or terminated without any further notice. This will be the procedure going forward, except that the penalty will be determined on an annual basis.

**Office closure**

The IAC office will be closed on the following days:

Christmas holidays: 22nd December 2017 at 12:00 pm

Re-open: 08 January 2018

On behalf of the Board of Directors, management and staff of the Institute, I wish to take this opportunity to thank each and every one for your continued loyal support of the Institute and wish you and your families a Blessed Christmas and a great New Year!

Thanking you,
Yours Sincerely,

E.Nagia
Chief Executive Officer
Dear Members

This has been a year of great achievement for the IAC, not least the celebration of the Institute’s 90th year of existence on the 28th of April 2017, a prestigious accomplishment for any company or institute. Sadly, the Institute has lost a number of members due to illness this year, and I would like to wish the families strength and peace as we reflect on the past and plan for the year going forward. I hope that the challenges which we have faced this year, as both professionals and a country, can only improve in 2018.

I would like to take this opportunity to once again thank Ehsaan and the staff for their dedication and the support which they provide to the Board of Directors and all of the Institute’s members during the year. Their professionalism and valued input is greatly appreciated.

Please bear in mind that your CPD hours need to be updated via the website by the 31st December 2017 in order for your membership to be renewed in the forthcoming year. CPD regulations are laid down by the controlling bodies and as such, the IAC has no alternative but to enforce these regulations, in order to ensure our existence and afford our members the ability to keep practicing. We thank you for your co-operation in keeping yourself up to date and uploading your hours on the Institute’s database.

In closing, I would like to thank you for your membership and your ongoing support that has contributed towards making this Institute the success that it is today. I would like to wish each and every member and their families a peaceful festive season and a prosperous 2018.

I would like to leave you with the following:

Although no one can go back and make a brand new start, anyone can start from now and make a brand new ending. ~ Carl Bard

Yours sincerely

Andrew Bezuidenhout
IAC President
IAC Regional Representatives

Western Province
1. Shawn Cupido (Chairperson)
2. Leatitia Van Der Walt (Vice chairperson)
3. Rushaan Toefy (Secretary)
4. Melanie Telleman (Treasurer)
5. Jean Maritz (Assistant treasurer)
6. James Mentor
7. Elmari Schwenke
8. Ebrahim Abrahams
9. Edmund Petersen
10. Nicolene MacKenzie

Gauteng
1. Colinn Alberts (Chairperson)
2. Sylvia Bruton (Secretary)

Eastern Cape
1. Tabile Mzwakali (Chairperson)
2. Philoxenia Chatindo (Secretary)
3. Nondumiso Maqoko (Treasurer)
4. Thando Bikitsha
5. John Preston

Free State
1. Johanna Badenhorst (Chairperson)
2. Yolandie Nel (Secretary)
3. Antoinette Fourie
4. Modibedi Moloi

*It is the set of sails, not the direction of the wind that determines which way we will go.*

Jim Rohn
Board of Directors 2018

We wish to congratulate the following newly elected directors for 2018

Andrew Bezuidenhout  
- President -

Shawn Cupido  
- Vice-President -

Derek Johnstone  
- Immediate Past - President -

Joey Lubbe  
- Director -  
(Chair Free State) 

Hon. Phineas Chiota  
- Director -  
(Chair Zimbabwe) 

Tabile Mzwakali  
- Director -  
(Chair Eastern Province) 

Shafiek Tassiem  
- Director -

Colinn Alberts  
- Director -

Daryl Swanepoel  
- Director -
IAC Chief Executive Officers 2018

Ehsaan Nagia  
-Chief Executive Officer-  
South Africa

Jabulani Dube  
-Chief Executive Officer-  
Zimbabwe

IAC Staff Members 2018

Prakash Singh  
-General Manager-

Duncan Stark  
-Finance/IT Officer-

Valencia Williams  
-Finance Officer-

Abeedah Inglis  
-Personal Assistant-

Soraya Busch  
-Membership Officer-

Bronwyn Benjamin  
-Compliance Officer-
Welcome to our new members

### Independent Accounting Professional (Reviewer) / Certified Tax Practitioner

<table>
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<tr>
<th>Membership Number</th>
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### Technical Accountant

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<tr>
<td>655548 (TA)</td>
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<td>Keyser Jacque</td>
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### Technical Accountant / Certified Tax Practitioner

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<td>Ngobeni</td>
<td>Ndzalo Event</td>
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<tr>
<td>655542 (TA)</td>
<td>Senne</td>
<td>Monalisa Katlego</td>
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### Students

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<tr>
<td>655560</td>
<td>Zanguim</td>
<td>Myriam Cathia</td>
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</table>
Bursaries provided to learners with disabilities

The 2017 Income Tax Acts were published this week. One of the amendments was to increase the monetary limit on bursaries for learners with disabilities. This amendment acknowledges the high costs of educating learners with disabilities and introduces a new monetary limit in cases where bursaries and scholarships are granted by employers to dependents with disabilities of qualifying employees:

- The monetary limit in respect of exempt bursaries or scholarships for learners with disabilities is set at R30 000 per annum in the case of Grade R to 12 including qualifications in NQF levels 1 to 4; and
- The monetary limit in respect of exempt bursaries or scholarships for learners with disabilities is set at R90 000 per annum in the case of qualifications at NQF levels 5 to 10.

The monetary limit in respect of remuneration of qualifying employees with learners with disabilities is raised to R600 000 per annum.

The relief is limited to employer provided to employees and dependents of employees.

Eligible dependents will be those who are under the family care and support of such employee as defined in paragraph (c) of the definition of “dependent” in section 6B(1) of the Act. Also, the determination of disability status will refer to the determination of disability as defined in section 6B(1) of the Act.

Expenses covered by the bursary or scholarship will include the elements that relate to educational services that are specific to learners and students with disabilities.

This amendment will come into effect on 1 March 2018.

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The Institute of Accounting and Commerce (IAC) is a professional accounting institute. Established in 1927, it is registered in South Africa as a non profit company (NPC). It is fully self-funded and conducts its business from its head office in Cape Town.

MISSION STATEMENT

It is the aim of the Institute of Accounting and Commerce to promote actively the effective utilization and development of qualified manpower through the achievement of the highest standards of professional competence and ethical conduct amongst its members.

Member profile - Colinn Alberts - New Director to the Board

Colinn has recently been appointed as the Gauteng Chairman for the region and he hopes to bring further development and expertise to the members in furthering their knowledge through informative forums on a monthly basis.

With a strong base of income tax experience having been employed for 17 years at SARS and subsequently in the private sector, since leaving SARS. His main focus is tax compliance of Individuals, Trusts and Companies. He thrives on problem resolution for individuals where the client has reached their wits end with SARS.

He consider himself a hard working individual who commits his entire time to the task at hand, he is however not shy to assist where necessary in a team environment. He is very structured and where possible he implements structures to ensure quality outputs.

In his personal life he is an avid sports couch fanatic and coach. He is very patriotic towards South Africa and hate losing.

He would like to wish all fellow IAC members a blessed festive season with safe travels and a prosperous New Year. He prays that the IAC go from strength to strength in 2018 onwards.