



Financial Intermediaries Association
of Southern Africa

Voorsitter: JJ van der Spuy TEL. 082 898 4691 E-POS jvds@primak.co.za

**NOTULE VAN DIE ALGEMENE JAARVERGADERING VAN DIE TYGERBERG TAK
VAN DIE FIA SOOS GEHOU OP 21 FEBRUARIE 2019
BY RUSLAMERE, DURBANVILLE VANAF 09H30 TOT 10H30**

NOTULE

1. OPENING EN VERWELKOMING

Die Voorsitter (JJ van der Spuy) open die vergadering en verwelkom al die lede by die byeenkoms.

2. TEENWOORDIG

JJ van der Spuy, Elizma Bartlett, John Bezuidenhout, JM Calitz, Nick Carter, Faldie Cassiem, Colin Daries, Janet de Villiers, Tracey Delpont, Sharon Dunn, Jaco Els, Mariette Ferreira, Andre Ferreira, Adi Fourie, Daniel Geldenhuys, Willem Germishuys, Elmarie Holtzhauzen, Priscilla Immelman, Ciska Joubert, Andre Kruger, Loret Kruger, Charl Krumm, Amanda Lawrence, Hennie Louw, Juanita Malherbe, Morne Malherbe, Juan Manuel, Jacques Marais, Piet Maritz, Gideon Meyer, Gertrude October, David October, Desmond Owen, Magda Pretorius, Pieter Pretorius, Jochemus Prinsloo, Joos Rossouw, Fiona Sani, Louis Schlebusch, Darelle Smit, Stephen Smit, Martie Smit, Manfred Swanepoel, Dirkie Uys, Chris van der Merwe, Beth van der Westhuizen, Cornelius van der Westhuizen, Tillie van Dyk, Hein van Rensburg, Anchun van Wyk, Johan van Wyk, Mias van Zyl, Louise Visagie, Danica Wiese, Chris Schereka, Anne Marie Storm, Dirk Kruger, Luan Gobregts, Armand Huisamen, Louise van Schoor, Konrad Wentzel, Michiel van Niekerk, Karel Venter, Wilhelmien Stegemann, Jaco Odendaal, Peter Atkinson, Sandra Snowball and Alet de Vries.

2.1 VERSKONINGS

Anton Kapp, Azania Swart, Bronwen Groenewald, Chanel Kleinjan, Elana Calitz, Geraldene J van Rensburg, Johan Heymans, John McDonald, Leon Swart, Melouise Otto, Michelle Miller, Reggie Soloman, Sonja Hanekom, Sylvana J van Rensburg.

2.2 VERKLARING VAN ENIGE ANDER BELANGE

Die Voorsitter vra of enige van die lede enige botsende belange het om te verklaar: Geen

3. NOTULE VAN DIE VORIGE VERGADERING GEHOU OP 16 FEBRUARIE 2018.

Louis Schlebusch stel voor dat die notule aanvaar word en Wessie van der Westhuizen sekondeer.

4. SAKE UIT DIE VORIGE NOTULE

Geen.

5. FIA TERUGVOER

Die Voorsitter lees die kennisgewing voor wat na die lede uitgestuur is op 15 Februarie 2019 vanaf FIA Communication. Hy gee weer die hoogtepunte deur.

6. PORTEFEULJE VERSLAE

6.1 Gesondheidsorg – Konrad Wentzel

Sien Konrad Wentzel se verslag aan die einde van die notule, punt 1.

6.2 Finansiële Beplanning – Louis Schlebusch

Sien Louis Schlebusch se verslag aan die einde van die notule, punt 2.

6.3 Werknemersvoordele – John Bezuidenhout

Sien John Bezuidenhout se verslag aan die einde van die notule, punt 3

6.4 Sosiale verantwoordelikheid – John Bezuidenhout and Juan Manuel

Huis Jabes en *Malachi, house of Safety* is finansiëel deur die jaar ondersteun, veral met die winste wat by die jaarlikse gholfdag gemaak is.

6.5 Beleggings – Jacques Marais

Jacques noem dat hy het met die belanghebbendes in die Beleggings arena kontak gemaak en meeste stel belang om by die FIA betrokke te raak. Hy voeg by dat nog leer en werk onder leiding van Louis Schlebusch.

Sandra Snowball voeg by dat die '*Discretionary Investment Management*' komitee is opgegradeer na 'n volle *Exco* en benodig die lede se insette.

6.6 Korttermyn – Johan Heymans en Juan Manuel

Sien Johan Heymans se verslag aan die einde van hierdie notule, punt 4.

Juan Manuel noem dat die FIA het 'n belangrike rol om te vertolk en moet help dat die versekeraars uit een mond praat en almal dieselfde vereistes het, veral rondom wetgewing.

6.7 Opleiding – Leon Swart

Sien Leon Swart se verslag aan die einde van hierdie notule, punt 5.

6.8 Finansies – Luan Gobregts en JJ van der Spuy

Finansies word meeste hanteer deur hoofkantoor se ondersteuning. Reserwes word gebruik vir die FIA se '*War chest*'. Die Voorsitter verduidelik die begrotings proses vir die jaar.

7. VOORSITTERSVERSLAG – JJ van der Spuy

Sien die volledige verslag aan die einde van hierdie notule, punt 6

Die Voorsitter bedank vir John Bezuidenhout, Juanita Malherbe en Johan Heymans vir hulle bydraes op die komitee. Hulle is nie weer beskikbaar om op die komitee te dien nie.



FIA Tygerberg tak komitee 2018

8. VERKIESING VAN DIE BESTUUR VIR 2019

Sandra Snowball neem as die Voorsitter oor en bevestig dat daar 'n kworum teenwoordig is. Die lede stem dat dit nie nodig is vir 'n geheime stemming nie.

- JJ van der Spuy is genomineer as Voorsitter en aanvaar.



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- Louis Schlebusch is genomineer as Ondervoorsitter en aanvaar.
- Komitee lede: Leon Swart, Juan Manuel, Jacques Marais, Konrad Wentzel, Luan Gobregts, Belinda Pretorius, Cindy Butler, Khalil Sungay en JM Calitz

Die lede het geen besware nie en aanvaar die nuwe Voorsitter, Ondervoorsitter en komitee vir 2019 eenparig.

9. VOORLEGGING

Regulatory Roundup, 'n CPD voorlegging deur Peter Atkinson.

10. AFSLUITING

Die Voorsitter wens almal heerlike dag verder toe. Daarna verdaag die Voorsitter die vergadering en nooi die lede om saam 'n ligte middagete te kom geniet.

.....

Voorsitter

.....

Datum

.....

Sekretaresse

INDEKS VAN VERSLAE

1. Gesondheidsorg – Konrad Wentzel
2. Finansiële Beplanning – Louis Schlebusch
3. Werknemersvoordele – John Bezuidenhout
4. Korttermyn verseker – Johan Heymans
5. Opleiding – Leon Swart
6. Voorsittersverslag – JJ van der Spuy

1. GESONDHEIDSORG – KONRAD WENTZEL

One of the biggest and most crucial contributions the FIA Executive Health committee participated in 2018 was to issue a Consolidated Response towards the Health Market Inquiry Recommendations.

Just to refresh our members memory on the function of the Health Market Inquiry existence , this inquiry has been ordered by the Health Minister into the reasons why health costs are rising so fast. Far more than inflation! In my view the HMI is part of NHI's (National Health Insurance) ground work and information gathering. The Exo Health Committee has been asked to participate in the Inquiry to clarify the importance of the Health Broker. In my opinion our Health Committee has presented a strong case and that has been reflected in the Health Market Inquiry report. The HMI report recognises the value of the broker!

Recommendations has also been made by the HMI that can be counter productive for the medical and broker industry and that is why the Consolidated Response was issued the FIA.

This HMI process was very dangerous for the Health Broker, the very existence depends on their findings and recommendations- Unfortunately the medical schemes amendment bill was issued some time later being very unfavourable on towards health brokers. The Health Committee has also issued a formal letter asking to delay the Medical Schemes Amendment Bill and to give more attention to the findings of the Health

Market Inquiry. It is natural to say that this Amendment Bill could destroy the whole Health Broker Industry and was very upsetting for us as a committee to find that many of our efforts are somewhat ignored.

It took further effort by Lizelle van der Merwe our FIA CEO and Butsi Tladi our Chairman to attend the Presidential Investment Committee Meeting to outline the value of the broker and more the industries value to our GDP to the President himself.

It is also notable that Treasury seems to understand the importance of a our industry and that destroying our industry will have massive job loss as consequence thereof. It took many efforts from the FIA to bring this point home. It also seems that Treasury understands that much needed **basic** Health services and structure needs to be “healthy” before NHI can even begin to work. Their Interim budget reflects this sentiment.

We have seen Discovery change their payments dates as well as ordering brokers to sign new contract. This has created much panic and frustration. The FIA has engaged with Discovery. (many of our members has not yet signed new contracts)

We have also disputed the CMS (Counsel of Medical Schemes) yearly fees and contracting. CMS ordering brokers to provide all their Health Contracts the brokerage holds. It seems that CMS has granted renewals without providing service contracts.

We have also issued our annual letter to the Health Minister to renew the Health Brokers commission upwards and this has been granted, from R90 to R94.77.

I want to stress the fact that in the presence of serving in the Exo meetings I feel small (perhaps in Hight, but more in experience) in comparison to members like Greg Setzkorn; Butsi Tladi , Gary Fieldman and many more. The FIA executive staff participating in every meeting is very impressive and passionate. The Wealth of knowledge and effort they bring to the table is the reason why the Health broker is still alive today.

I only wish that Health Brokers not belonging to an organization like this one would realise what we the FIA is doing for them. If they could sit in those meetings they would realise that our members go far beyond the call of duty.

Thank you

2. FINANSIELE BEPLANNING – LOUIS SCHLEBUSCH

Financial Planning Report for 2018

Overview of the year

Looking at the external environment in which we as financial planners must function, we need to point out that, despite the outright looting of government funds, the long-term drought in many parts of the country and depressed commodity prices during 2018, there are many positives that we can still focus on.

Granted there is a lot of work to be done to set the economy on a solid upward path, a few of the positive signs are that we still have a vibrant agriculture sector, manufacturing in the automotive industry is going well and the country has always had great mineral wealth on which the economy could leverage.

Our industry

During this year we have seen the FSCA making good progress implementing several sections of the Retail Distribution Review into legislation. Financial Planners feel the impact but as always respond in the truly entrepreneurial manner. We are being forced to rethink the way in which we conduct our business and most of us are seeing positive elements being introduced to the way in which we provide financial service and advice to clients.

The FIA

Many projects and initiatives from the FIA have once again demonstrated the intent to protect and develop the professional intermediary in South Africa. The 5 core strategic objectives, built on the mission, vision and strategic plan has been bedded down effectively and results are clearly visible. Browsing the FIA website is clear evidence of the host of initiatives and activities by many FIA branches country wide.

Financial Planning Committee

The objective of the financial planning committee oversees long-term insurance, collective investment schemes, retirement funds, assistance business and related long-term investments. The Exco under the chairmanship of Greg Setzkorn met every quarter and several initiatives focussing on members' interest have been dealt with. Amongst these were:

- ✓ Development of the ToR for the joint profiling workgroup
- ✓ Insight article on practice management business approach
- ✓ Concept of practice management support
- ✓ Practice management business approach programme
- ✓ Circulation of FPI document on the differences between professional and regulatory CPD
- ✓ Finalisation of regulatory tracker
- ✓ The long-term intermediary segmentation activity analysis
- ✓ Committee member input on activities for which fees are charged

In closure it is evident that many discussions and initiatives are directed to the topic of the managing and conducting of a professional business by the financial planner. In the end it is up to the financial planner to embrace rather than resist the notion. Responding to the call will result in more opportunity and profitable, sustainable businesses focusing on the interest of the client will emerge.

Closer to home, the members of the Financial Planning committee are still meeting regularly with the major product providers. We are constantly trying to improve the value we provide members with in our interactions with these providers. Members are encouraged to engage us in order to share views and assist in shaping the actions and initiatives planned.

Louis Schlebusch

18 February 2019

3. WERKNEMERSVOORDELE – JOHN BEZUIDENHOUT

FIA TYGERBERG AGM – 21 FEBRUARY 2019 – EMPLOYER BENEFIT REPORT FOR 2018/2019

IT IS A PLEASURE TO REPORT RELEVANT ACTIVITIES OF MY PORTFOLIO FOR THE TERM INDICATED .

EMPLOYER BENEFITS HARDLY COME UNDER REGULATORY SCRUTENY LIKE THE OTHER FINANCIAL SERVICES SECTIONS OF THE SECTOR DO , BUT THE PAST TERM WAS DIFFERENT .

THE FOLLOWING WERE RELEVANT :

1. Default registration Act , implimented 01 SEPT. 2017 with 18 months grace to comply by 01 MARCH 2019 , consisting of ...
 - 1.1 Default Investment strategy
 - 1.2 Default Preservation and
 - 1.3 Default annuity strategy

Very little was done since Sept. 2017 , collectively by industry , to safeguard our independent right to serve our clients properly , or alternatively to guarantee our right to serve in this regard .

2. New regulation to be perused to alter the minimum and maximum drawdown percentages on living annuities – **work in progress** .
3. Regulation to be proposed on the type and portion of investment instruments (ex government bonds) to be used in portfolio offerings . **ASISA opposed the functionality of such on early notice , but later qualified the reasoning behind this and the worth for growing the RSA economy under such demands , minimizing the effect thereof .**
4. Certain aspects of the implemented tax reform of March 2016 is still outstanding , ex. Is the final alignment of provident funds with all other retirement funds .

EMPLOYER BENEFITS LANDSCAPE IN RSA , ACCORDING TO THE REGISTRAR 2017 PENSION REPORT , CAN BE SUMMARIZED AS FOLLOWS : (**The report is attached for own perusal**) .

1. 5158 Pension Funds representing R 2 420 354 million .
2. Insurance Policies constitute 41% of above , 18% Foreign investments , 15% equities and 3 % cash.
3. Non submissions of financial reporting for the period is a worrying 52% of the funds , mostly smaller funds . Near to 100% of the larger funds (over R 20 million) could report .
4. Average return on investments is 6% in 2017 , down from 17% in 2013 . Returns halved from 2015 , according to the report .

I WISH THE MEMBERSHIP OF FIA TYGERBERG WELL FOR THE NEXT REPORTING TERM AND CONFIRM THAT IT WAS AN HONOR TO SERVE YOU .

I ALSO WISH THE NEXT REPRESENTATIVE WELL AND SO THE ACTING COMMITTEE . HOPE THEY SERVE YOU WELL .



John Bezuidenhout – Member 23006947

4. KORTTERMYN VERSEKERING – JOHAN HEYMANS

TYGERBERG BRANCH 2018 AGM SHORT TERM REPORT

Short Term Rep: Johan Heymans Cell 082 55 04 911 E-mail: johan@brenman.co.za

The 2018 year once again was not a kind one to the ST insurance sectors. Although the 2017 flood of new legislation died down quite a bit, fires flared up to unknown levels of damage. Insurers reported strong worded reports and meetings from the re-insurers with regards to the South African fire insurance.

LEGISLATION

The Financial Sector Conduct Authority (FSCA) is UP and running and the FSB is something of the past. Whether anything much have changed or will be achieved by all the changes, is still to be seen once all the new and proposed laws are finally in place.

Binder fees has been capped on quite severely lower margins in some cases and loads of new broker and binder contracts are being signed by brokers to accommodate new legislation. The most recent and controversial of these were the fact that brokers must get signed permission from all clients to charge a broker fee. Large numbers of FIA members have approached the writer to ask if the FIA cannot intervene. The feeling is that SAIA should intervene because of the numerous different ways their members, the insurers, interpreted and implemented the broker fee situation.

MAIN CLAIM CAUSING RISKS

Cyber attacks are ever increasing and it was reported in June 2018 that ID theft, ransomware and phishing are already costing South Africans in excess of R2,2 billion a year. Members should definitely include Cyber Cover in their portfolio of offering to their clients.

The Protection of Personal Information (PoPI) Act currently allows for a maximum fine of R10million in breaching the Act. Yet still in 2018 we had the Liberty Life database breached, the information of some 60,000 SA Facebook users leaked and the ViewFines website “assisting” South Africans to easily track and pay speeding fines, contravened the POPI Act by storing nearly 1,000,000 clients’ personal data in plain text on the internet!

Natural catastrophes during 2018 were again also big contributors to insurers claims payouts. Hailstorms, stormwind and flooding were regularly on the news mostly hitting the poorest of the poor the hardest. Veld fires lit either by negligence (cigarette butts) or as acts of arson, are also increasing alarmingly in occurrence. Grazing pastures, endangered fynbos and property damaged by fires amounts to billions of Rands in damages.

In 2017 it was the Knysna and Grootbrakrivier fires that touched hearts and hit insurers hard. In 2018 it happened in the Betty’s Bay and Pringle Bay areas.

SASRIA also reports an ever increasing number in claims with labour and civil action and protests are now virtually daily occurrences.

Motor accidents According to preliminary figures, road accidents recorded in the recent festive season total 1,286, regrettably and unfortunately resulting in 1,612 fatalities nationwide. These statistics were recently announced by the Minister of Transport, Dr Blade Nzimande.

A breakdown of the report highlighted that 90% of the road crashes experienced during the period were caused by human factors. Some of these human factors are:

- Drunk driving - Reported to still be a huge problem with the World Health Organisation report stating that 58% of road traffic deaths in South Africa involve alcohol. (It would be interesting to know how many of these cases involved pedestrians under the influence of alcohol)
- Failure to wear safety belts - The seat-belt wearing rate was reported to be as low as 38% for drivers and 31% for front seated passengers.
- Distracted driving - Which is hugely influenced using cell phones when driving.
- Non-compliance to the road laws - Highlighted by reckless and negligent driving.

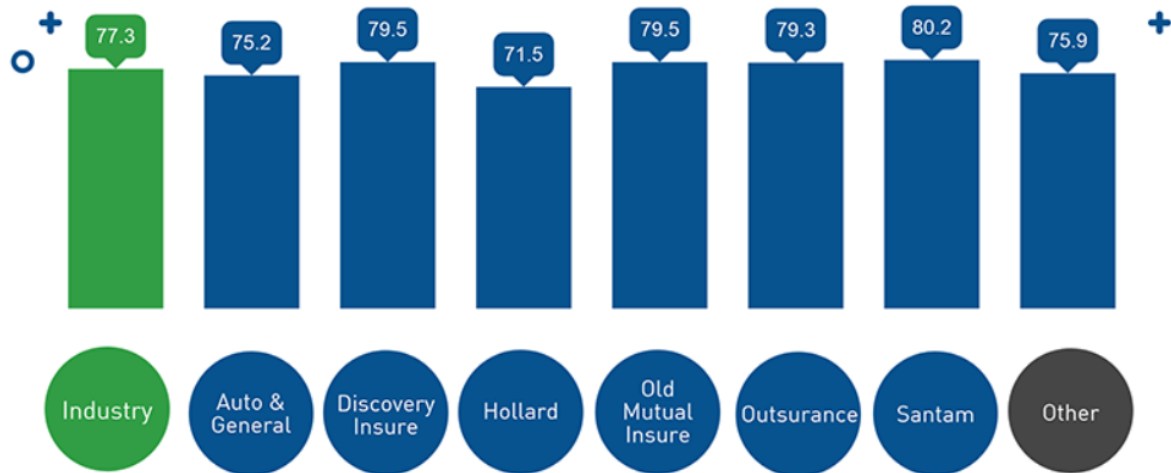
REINSURANCE HURDLES

Taking the above dark picture into account, it is therefore not strange that insurers reported some of the toughest re-insurance negotiations taking place for the 2018 insurance year. Not only is the re-insurers shocked with especially the low fire rates, they also cannot understand an excess of R1,000 for a multimillion rand insured asset being charged. It is therefore inevitable that premium increases will start to be channeled down to the end user – the insured client.

TCF

Finally, as I have reported last year too, the South African Customer Satisfaction Index (SAcsi) for ST insurers reports the satisfaction level of insurance customers with their insurance companies. The table below indicates the results for the last 3 years. Unfortunately only these 5 insurers in the table participate in the study. It might be more relevant and meaningful to have more insurers participating.

#	Short-term Insurer	2016 Score	2017 Score
1	Santam	80.0	81.3
2	Mutual & Federal	78.9	77.7
3	OUTsurance	76.7	77.3
4	Auto & General	-	76.0
	<i>Industry Average</i>	77.9	75.8
5	Hollard	71.8	71.2



CLOSING

All the best to our ST brokers for the rest of 2019! I will be stepping down from the Committee to focus a bit more on my own business. Juan Manual, ex-A&G Regional Manager and who was already our second ST Representative, will take over from me. Please report any problems or suggestions relating to ST insurance to Juan or to Alet at the Regional Office. It will still be dealt with at our regional quarterly insurer meetings and even up to National Exco level if needed.

Johan Heymans
 FIA Tygerberg
 ST Representative

5. OPLEIDING VERSLAG – LEON SWART

Training and Education Report for 2018

Overview of the year

As a country South Africa is really under pressure to grow our economy, how is simple, we need to create more jobs and we have to do it in a responsible way. We need not only enlarge our tax base we need to educate our population on the merits of working with money, spending it well and saving for retirement. Additionally, we need to make the benefits clear of educating yourself, your family and your peers. We must move away from a “what can you do for me” to a “what can I do for you” approach and attitude. To date this reality has not resonate with our ruling party, government and especially with all our citizens.

Our industry

In the past year we have been confronted by the regulator, the FSCA, with the new CPD legislation, with an imminent deadline of 31 May2019, that we as FSP and representatives must adhere to, added to this the requirement of government that the industry transform by making it a more inclusive industry for employment, ownership and products to all races and generations. All of this just compound the vast amount of development, training and education as an industry we must facilitate and implement.

The FIA

The FIA via its BOD, Transformation, Training and education sub-committees have tackled this task head on with several projects and plans. As a trade organization we believe that we can make a difference by being proactive on as many of these issues as what we possibly can given our resource and funding. Both issues speak to the key strategic focus of the FIA to be relevant and add members value and sustainability with in not only the industry, but the Economy.

Training and Education Committee

The objective of T&E committee is to facilitate the interaction between various role players in the industry, being the FIA, IISA, FPI as well as INSETA to not only advance the FIA members Training and Education needs, but the broader industry and our consumers. To that end we have under the guidance of Riaan Geldenhuys, the current chair, with the help and support of Lizelle and secretariat been able to deliver the following;

- ✓ Development of Memorandums of understanding with both the FPI and IISA regarding CPD and other training needs.
- ✓ Provide an online CPD offering via our Members lounge for obtaining your CPD training in your time and a manner that suits your environment.
- ✓ ‘Face-to-Face’ CPD training sessions at various branch meetings with the help of Joe Kotze and Peter Atkinson
- ✓ FIA - INSETA funding proposal for Learnerships/internships as well as bursaries and CPD training costs. The amount available is in excess of R2,000,000
- ✓ INSETA - CPD project - opportunities for CPD workshops for 1000 business/individuals - providing support for CPD workshops. FIA will be approached for names of entities who may require assistance
- ✓ Establishing “terms of reference and scope” for a Competency register, enabling each member to track all legislative requirements regarding his qualification, class of business training, product specific training as well as CPD. The systems for this is in a test phase so to establish best offering.
- ✓ We have also via the committee addressed with the help of secretariat the issues around the RE exams where there seems to be something amiss in the pass rate and the amount of times a person needs to write. They have acknowledged that the material used is outdated and that the pass rates are RE1 82% and RE5 50% and needs to improve, also that they need alternate service providers as they are looking at the number of times a candidate needs to write before he or she passes.
- ✓ Work with the FSCA and the industry on Educating the consumer on the role of a financial planner, insurance use, and specifically professional advisor and brokers.
- ✓ Last, but not least to bring a CPD accredited “face-to-face” presentation on the new Financial Sector Transformation Council charter and codes to help each member understand the requirements in the next couple of years.

We trust that the role the FIA Training & Education committee plays to help with these and other initiatives will not only benefit a single few members, but the broader membership base and small professional practices. .

Please feel free to speak to me or Sandra directly should there be any more questions or concerns

Leon Swart

19 February 2019

6. CHAIRMAN’S REPORT – JJ VAN DER SPUY

Voorsitters Verslag - Tygerberg AJV 2018

Membership

As we are a membership driven organization would like to start with this portfolio.

Our membership numbers have remained consistent.

During the past year since March 2018 our FSP's have increased from 98 to 100 (2,04%)and the number of KI's and Reps from 514 to 579(12,65%).

This compares well to the coastal region in overall which reflects a decline of 3,6% in FSP's and an increase of 8.4% in KI & Reps.

The numbers of KI's and Reps have increased due to a number of factors which include the following:

Amalgamations, CPD events restricted to members only and the resolution of special fee arrangements.

I would like thank Sandra Snowball (Regional Manager) and Leon Swart (Regional Director) for their assistance in this regard.

As per the general communication from Lizelle Van Der Merwe the national overall membership has increased by 5% as a result of improved overall value to the members.

Training & Education

We are represented by Leon Swart our regional director and as you will see in the training and educational report which will be circulated with the minutes of the AGM a lot of time and effort has been put in behind the scenes.

As is the case today CPD sessions at our branch meetings have been arranged for our members with the help of Joe Kotze and Peter Atkinson.

There are various sessions planned for the coming months which are communicated through our FIA communication channel.

The FIA has also launched an online CPD offering to members at discounted rates.

Through branch events on a national basis the FIA has provided more than two thousand hours at no additional cost to the members.

We would like to thank the board and secretariat for this initiative.

Through the FIA offering and guidance it is also possible for members to obtain the relevant 18 CPD points required by the deadline of 31 May free of Charge.

I am aware of members who have obtained the relevant credits over the course of a week end making use of the above.

Should you require any assistance in this regard, please make contact with Sandra Snowball our Regional Manager.

Healthcare

On Healthcare we are represented by Konrad Wentzel on national Exco level.

Konrad's report will be circulated with the minutes after the meeting.

Due to the ongoing engagement by the FIA with the Health Ministers office, the Minister published the increase in fees payable by medical Schemes to brokers from R90,00 to R 94.77(5.3%).

This annual interaction with the minister obviously ensures that we enhance the value proposition for our members and industry alike.

Vergaderings

Kwartaallikse vergaderings met beide die korttermyn en lewens versekeraars is goed bygewoon en die terugvoer was baie positief.

Ek wil graag my dank uitspreek aan die portefeulje houers wat die vergaderings gelei het.

Hierdie vergaderings verseker dat ons interaksie en verhoudings met die plaaslike verskaffers in stand gehou word.

Ek doen 'n beroep op lede om insette te lewer en deur te gee na die portefeulje houers om te verseker dat die vergaderings ten alle tye waarde toevoeg vir ons lede.

Die jaarlikse adviesraad vergadering is deur my en Louis Schlebusch bygewoon as voorsitter en ondervoorsitter.

Terugvoer hieroor is reeds verskaf op vorige vergaderings en dmv kommunikasie via die FIA hoofkantoor.

Tygerberg Tak is goed verteenwoordig op nasionale vlak met Leon Swart, Louis Schlebusch en Konrad Wentzel wat op die nasionale komitees dien.

Die ledevergaderings is is goed bygewoon deur die lede. Dit is belangrik dat lede vergaderings waarde toevoeg vir ons lede.

Die geleentheid om CPD punte te verwerf tydens die vergaderings het ook bygedra dat bywoning aansienlik beter is as die in vorige jare.

Bepanning vir die 2019 jaar sal verseker dat die CPD punte aanbiedings beskikbaar gaan wees by alle lede vergaderings sou die lede dit verlang.

Die jaarlikse gesamentlike vergadering met Boland en Peninsula takke was ook baie goed bygewoon en alle aanduidings is dat die 'n jaarlikse instelling sal word.

Die gesamentlike vergadering vervang dus een lede vergadering wat take voorheen afsonderlik gehou het.

Finansies

Soos in vorige jare is die Finansies van die tak onder leiding van Luan Gobrechts goed bestuur en het die tak binne voorgeskrewe begrotings gebly met 'n klein surplus aan die einde van die jaar.

Aangesien dit ons strewe is om onafhanklik van borge vergaderings jaareinde funksies ensovoort te reël wil ek graag vir Luan en Alet bedank vir hulle insette in die verband.

Sosiale Funksies en verantwoordelikheid

Ons jaarlikse golf dag, rolbal en jaar eind funksie is besonder goed ondersteun deur ons lede en produk verskaffers.

'n Besondere word van dank aan Juanita Malherbe, Belinda Pretorius en Alet de Vries vir die reëling van die funksies.

Die vondse gegeneer deur die golf dag stel het ons in staat gestel om skenkings te maak aan Huis Jabez en Huis Malikai.

Dit het ook verseker dat ons jaareinde funksie en AJV sonder die invordering van addisionele borge suksesvol gehou kon word.

Bedankings

My dank aan al ons lede vir die ondersteuning en betrokkenheid by ons byeenkomste en vergaderings.

Die suksesvolle voortbestaan van die tak is afhanklik van die lede se betrokkenheid .

Soos in my vorige jaar verslag wil ek graag die nuwe komitee wat vandag verkies word aanmoedig om die groter betrokkenheid van ons lede as prioriteit te hanteer.

On a national basis I refer you to the general communication sent out by our CEO, Lizelle Van Der Merwe on 15 February 2019 which clearly indicates the immense value that the board and the secretariat of the FIA are adding to us as members and the industry as a whole.

I have no doubt that the value added by the above justifies the slight increase of 6 % in membership fees from 1 March 2019 to ensure that we remain a sustainable and relevant organization.

On behalf of the Tygerberg branch I would like to thank Lizelle and the board for their efforts during the course of the last year and wish them all success for 2019.

I would also like to convey a special thank you to Sandra Snowball our Regional Manager and Alet de Vries for their considerable input on Branch, Regional and National level.



Lastly I would like to thank the Tygerberg management team for all their efforts, time sacrificed and assistance in making my role an easy one.
It has been a pleasure and a privilege to serve with you all.

Thank you very much.

JJ Van Der Spuy