



TUHF

INTUTHUKO EQUITY
FUND (PTY) LTD

COVER PAGE

INTUTHUKO EQUITY FUND (PTY) LTD
2004/034588/07

PROMOTION OF ACCESS TO INFORMATION ACT

SECTION 51 MANUAL

DATE: 14 DECEMBER 2011
UPDATED: 16 MAY 2017
COMPILED BY: ILONA ROODT – CFO

GAUTENG	KWAZULU-NATAL	EASTERN CAPE	WESTERN CAPE	FREE STATE
12th Floor, West Wing Libridge Building 25 Ameshoff Street Braamfontein Johannesburg, 2001 TEL +27 (10) 595 9000	27th Floor, Embassy Building 199 Anton Lembede Street Durban, 4001 TEL +27 (31) 306 5036	2nd Floor, BCX Building 106 Park Drive St. George's Park Port Elizabeth, 6000 TEL +27 (41) 582 1450	Unit 4B, Cecil Road 97 Durham Street Salt River Cape Town, 7925 TEL +27 (21) 204 8843	Unit 1 17 Barnes Street Westdene Bloemfontein, 9300 TEL +27 (51) 011 8843

DIRECTORS C Coovadia, PGN Jackson (CEO), HL Makwela, IL Roodt (CFO) COMPANY SECRETARY Kilgetty Statutory Services (Pty) Ltd

SHARECALL 086 000 TUHF (8843) EMAIL info@tuhf.co.za WEB www.tuhf.co.za Intuthuko Equity Fund (Pty) Ltd is a registered credit provider NCRCP1708 Reg Number 2004/034588/07



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1. INTRODUCTION

The Promotion of Access to Information Act “**PAIA**” legislation creates the framework to the right to access information enshrined in section 32 of the Constitution of the Republic of South Africa, Act 108 of 1996. The purpose of this legislation is to promote a culture of transparency, accountability and good governance both in the private and public sectors. Therefore, the Act places specific compliance requirements on both state institutions and private sector.

PAIA gives a requester the right to lodge a request from the information officer (head) of a private body. A private body as defined in the Act includes juristic bodies. The Act further defines the head of a private body as “the chief executive officer or equivalent officer of the juristic person or any person duly authorized by that office....”

The legislation defines private juristic entities as:

- a) A natural person who carries or has carried on any trade, business or profession, but only in such capacity
- b) A partnership which carries or has carried on any trade, business or profession or
- c) Any former or existing juristic person, but excludes a public body

Juristic persons will therefore include close corporations, non-profit organizations and trusts.

Please also note that holding companies and each of their entities or subsidiaries must submit separate manuals for each company.

In terms of section 51 of PAIA, the head of a private body must:

- compile a section 51 manual which is a roadmap of the company
- submit the manual to the South African Human Rights Commission
- effect material changes if any each time these occur and resubmit to the SAHRC
- electronic submissions to the Commission are accepted, sent to dmalesa@sahrc.org.za thereafter followed by hard copy originals;
- manuals must be submitted to SAHRC head office at the address listed below
- update any material changes on the manual on a regular basis;
- make the manual available as prescribed by the Act at the company offices and on their website;
- must annex a request form to the manual and also make request form available on the website and at the company premises access points;
- there are penalties for non compliance – please see section 90 of PAIA, the Commission has not imposed fines for non compliance to date but reserves the right to do.

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2. COMPANY OVERVIEW

The Trust for Urban Housing Finance “TUHF” is a niche financier of inner city properties that require renewal. The Group operates nationally with its Head Office located in Braamfontein, Johannesburg and branches located in Durban, Port Elizabeth, Cape Town and Bloemfontein.

TUHF has been in operation since 2003 and was established as a National Urban Regeneration Fund. The company primarily extends funding to owners and prospective owners of inner city properties for the provision of affordable residential rental accommodation.

The company lends in the following areas: Johannesburg CBD, Bellevue, Berea, Braamfontein, Doornfontein, Durban, Germiston, Hillbrow, Jeppestown, Joubert Park, Marshalltown, Port Elizabeth, Pretoria, Selby, Sunnyside, Troyeville, Turfontein, Yeoville.

Products

- Mortgage finance
- Construction finance
- Equity release
- Bridging finance
- Equity products
- Co-operatives and higher risk investments

Intuthuko Equity Fund (Pty) Ltd is a lending entity in the group that provides lending to emerging entrepreneurs through equity loans. The company is wholly owned by Trust for Urban Housing Finance and has no staff members.

Group Management & Staff

TUHF employs skilled professional staff that have specialized knowledge of inner city areas:

- Commercial property finance & financial services
- Inner city property markets
- Construction & property management
- Housing policy & development

TUHF systems & support staff enable the company to execute transactions efficiently and effectively:

- Custom made systems (Accpac CRM)
- Customized workflow for the loan cycle management system

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DIRECTORS C Coovadia, PGN Jackson (CEO), HL Makwela, IL Roodt (CFO) **COMPANY SECRETARY** Kilgetty Statutory Services (Pty) Ltd

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- Integrated document management
- Integrated loan documentation
- Tailor made solutions
- Security register

TUHF financial and IT support staff enable the company to provide superior financial management, administration and reporting:

- Integrated systems & reporting (Accpac ERP)
- Real time data administration
- Advanced reporting capability

3. CONTACT INFORMATION

The contact details for key management & staff at Intutuko Equity Fund (Pty) Ltd information required under section 51 (1) a of the Act .

Head Office

Physical Address:

12TH Floor, Libridge Building, 25 Ameshoff St, Braamfontein

Postal Address:

PO Box 30872, Braamfontein, 2017

Website: www.tuhf.co.za

info@tuhf.co.za

Durban

Physical Address:

Embassy Building, 199 Anton Lembede Building, (ex Smith Street), Durban
031 306-5036

Port Elizabeth

Physical Address:

BCX Building, 2nd Floor, 106 Park Drive, St Georges Park, Port Elizabeth
041 582-1450

Cape Town

Physical Address:

Unit B4, 97 Durham St, Cecil Rd, Salt River, Cape Town

GAUTENG

12th Floor, West Wing
Libridge Building
25 Ameshoff Street
Braamfontein
Johannesburg, 2001

TEL +27 (10) 595 9000

KWAZULU-NATAL

27th Floor,
Embassy Building
199 Anton Lembede Street
Durban, 4001

TEL +27 (31) 306 5036

EASTERN CAPE

2nd Floor, BCX Building
106 Park Drive
St. George's Park
Port Elizabeth, 6000

TEL +27 (41) 582 1450

WESTERN CAPE

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97 Durham Street
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TEL +27 (21) 204 8843

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17 Barnes Street
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021 204-8843

Bloemfontein

Physical Address:

Unit 1, 17 Barnes Street, Westdene, Bloemfontein

051 011-8843

Head of TUHF and TUHF Team

Paul Jackson: Chief Executive Officer

Tel: 010 595-9010

Email:paulj@tuhf.co.za

Ilona Roodt: Chief Financial Officer: Finance & Information Reporting

Tel: 010 595-9005

Email:ilonar@tuhf.co.za

Lusanda Netshifhefe: Development Impact Mortgage Manager

Tel: 010 595-9035

Email:lusandan@tuhf.co.za

Belinda Cooke: Loan Administration & Legal Manager

Tel: 011 276-1470

Fax: 011 339-1784

Email:belindac@tuhf.co.za

Rose Valloo: Gauteng Mortgage Manager

Tel: 010 595-9020

Email:rosev@tuhf.co.za

Sarah Webb: Regions and Cape Town Mortgage Manager

Tel: 010 595-8863

Email:sarahw@tuhf.co.za

Sivan Govender: KZN Regional Mortgage Manager

Tel: 010 595-8852

Email:sivang@tuhf.co.za

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Khumbulani Chikomo: PE Regional Mortgage Manager
Tel: 010 595-8882
Email:khumbulanic@tuhf.co.za

Thabo Nakedi: Bloem Loan Officer
Tel: 051 011-8843
Email:thabon@tuhf.co.za

4. DESCRIPTION OF THE GUIDE REFERRED TO IN SECTION 10: SECTION 51 (1) (b)

A guide has been compiled in terms of Section 10 of PAIA by the Human Rights Commission. It contains information required by a person wishing to exercise any right, contemplated by PAIA. It is available in all of the official languages.

The Guide is available for inspection, *inter alia*, at the office of the Human Rights Commission at 29 Princess of Wales Terrace, cnr York and St Andrews Street, Parktown and on its website www.sahrc.org.za

5. THE LATEST NOTICE IN TERMS OF SECTION 52 (2) (IF ANY)

At this stage no notice(s) has/have been published on the categories of records that are automatically available without a person having to request access in terms of PAIA.

6. LEGISLATION

Records available in terms of other legislation are as follows:

- Value Added Tax Act 89 of 1991
- Income Tax Act 58 of 1962
- National Credit Act 34 of 2005
- Consumer Protection Act 68 of 2008
- The Prevention or Organised Crime Act, 121 of 1998 (POCA);
- The Financial Intelligence Centre Act, 38 of 2001 (FICA);
- The Protection of Constitutional Democracy Against Terrorist and Related Activities Act, 33 of 2004 (POCDATARA); and
- The Prevention and Combating of Corrupt Activities Act, 12 of 2004 (PRECCA).

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- Promotion of Access to Information Act 2 of 2000

7. RECORDS HELD BY INTUTHUKO

a. Companies Act Records

- Documents of Incorporation (certified copies)
- Memorandum and Articles of Association (certified copies)
- Minutes of Board of Directors Meetings
- Records relating to the appointment of directors/auditor/secretary/public officer and other officers (certified copies)
- Share Register and Other statutory registers (copy of share register)

Note: Kilgetty Statutory Services maintain the original register and share certificates and company records

Kilgetty Statutory Services
Attention: Matthew Wray
(011) 011-9110
matthew.wray@kilgetty.co.za

1st Floor, Block C
The Pivot, 1 Montecassino Blvd
Fourways, 2191

b. Financial Records

- Annual Financial Statements
- Tax Returns
- Accounting Records
- Banking Records
- Bank statements
- Paid Cheques
- Electronic banking records
- Fixed asset register
- Lease agreements
- Invoices

Note : PWC Tax Services keep a copy of the tax returns

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PricewaterhouseCoopers Inc
Attention: Sonia Chrisochos
2 Eglin Road, Sunninghill, 2157
c. Income Tax Records

The company has no employees

- All other statutory compliances:
 - VAT
 - Income tax

Note : PWC Tax Services keep a copy of the tax returns

PricewaterhouseCoopers Inc
Attention: Sonia Chrisochos
2 Eglin Road, Sunninghill, 2157

d. PERSONNEL DOCUMENTS AND RECORDS

The company has no staff members

8. ANNEXURE:

DETAILS ON HOW TO MAKE A REQUEST FOR ACCESS – SECTION 51(e) as per the example of a manual for a private body as provided by the SA Human Rights Commission

- The requester must complete Form C and submit this form together with a request fee, to the head of the private body
- The form must be submitted to the head of the private body at his/her address, fax number, or electronic email address

- The form must:

provide sufficient particulars to enable the head of the private body to identify the record/s requested and to identify the requester,

indicate which form of access is required

specify a postal address or fax number of the requester in the Republic

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identify the right that the requester is seeking to exercise or protect, and provide an explanation of why the requested record is required for the exercise or protection of that right

if in addition to a written reply, the requester wishes to be informed of the decision on the request in any manner, to state that manner and the necessary particulars to be informed in the other manner,

if the request is made on behalf of another person, to submit proof of the capacity in which the requester is making the request, to the reasonable satisfaction of the head of the private body

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