



Federation - Credit Management



South Africa

powered by Corporate Rebels

The objective of this SAFARI, on STEROIDS, is to get us up-to-speed with what the trends and challenges are that we can expect in 2019 in the Consumer Credit space.

If you are a Credit Provider or a Service Provider to the Consumer Credit Industry you cannot miss the opportunity to be informed about what 2019 might have in store for us in Consumer Credit.

2 days and **16** Industry Gurus and, to top it, in the **5** star Indaba Auditorium.

Your ROI? - What a question - as always we are budget conscious!

This 2 day SAFARI with 16 Presenters costs you far less than a 1 day conference with only 4 presenters. Exhibitors and Sponsors help keep the fees affordable so everybody can join in.



Topics include:

- A macro economic perspective on the state of the Consumer
- National Credit Act Amendments - Debt Relief
- The Regulations to PoPIA and practical impact of the GDPR in SA
- Anti-Money Laundering policies
- Credit Providers being Accountable Institutions
- Investigations and Enforcement of the FIC Act
- Insurance and Consumer Credit
- Financial Crime Surveillance and Compliance
- Fraud in the Credit Industry

Get the latest News updates from: The various Regulators - Ombuds - DTI - National Treasury and many more. It is crucial for you and your businesses to sit back and relax in this luxury facility. At the same time listen and participate to transform your thoughts and processes about the issues facing us in 2019 in the Credit Industry.

SAFARI into CREDIT is a CONGRESS by the CREDIT INDUSTRY for the CREDIT INDUSTRY

The SAFARI platform is in its **14**th year and the previous **36** SAFARI's had more than **384** presenters presenting topics and papers on Credit and Recoveries Management and more than **4,261** delegates attending. Seats to this SAFARI is limited to 220 delegates in order to allow for interaction with the presenters and networking with colleagues. Exhibitors at the event are limited to relevant products and new services for the Credit Industry and the exhibition fees are used to keep the delegate fees to a minimum in order for everybody to attend.

A few of the good reasons why you should attend the SAFARI into Credit

- 1 Your business falls within the broader definition of Credit and Recoveries Management.
- 2 Your business needs to do better against all odds.
- 3 Learn from others in the Credit Industry and avoid mistakes already made.
- 4 Hear from Experts what the Credit Industry trends and risks are.
- 5 Be updated with the changes in legislation impacting on the Credit Industry.
- 6 You owe yourself a break away from your desk - and - network with Industry Colleagues.

PROGRAM - 12 February 2019

08:00 - 09:00



Registration and early morning Coffee

09:00 - 09:30

(confirmed)

Welcoming & Opening Remarks

Eugenè Joubert

co-Founder - Federation of Credit Management

09:30 - 10:15

(confirmed)

Keynote Address: It is a "Numbers Game"

* The State of the Consumer - A macroeconomic perspective

Johan van Tonder

Economist and Researcher at Momentum

10:15 - 10:45



Coffee with Colleagues

10:45 - 11:15

(confirmed)

The Regulations to PoPIA - what to expect in 2019

* The devil is in the detail - A risk perspective

Mark Heyink

Information Governance Consultancy

11:15 - 11:45

(confirmed)

DTI - Trends and Challenges 2019

* The DTI perspective on the Debt Relief/Intervention Bill

Khutso Mogotsi

Credit Legislation and Policy - DTI

11:45 - 12:15

(confirmed)

Consumer Credit - Trends and Challenges 2019

* News from the Credit Ombud

Nicky Lala-Mohan

Credit Ombud

12:15 - 12:45

(confirmed)

Consumer Goods and Services - Trends and Challenges 2019

* News from the CGS Ombud

Magauta Mphahlele

Ombud for Consumer Goods and Services

12:45 - 13:45



Lunch with Colleagues at the Chief's Boma

13:45 - 14:15

(confirmed)

Banking Services - Trends and Challenges 2019

* News from the Banking Services Ombud

Reana Steyn

Ombud for Banking Services

14:15 - 14:45

(confirmed)

Birds eye view on credit market developments - Trends and Challenges 2019

* New opportunities & Old challenges.

Gabriel Davel

Executive Director - Davel and Associates

14:45 - 15:15

(confirmed)

Financial Sector Conduct Authority - Trends and Challenges 2019

* News on Consumer's Debt Relief

Katherine Gibson

Ministerial appointment onto the FSCA's interim governing body the Transitional Management Committee

15:15 >



Cocktails -- Networking with colleagues

PROGRAM - 13 February 2019

08:00 - 09:00



Early morning Coffee

09:00 - 09:45

My footsteps are my address

* Location of the Consumer - A risk perspective

(confirmed)

Charl Fouchè

Operational Director & co-founder of AfriGIS

09:45 - 10:15

GDPR in Practice in SA - Trends and Challenges 2019

* News from the EU Regulator

(confirmed)

Dr Ina Meiring

Executive - ENS Africa

10:15 - 10:45



Coffee with Colleagues

10:45 - 11:15

Consumer Credit Information - Trends and Challenges 2019

* News from the Credit Bureau Association

(confirmed)

Marina Short

Chairperson of the Credit Bureau Association

11:15 - 11:45

Twin Peaks - Trends and Challenges 2019

* What to expect going forward - more than one "Boss"

(confirmed)

Ingrid Goodspeed

Consultant in Private Practice

11:45 - 12:30

Money Laundering - The Financial Intelligence Centre

* The criminal aspect and anti-money laundering compliance

(confirmed)

Pieter Alberts

Senior Operations Manager

Investigative Support Service

Monitoring and Analysis Division - FIC

12:30 - 13:30



Lunch with Colleagues at the Chief's Boma

13:30 - 14:15

Risk + Risk = more Risk - Trends and Challenges 2019

* Applying a risk-based approach to Customer Due Diligence

(confirmed)

Stephen Mkwanzazi

AML/CFT Consultant - Insightful AML International

14:15 - 15:00

Accountable Institutions - Trends and Challenges 2019

* FIC Act (101) - Compliance for Credit Providers

(confirmed)

Jan Augustyn

Advocate of the High Court of SA

15:00 - 15:15

Closing comments

(confirmed)

Dr Tjaart van der Walt

Director - Global Credit Management Practitioners

15:15 >



Closing Coffee -- Networking with colleagues

Presenters at the SAFARI



Johann van Tonder an Economist and Researcher at Momentum. He has deep insights into trends in economics and identify how these trends impact the financial wellness of individuals. Johan holds a B.Com, Hon. B. Com (Economics), and an M.Com from the University of the Free State, and has studied at the World Bank, the Oxford Institute and UP.



Charl Fouche holds a B.Comm Mathematics degree from the University of Stellenbosch and is the Operational Director and a co-founder of AfriGIS. He has more than 20 years' experience in various industries, including GIS, IT, Financial Sector, Telecoms, Government to name a few. Charl places emphasis on building long term relationships with clients and understanding the nature of a client's business in order to deliver successful solutions.



Khutso Mogotsi is from Credit Legislation and Policy at the Department Trade and Industry. He holds an LLB degree from the University of Pretoria and on Legislative Drafting. Khutso is the assistant to the Director for credit law and policy. He played a key role in the legislative developments in the credit law since 2015, including the Review of Interest Rates and Fees, Credit Life Insurance regulations, the threshold for credit provider registration, the Payment Distribution Agent interest policy, the Courts of Laws amendment Act, Financial Sector Regulation Act, the Home Loan and Mortgage Disclosure Bill and the Debt Collectors Amendment Bill. Khutso The is currently a member of the payroll deductions working group convened by the National Payment Systems Department of the SARB.



Nicky Lala-Mohan first stepped into the credit industry more than 2 decades ago and has plied his trade mostly within the banking sphere, having held various positions within Standard Bank and he has been with the Banking Association for 11 years. His wealth of experience in the credit industry stand him in good stead with the work of the Credit Ombud's office. Nicky holds BA and LLB degrees from Wits in the fields of Banking, Corporate, Finance, and Securities Law



Magauta Mphahlele is the Ombudsman for the Consumer Goods and Services Ombud Office. She is also the founder and CEO of Ithuseng Credit Solutions that is a registered Alternative Dispute Resolution Agent. She is an accredited Court Annexed Mediator and registered Debt Counsellor. Her extensive experience in credit and general consumer protection spans more than 18 years. Magauta holds an Honors Degree in Applied Linguistics and a Postgraduate Diploma in English Education from Wits University. She was also a Junior Lecturer at Wits from 1995 to 1998 in the Applied Linguistics Department.



Reana Steyn heads up the office of the Omdudsman in Banking Services. Reana holds B Com and LLB degrees and she is an admitted attorney with many years' experience in litigation and insurance law. She joined the NCR in 2006 as legal adviser before moving in 2010 to the Credit Ombud. She states: "I am honoured to be in the position where I may be part of the drive to ensure fair and equitable dispute resolution for both the man in the street and our member organisations alike.



Kathy Gibson is a Ministerial appointment onto the FSCA's interim governing body the Transitional Management Committee. She holds a Masters degree in Commerce (Economics) from the University of Natal. Previously she was the Chief Director - Market Conduct at National Treasury.



Gabriel Davel is the Executive Director of Davel & Associates. He has 20 years professional experience, specialising in financial regulation, development finance and consumer credit. Gabriel served on the Policy Board for Financial Regulation and was a member of the Reserve Bank's task team. He served as the first National Credit Regulator for SA. Since 2010 Gabriel has been doing independent consulting for clients such as the IFC, World Bank, FSD Africa, Alliance for Financial Inclusion and CGAP.

Presenters at the SAFARI



Mark Heyink - he is an Information Attorney and Information Security Consultant at Information Governance Consultancy. Mark consults and advises on the law relating to Information and Communications Technologies generally, and practices governing information governance, management and security. He holds a BA, LLB and a Higher Diploma in Company Law. Mark is a Certified Information Security Systems Professional.



Dr Ina Meiring is an Executive at ENS Africa. She is an executive in banking and finance and is one of the top finance regulatory experts in SA. She holds a BA LLB LLM and LLD from UNISA. Ina is a highly regarded lecturer at both RAU and UNISA law faculties for 22 years. She is one of the most informed resources regarding privacy of data in South Africa.



Marina Short is the Chairperson for the Credit Bureau Association and also the Chief Executive Officer of Consumer Profile Bureau (CPB) since 2011 with industry respected knowledge and expertise in the FinTech, Collections and Risk & Compliance space. As the CEO of CPB, she has been instrumental in providing unique industry leading, innovate solutions doing Data with a Difference.



Ingrid Goodspeed is a freelance Financial Sector analyst and published author, in Private Practice. She is a CD(SA) and holds LLB, MBL (cum laude), BCom Honours (Economics) and BCom (Economics and Accounting) degrees from UNISA.. Ingrid specialises Treasury, Risk Management, Compliance, Investment analysis, Economic Research and ITC.



Pieter Alberts is a Senior Operations Manager in the Financial Intelligence Centre and responsible for the Investigative Support Service. Prior to this position he was with Deloitte Forensics and part of Commercial Crime Unit of the South African Police Service and the Hawks with extensive experience in the detection and investigation of serious commercial crime. He holds a Master's degree in Forensic Accountancy and is a (FP) SA and CFE.



adv Jan Augustyn is a member of the Gauteng Society of Advocates and the Institute of Commercial Forensic Practitioners. As an enforcement specialist at the Financial Intelligence Centre he was responsible for setting up procedures and policies. Jan also led ground breaking cases, setting precedents for future reference. He was in charge of administrative sanctions and enforcement of the FIC Act. He advised the Financial Intelligence Centre, Supervisory Bodies and the Minister of Finance on litigation, where appropriate. Jan specialises in areas pertaining to Credit, AML/FICA and POPIA.



Stephen Mkwana is a seasoned Central Banker who has worked in various roles within Bank Supervision, Financial Surveillance and National Payment System Departments. Stephen has also worked for the Financial Intelligence Centre during the implementation of CTR, and FIC Amendments and at the SARB he was responsible for AML/CFT supervision of Banks. He represented SARB in international bodies such as FATF, Basel Committee in Banking Supervision and Eastern and South African Anti-Money Laundering Group. He is also part of the FSB working groups that are currently reviewing the global challenges relating to the reduction of correspondent banking relationships.

Exhibitors at the SAFARI



Software that is crafted to holistically manage and accelerate every aspect of account management. When you choose to use a VoyagerNet Solution you acquiring a software application and gain a valuable business partner that enables you to tailor your AR Management processes. [view](#)

Exhibitors at the SAFARI

A F R I G I S everything about everywhere.

AfriGIS answer the **where** questions of your business. Bringing location information to life. Building maps and software tools, adding 3rd party information and giving meaningful insights by summarising the patterns we see. Patterns relate to everything: where customers are, improving the way you do business through geographic optimisation. Closest, Shortest, Fastest. [view](#)



We provide more than legal information: we provide answers. We take the expertise of our team and distil it in a way that helps debt collectors get their work done. Debt Collection Management Software - Procedures - Strategies - Call Centre Solutions - Mass Communications - Productivity Management - Strategic Consulting - Skills Development Facilitation - Data Management - Dialler and Systems Integration. [view](#)



VeriCred
credit bureau

One of only six NCR approved Payment Profile Hosting Bureaus in South Africa, VeriCred is not just another traditional bureau, but a solutions partner. By combining an exceptional system and a team of dedicated professionals, they are able to present their clients with astute solutions, outstanding service and continuous support. [view](#)



Consumer Profile Bureau (Pty) Ltd (CPB) is a truly SA registered Payment Profile Hosting Credit Bureau in terms of the NCA, NCRCB2. Established in 1981 the second registered Credit Bureau in SA. CPB is part of Bureau House that comprises of 3 Credit Bureaux – offering unique datasets and solutions tailor made for the SA market. CPB's offerings includes their unique KYC solution to ensure compliance to the FIC Act and various other compliance and risk mitigating solutions. Their experience in the Debt Collection and Credit Market has made them a preferred partner to many businesses across South Africa.. [view](#)

Sponsors to the SAFARI



We specialise in various forms of Business-to-Consumer electronic communication and contracting. Our most recent success is legislative approval to serve NCA notices (e.g. S129s) via our electronic Registered Email and Registered SMS channels. Our case studies demonstrate better distribution, higher collection rates, and substantial OpEx savings.. [view](#)

SAFARI FEES

Previous SAFARI delegates

1 - 4 Delegates - Per Delegate: R 3,750 (ex VAT)
 5 + Delegates - Per Delegate: R 3,500 (ex VAT)

First time SAFARI delegates

1 - 4 Delegates - Per Delegate: R 3,950 (ex VAT)
 5 + Delegates - Per Delegate: R 3,750 (ex VAT)

*The SAFARI fee does not include over-night accommodation.
 No refunds once booked - BUT - we will gladly accept substitution delegates*

Seats are limited to 220 - Book early to avoid disappointment

Complete the booking form below and send it back to us. VAT invoice for payment will be sent to you.

Enquiries please contact: **Eugène** tel : 0829260251 - e.mail : eugene@rebels.co.za

Banking Details

Corporate Rebels Admin (Pty) Ltd : ABSA Bank Current Account - Branch no: 632005 - A/C no: 4064036350

Booking Details

Your Company Details

Company name: VAT no:
 Postal Address: Contact Person:
 E.mail Address: Tel no:

Your Delegate Details

Delegate Name	Delegate Surname	Delegate Cell No	Delegate e.mail address
1
2
3
4
5
6
7
8

Billing Total

Number of Delegates: @ R per delegate = R
 Number of Delegates: @ R per delegate = R

Sub Total R

PLUS VAT @ 15% R

TOTAL R

Corporate Rebels



un-Locking True Potential