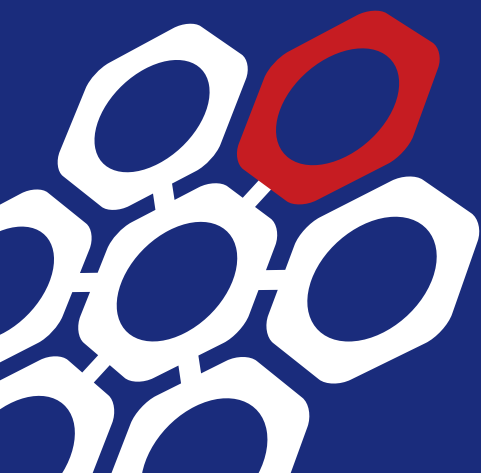




MANUAL

in terms of Section 51 Promotion of Access
to Information Act 2 of 2000 (the “Act”)

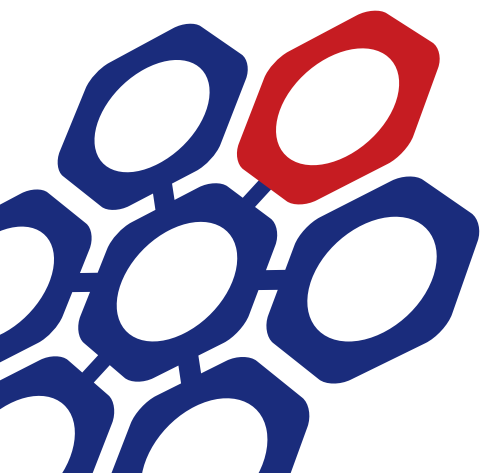


REGISTRATION NO: 1988/003863/07

www.capefin.co.za

INDEX

INTRODUCTION	1
Our company and the type of business and products we offer	
CONTACT DETAILS	1
Section 51 (1) (a)	
THE ACT AND SECTION 10 GUIDE	2
Section 51(1) (b)	
APPLICABLE LEGISLATION	2
Section 51 (1) (c)	
SCHEDULE OF RECORDS	3
Section 51 (1) (d)	
FORM OF REQUEST	3
Section 51 (1) (e)	
ANY OTHER INFORMATION	4
Section 51 (1) (f)	



INTRODUCTION

INTRODUCTION TO OUR COMPANY AND THE TYPE OF BUSINESS AND PRODUCTS WE OFFER:

Company Overview:

Cape Finance Corporation was founded in 1988. At the time, it functioned as an investment club with friends taking up equity, joining the board and making loans to fund the company. The company has evolved into a very successful second-tier finance house.

Over the past 30 years, we have helped more than 1000 entrepreneurs grow from emerging businesses to independent, established companies.

Cape Finance Corporation operates like a bank in many ways by offering a range of financial products to meet client needs through deploying rigorous credit criteria. Our products include commercial asset finance, and invoice discounting.

CONTACT DETAILS

PERSONS DESIGNATED/DULY AUTHORISED PERSONS:

Directors:

Mr. Richard Innes (Managing)
Mr. Alan Silverman (Chairman)
Mr. Jacques Van Heerden
Mr. Malcolm Prew
Mr. Dean Burscough
Mr. Dean Hyde
Mr. Alan Tamaris

Financial Manager / Company Secretary:

Mr. Neil Coetzee (Contact person)

Physical Address (Head Office):

Building 1, De Tijger Office Park, Cnr of McIntyre Road & Hannes Louw Drive, Parow, Cape Town 7500

Physical Address (Pretoria Office):

Block C, Grain Building, Agri Hub Office Park, 477/478 Witherite Street, The Willows, Pretoria 0184

Postal Address:

PO Box 15801, Panorama, 7506

Telephone No:

021 911 2603

Fax No:

021 911 2478

Email:

neil@capefin.co.za

THE ACT AND SECTION 10 GUIDE

- 1.1 The ACT grants a requester access to records of a private body, if the record is required for the exercise or protection of any rights. If a public body lodges a request, the public body must be acting in the public interest.
- 1.2 Requests in terms of the ACT shall be made in accordance with the prescribed procedures, at the rates provided. The forms and tariff are dealt with in paragraphs 6 and 7 of the Act.
- 1.3 Requesters are referred to the Guide in terms of Section 10 which has been compiled by the South African Human Rights Commission, which will contain information for the purposes of exercising Constitutional Rights. The Guide is available from the SAHRC.

THE CONTACT DETAILS OF THE COMMISSION ARE:

Postal Address: Private Bag 2700, Houghton, 2041
Telephone Number: +27-11-877 3600
Fax Number: +27-11-403 0625
Website: www.sahrc.org.za

APPLICABLE LEGISLATION

NO	REFERENCE	ACT
1	No 61 of 1973	Companies Act
2	No 98 of 1978	Copyright Act
3	No 55 of 1998	Employment Equity Act
4	No 95 of 1967	Income Tax Act
5	No 66 of 1995	Labour Relations Act
6	No 89 of 1991	Value Added Tax Act
7	No 37 of 2002	Financial Advisory and Intermediary Services Act
8	No 75 of 1997	Basic Conditions of Employment Act
9	No 69 of 1984	Close Corporations Act
10	No 25 of 2002	Electronic Communications and Transactions Act
11	No 2 of 2000	Promotion of Access of Information Act
12	No 30 of 1996	Unemployment Insurance Act
13	No 34 of 2005	National Credit Act

SCHEDULE OF RECORDS

RECORDS	SUBJECT	AVAILABILITY
PUBLIC AFFAIRS	- Public Product Information	Freely available on web site www.capefin.co.za
	- Public Corporate Records	
	- Media Releases	
FINANCIAL	- Financial Statements	Cape Finance Corporation Limited - Request in terms of PAIA. Not available.
	- Financial and Tax Records (Company & Employees)	
	- Asset Register	
	- Management Accounts	
MARKETING	- Market Information	Limited Information available on web site. (see above)
	- Public Customer Information:	
	- Product Brochures	
	- Finance Application Form	

FORM OF REQUEST

TO FACILITATE THE PROCESSING OF YOUR REQUEST, KINDLY:

- 1.1 Use the prescribed form, available on the website of the SOUTH AFRICAN HUMAN RIGHTS COMMISSION at www.sahrc.org.za.
- 1.2 Address your request to the COMPANY SECRETARY.
- 1.3 **Provide sufficient details to enable the COMPANY to identify:**
 - (a) The record(s) requested;
 - (b) The requester (and if an agent is lodging the request, proof of capacity);
 - (c) The form of access required;
 - (d) - The postal address or fax number of the requester in the Republic;
- If the requester wishes to be informed of the decision in any manner (in addition to written) the manner and particulars thereof;
 - (e) The right which the requester is seeking to exercise or protect with an explanation of the reason the record is required to exercise or protect the right.

PRESCRIBED FEES

Please attach the Fee schedule to the manual downloadable from the SAHRC website and the prescribed form C which is also available from the SAHRC website.

THE FOLLOWING APPLIES TO REQUESTS (OTHER THAN PERSONAL REQUESTS):

- 1.1 A requestor is required to pay the prescribed fees (R50.00) before a request will be processed;
- 1.2 If the preparation of the record requested requires more than the prescribed hours (six), a deposit shall be paid (of not more than one third of the access fee which would be payable if the request were granted);
- 1.3 A requestor may lodge an application with a court against the tender/payment of the request fee and/or deposit;
- 1.4 Records may be withheld until the fees have been paid.
- 1.5 The fee structure is available on the website of the SOUTH AFRICAN HUMAN RIGHTS COMMISSION at www.sahrc.org.za.