



**MEASURED ENTERPRISE**

Company Name: CSS Credit Solutions Services (Pty) Ltd  
 Location: 132 Jan Smuts Avenue, Parkwood, 2193  
 Registration Number: 2001/022482/07  
 VAT Number: 4410257259  
 Certificate Number: GEN/2016/05/13/22302\_29720Rev1

**BBBEE OWNERSHIP STATUS**

Element	Weighting	Score
Ownership	25.00	25.00
Management Control	19.00	13.29
Skills Development	20.00	16.71
Enterprise and Supplier development	40.00	27.96
Socio-Economic Development	5.00	5.00
<b>OVERALL SCORE</b>	<b>100.00</b>	<b>88.00</b>

**MEASURED ENTERPRISE**

B-BBEE Recognition Level before discount level: **Level 4**  
 B-BBEE Status before discount level: **100.00%**  
 B-BBEE Recognition Level after discount level: **Level 4**  
 B-BBEE Status after discount level: **100.00%**  
 Black Ownership: **25.00%**  
 Black Women Ownership: **25.00%**  
 Empowering Supplier: **Yes**  
 Applicable Scorecard: **Generic Scorecard**  
 Applicable BEE Code: **DTi Codes of Good Practice on Black Economic Empowerment**  
 Date of Issue: **13 May 2016**  
 Expiry Date: **12 May 2017**  
 Period of validity: **12 Months**

Based on our work performed, we have no reason to believe that the B-BBEE status reflected in this Certificate has not been determined in all material respects, in accordance with the Amended B-BBEE Codes of Good Practice on Black Economic Empowerment, gazetted on 13 October 2013 in terms of the Broad-Based Black Economic Empowerment Act of South Africa. The Certificate does not serve as a guarantee that the income reflected will continue at the same levels.

Our independent limited assurance report dated 13 May 2016 is available for inspection at the registered office of CSS Credit Solutions (Pty) Ltd t/a Brooksluyt Incorporated together with the accompanying Scorecard and should be referred to for an understanding of our assurance engagement.

This Certificate has been determined, on the basis of information provided by management that may not be complete in all respects. We do not accept or assume responsibility to anyone other than CSS Credit Solutions (Pty) Ltd t/a Brooksluyt Incorporated, for our work, for this report, or for the conclusion we have reached.

**B-BBEE Approved Registered Auditor: Scha van Niekerk CA(SA)**

**B-BBEE Approved Registered Auditor Registration No: 770825B**





**Date of Issue: 13 May 2016**

**CSS Credit Solutions Services (Pty) Ltd**

**Certificate Number: GEN/2016/05/13/22302\_29720Rev1**

**Expiry Date: 12 May 2017**

## **LIMITED ASSURANCE REPORT OF THE INDEPENDENT B-BBEE APPROVED REGISTERED AUDITOR**

### **To the director(s) of CSS Credit Solutions (Pty) Ltd t/a Brooksluyt Incorporated**

We have completed our limited assurance engagement on the B-BBEE Status as at 13 May 2016, as set out on page 1 of the Broad-Based Black Economic Empowerment ("B-BBEE") Verification Certificate of CSS Credit Solutions (Pty) Ltd t/a Brooksluyt Incorporated (the "Certificate"), and the Scorecard as set out on the pages below. We clarify that our engagement is on the basis of information provided by management.

### **Directors' responsibility**

The directors are responsible for the preparation of the Scorecard and determining the B-BBEE status in accordance with the Amended B-BBEE Codes of Good Practice on Black Economic Empowerment, gazetted on 13 October 2013. The directors are also responsible for such internal control as management determines is necessary to enable the preparation of information and the B-BBEE Scorecard that is free from material misstatement, whether due to fraud or error.

### **B-BBEE approved registered auditor's responsibility**

Our responsibility is to express a limited assurance conclusion on the B-BBEE Status reflected in the Certificate based on the procedures we have performed. We conducted our limited assurance engagement in accordance with the Amended B-BBEE Codes of Good Practice on Black Economic Empowerment, gazetted on 13 October 2013. This standard requires us to comply with ethical requirements and to plan and perform this engagement to obtain limited assurance about whether the Certificate is free from material misstatement.

A limited assurance engagement with respect to a B-BBEE Verification Certificate involves performing procedures regarding the Scorecard and B-BBEE Status of CSS Credit Solutions (Pty) Ltd t/a Brooksluyt Incorporated entity based on the criteria and requirements contained in the Codes of Good Practice. The procedures performed depend on the assurance provider's judgement. The nature of those procedures is different from and the extent is substantially less than in a reasonable assurance engagement, and consequently they do not enable us to obtain the assurance necessary to become aware of all significant matters that might be identified in a reasonable assurance engagement.

We believe that the evidence we have obtained in our limited assurance engagement is sufficient and appropriate to provide a basis for our conclusion.

### **Summary of work performed**

- Obtaining an understanding of the entity and its environment and the underlying records sufficient to identify areas in the Scorecard where material misstatements are likely to arise, and to be able to design procedures to address those areas;
- Inquiring of management and employees responsible for the preparation of the B-BBEE compliance information;
- Performing such additional procedures as we considered necessary;
- Re-performing calculations to determine whether the scores reflected in the Scorecard have been classified and determined in all material respects in accordance with the Amended B-BBEE Codes of Good Practice on Black Economic Empowerment, gazetted on 13 October 2013.

### **Limited assurance conclusion**

Based on our procedures performed, nothing has come to our attention that causes us to believe that the B-BBEE Status reflected in the Certificate has not been determined, in all material respects, in accordance with the Amended B-BBEE Codes of Good Practice on Black Economic Empowerment, gazetted on 13 October 2013 in terms of the B-BBEE Act").



**Date of Issue: 13 May 2016**

**CSS Credit Solutions Services (Pty) Ltd**

**Certificate Number: GEN/2016/05/13/22302\_29720Rev1**

**Expiry Date: 12 May 2017**

**Restriction on liability**

Our engagement has been undertaken so that we are able to report to CSS Credit Solutions (Pty) Ltd t/a Brooksluyt Incorporated in accordance with the terms of our engagement. We do not accept or assume responsibility to anyone other than CSS Credit Solutions (Pty) Ltd t/a Brooksluyt Incorporated, for our work, for this report, or for the conclusion we have reached.

A handwritten signature in black ink, appearing to be "Scha van Niekerk". The signature is fluid and cursive, written over a horizontal line.

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**B-BBEE Approved Registered Auditor: Scha van Niekerk CA(SA)**

**B-BBEE Approved Registered Auditor Registration No: 770825B**

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CODE SERIES 100: OWNERSHIP ELEMENT OF B-BBEE FOR GEN ENTERPRISES						
	Criteria	Points	Target	Actual	Score	Min 40% achieved
<b>Voting Rights</b>	Exercisable Black Voting Rights	4.00	25% 1 Vote	26%	4.00	Yes
<b>Voting Rights</b>	Exercisable Black Women Voting Rights	2.00	10%	26%	2.00	
<b>Economic Interest</b>	Economic interest – black people	4.00	25%	25%	4.00	
<b>Economic Interest</b>	Economic interest – black women	2.00	10%	25%	2.00	
<b>New Entrants</b>	Economic interest – New Entrants or Designated Groups	3.00	3%	25%	3.00	
<b>Net Equity Value</b>	Net equity value	8.00	formula	25%	8.00	

CODE SERIES 200: MANAGEMENT CONTROL ELEMENT OF B-BBEE FOR GEN ENTERPRISES						
	Criteria	Points	Target	Actual	Score	
<b>Board Participation</b>	Exercisable Voting Rights of Black Board Member	2.00	50%	25.00%	1.00	
<b>Board Participation</b>	Exercisable Voting Rights of Black Women Board Members	1.00	25%	25.00%	1.00	
<b>Executive Management</b>	Black Exec. Directors as a % of all Exec. Directors	2.00	50%	50.00%	2.00	
<b>Executive Management</b>	Black Women Exec. Directors as a % of all Exec. Directors	1.00	25%	50.00%	1.00	
<b>Executive Management</b>	Black Exec. Management as a % of Other Executive Management	4.00	60%	100.00%	4.00	
<b>Executive Management</b>	Black Women Exec. Management as a % of Other Executive Management	2.00	30%	0.00%	0.00	
<b>Senior Management</b>	Included under Top Management	0.00	0.00%	0.00%	0.00	
<b>Senior Management</b>	Included under Top Management	0.00	0.00%	0.00%	0.00	
<b>Middle Management</b>	Black employees in Middle Management	2.00	75.00%	42.81%	1.14	
<b>Middle Management</b>	Black Women employees in Middle Management	1.00	38.00%	10.10%	0.27	
<b>Junior Management</b>	Black employees in Junior management	1.00	88.00%	72.99%	0.83	
<b>Junior Management</b>	Black Women employees in Junior Management	1.00	44.00%	34.57%	0.79	
<b>Disabled Employees</b>	Black disabled employees	2.00	2.00%	1.27%	1.27	

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CODE SERIES 300: SKILLS DEVELOPMENT ELEMENT OF B-BBEE FOR GEN ENTERPRISES						
	Criteria	Points	Target	Actual	Score	Min 40% achieved
<b>Learning Program Expenditure</b>	Expenditure on Learning Programmes for black people	8.00	6.00%	2.63%	3.50	Yes
<b>Learning Program Expenditure</b>	Expenditure on learning programmes for disabled black employees	4.00	0.30%	0.34%	4.00	
<b>Learnerships, Apprenticeships, Internships</b>	Number of black people participating in learnerships	4.00	2.50%	2.47%	3.96	
<b>Learnerships, Apprenticeships, Internships</b>	Number of black previously unemployed learnerships - 18(2)	4.00	2.50%	2.47%	3.96	
<b>Learners Absorbed</b>	Bonus points: Number of black absorbed at the end of programme	5.00	100%	25.93%	1.30	

CODE SERIES 400: ENTERPRISE & SUPPLIER DEVELOPMENT ELEMENT OF B-BBEE FOR GEN ENTERPRISES						
	Criteria	Points	Target	Actual	Score	Min 40% achieved
<b>Preferential Procurement</b>	BEE Procurement Spend with Empowering supplier	5.00	80.00%	102.06%	5.00	Yes
<b>Preferential Procurement</b>	Procurement Spend with Empowering Suppliers qualifying as QSEs	3.00	15.00%	63.24%	3.00	
<b>Preferential Procurement</b>	Procurement Spend with suppliers qualifying as EMEs	4.00	15.00%	8.16%	2.18	
<b>Preferential Procurement</b>	BEE Procurement Spend with Empowering Suppliers Min 51% black owned	9.00	40.00%	11.82%	2.66	
<b>Preferential Procurement</b>	Procurement Spend with Empowering Suppliers Min 30% black women owned	4.00	12.00%	0.37%	0.12	
<b>Preferential Procurement</b>	B-BBEE Procurement with Designated Group suppliers Min 51% black owned	2.00	2.00%	0.00%	0.00	
<b>Supplier Development</b>	Supplier Development contributions	10.00	2.00%	4.52%	10.00	Yes
<b>Enterprise Development</b>	Enterprise Development contributions and Sector specific Programmes (ED)	5.00	1.00%	3.45%	5.00	Yes
<b>Graduation</b>	Graduation from Enterprise Development to supplier Development beneficiary	1.00	Yes	No	0.00	
<b>Job creation</b>	Created one or more jobs as a result of SD & ED initiatives	1.00	Yes	No	0.00	

CODE SERIES 500: SOCIO-ECONOMIC DEVELOPMENT ELEMENT OF B-BBEE FOR GEN ENTERPRISES						
	Criteria	Points	Target	Actual	Score	
<b>Contributions</b>	Average annual value of SED contributions	5.00	1%	3.45%	5.00	