

cfa

This is to certify that

Johannes De Villiers De Kock

Member No. 7787

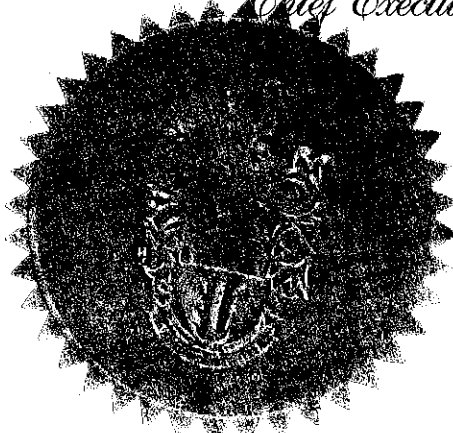
*is accredited to report on Micro Lending Activities
having attended the prescribed seminars.*

Mr Shellard

23/08/00

Chief Executive

Date of Accreditation



Member body of the International Federation of Accountants (IFAC)



Member body of the Eastern Central and Southern African Federation of Accountants (ECSAFA)



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**Accounting for the future.
Rekeningkunde vir die toekoms**