



FINANCIAL
SERVICES
BOARD



REGISTRAR OF
FRIENDLY SOCIETIES
ANNUAL REPORT
2008

FSB Vision

The FSB vision is to promote and maintain a sound financial investment environment in South Africa.

FSB Mission

The FSB mission is to promote:

- Fair treatment of consumers of financial services and products;
- Financial soundness of financial institutions;
- Systemic stability of financial services industries; and
- Integrity of financial markets and institutions.

FSB Values and Guiding Principles

We at FSB will act professionally at all times in all that we do and say. To this end, we undertake to:

- Demonstrate the highest level of technical competence
- Conduct all our business in the highest level of confidence
- Collaborate effectively as team members to deliver effective services
- Enhance stakeholder synergy through collaboration
- Apply the regulatory framework in a consistent and fair manner
- Treat all with respect and empathy

**FORTY- SIXTH ANNUAL REPORT
BY THE REGISTRAR OF FRIENDLY SOCIETIES
FOR THE 2008 CALENDAR YEAR**



I wish to express my thanks to the Department of Labour for its assistance in furnishing me with information on bargaining council societies. I also wish to express my appreciation for the cooperation shown by the friendly societies and individuals with whom this Office has had dealings.

A special thank you to National Treasury for its guidance.

Finally, I wish to thank the staff of the Pensions department for assisting me to fulfil my regulatory mandate.

A handwritten signature in black ink, appearing to read 'ADV DP TSHIDI', with a long horizontal line extending from the top of the signature.

ADV DP TSHIDI
REGISTRAR OF FRIENDLY SOCIETIES
NOVEMBER 2010

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REPORT BY THE REGISTRAR OF FRIENDLY SOCIETIES TO THE MINISTER OF FINANCE

INTRODUCTION

I hereby submit the 46th Annual Report, which deals with the activities of my Office for the 2008 calendar year, as required by section 45 of the Friendly Societies Act, 25 of 1956 (the Act).

Friendly societies are non-profit organisations or associations of persons established to provide relief or maintenance during minority, old age, widowhood or illness for members or persons related to members. Such relief could include payment of a sum of money upon birth of a child or upon death of members, for the insurance of tools used in a trade, for unemployment benefits, for education or training of members or their children, or for such other business as may be proclaimed in the Government Gazette.

Societies are prohibited from advertising for business and may be promoted only by word of mouth within the community for whose benefit any such society has been established.

Friendly societies may be classified into the following categories:

(a) Societies that do not fall within the provisions of the Act:

- Societies established in terms of industrial agreements and exempted from the provisions of section 3(1) of the Act. Such societies are required to submit certain statistical information to this Office for inclusion in this report. For the year under review, nine such bargaining council societies submitted statistical information.

(b) Societies that fall within the provisions of the Act:

- **Exempted societies**

Societies with an aggregate annual income of less than R100 000 are **conditionally exempted** from the provisions of section 3(1)(a) of the Act and do not submit annual financial statements. The tables do not contain information relating to these societies. At the end of 2008, there were 97 such societies, three of which were in process of liquidation.

- **Underwritten societies**

Societies operating exclusively by means of policies of insurance issued by an insurance company registered in terms of the Long-Term Insurance Act, 52 of 1998, may conditionally be exempted from the provisions of the Act by virtue of the discretionary powers granted to the Registrar by section 3(2)(b) of the Act. The tables, therefore, do not contain information for these societies. At the end of 2008, there were two such societies, one of which was in process of liquidation or wording 'both in the process of liquidation'.

- **Self-administered societies**

Societies with an aggregate annual income above R100 000 must furnish financial statements to the Registrar in terms of section 22 of the Act. At the end of 2008, there were 96 such societies, six of which were in process of liquidation.

STATISTICS

The tables in this report contain statistical information submitted to this Office by the societies for the year 2008. The tables contain full particulars of membership, benefits paid, revenue and assets of registered friendly societies as well as certain statistical information from bargaining council societies.

There were 195 friendly societies registered under the Act as at 31 December 2008, 10 of which were in process of liquidation (see table 12). Statistical information for only 52 of these societies – five of which were exempted in terms of section 3(2)(a) - is included in this report (see table 5). Information on the remaining 133 friendly societies was excluded for the following reasons:

- 43 societies failed to submit financial returns on time. A complete list of these societies appears in table 11;
- 89 societies were exempted in terms of section 3(2)(a), and
- one society was exempted in terms of section 3(2)(b) of the Act.

The financial year of all registered societies ends on 31 December as stipulated in section 1 of the Act.

ADMINISTRATION

During the year under review, no new society was registered in terms of section 5(3) and one society was cancelled in terms of section 36 of the Act.

No new exemptions were granted in terms of section 3(2)(a) and no exemption was withdrawn in terms of section 3(3) of the Act.

INCOME, EXPENDITURE AND CASH FLOW

A summary of revenue and expenditure of self-administered societies appears in table 1.

Contributions decreased to **R62 million** in 2008 compared to R72,4 million in 2007. However, total contributions as a percentage of income increased to **69%** in 2008 from 48,8% in 2007. Income from investments as a percentage of total income in 2008 increased to **25% (R22,5 million)** compared to 22,5% (R33,3 million) in 2007. A downward fair value adjustment of R47,2 million was sustained in 2008 due to five large societies reflecting negative fair value adjustments as

a result of the increased volatility of equity markets in South Africa, especially during the latter part of 2008 and beginning of 2009.

Administration costs increased to **17%** of total expenditure in 2008 compared to 21,8% in 2007.

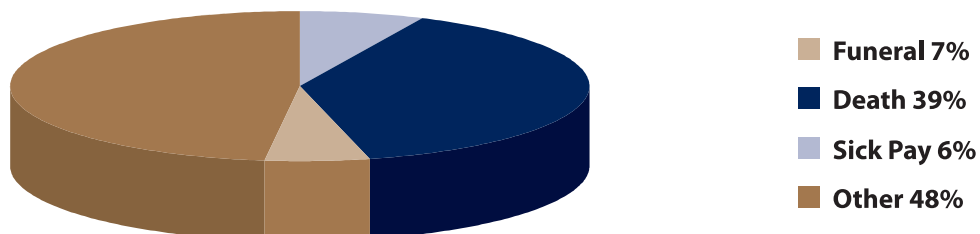
Total net cash outflow in 2008 (excluding depreciation and provisions) amounted to **R28 million** compared to a net cash inflow of R56,9 million in 2007.

BENEFITS PROVIDED AND PAID

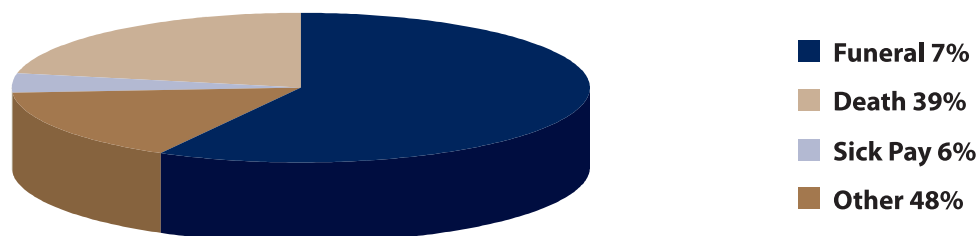
The number of self-administered societies offering death and sick pay benefits (table 8) decreased when compared to 2007. The greater proportion of benefits provided for were funeral benefits, followed by other (which includes educational benefits, widowhood, illness and maintenance as listed in section 2 of the Act), and then death and sick pay benefits (table 7).

Benefits paid by self-administered societies accounted for **37,85%** of total expenditure in 2008, whereas in 2007 benefits paid accounted for 68,88% (table 7).

Bargaining council societies



Self-administered council societies



ASSETS

Net assets of self-administered friendly societies, after deducting creditors and provisions, decreased by 22,7% from R578,9 million in 2007 to **R447,4 million** in 2008 (table 2).

INVESTMENTS

Return on investments

The return on the balance sheet value of investments made by self-administered friendly societies is calculated by using the following formula:

$$R = \frac{2i}{A + B - i}$$

Where

- R = return on investments.
- A = initial value of investments.
- B = end value of investments.
- i = interest, dividends, rent and policy income (see table 1).

By applying this formula to the total investments of all the self-administered friendly societies, which are included in table 2, the return on investments is calculated as follows:

	2004	2005	2006	2007	2008
% return	5,0	10,1	12,8	7,7	5,1

Lower returns of 5,1% in 2008 can be ascribed mainly to the volatility in the equities market in the last quarter of 2008, as the economic recession's impact on investor confidence started to take effect.

Composition of investments

In table 3, the investments by societies comprise mainly collective investment schemes in securities (19,9%), which are certified as complying with the distribution requirements of assets referred to in the annexure to regulation 29, and other investments (34,8%), which are classified as bills, bonds and securities, immovable properties and investments outside the Republic. Deposits and savings accounts accounted for 30,3% of the investments, while shares in companies accounted for 11,2%.

SUPERVISORY MATTERS

Inspections

None of the friendly societies was inspected during 2008 in terms of section 3 of the Inspection of Financial Institutions Act, 80 of 1998.

Overdue returns

Forty-three societies failed to submit financial returns on time, despite numerous requests to do so, and a tracing exercise has been launched to locate these societies (the names of these societies are published in table 11). The majority appear to have ceased operating or changed location without advising the Registrar. Societies that did not comply with the provisions of section 22 of the Act read with regulation 11 were fined in terms of section 48 of the Act for the late submission of financial returns.

TABLE 1: REVENUE AND EXPENDITURE OF SELF-ADMINISTERED FRIENDLY SOCIETIES (note 1)

REVENUE	2008 R'000	2007 R'000
1. Contributions	61 958	72 357
(a) Members	60 925	70 169
(i) Ordinary	59 480	68 221
(ii) Levies	1 133	1 243
(iii) Entrance fee	312	705
(b) Employers	1 033	2 188
2. Income from investments	22 490	33 343
(a) Interest	16 658	27 950
(b) Dividends	5 692	5 224
(c) Rent	140	169
3. Other Income	5 146	42 454
4. Excess Of expenditure over revenue (note 2)	29 094	0
TOTAL (note 4)	118 688	148 154
EXPENDITURE		
1. Benefits paid	44 925	63 351
(a) Sick pay	1 991	4 017
(b) Death	7 145	3 001
(c) Funeral	25 931	37 898
(d) Other	9 858	18 435
2. Provision for unpaid claims	310	125
3. Administration Costs	20 364	20 021
(a) Salaries and wages	6 636	6 579
(b) Honoraria	197	227
(c) Audit fees	933	825
(d) Actuarial costs	969	188
(e) Contributions towards staff funds	411	330
(f) Office rent	573	288
(g) Other	10 645	11 584
4. Other provisions	20	14
5. Depreciation	795	563
6. Other expenditure	4 985	7 896
7. Loss on revaluation of investments (note 4)	47 289	0
8. Excess of revenue over expenditure	0	56 184
TOTAL (Note 4)	118 688	148 154

Notes:

- 1) These figures relate to the 52 friendly societies that have submitted financial statements for 2008 in comparison to 55 that submitted for 2007.
- 2) Some societies made a profit, while the majority made a loss for the year.
- 3) While it was believed that the society 'Gereformeerde Emlritaatversorgings Trust' was registered under the Friendly Societies Act, after investigation it was discovered that the Registrar had not issued a registration certificate for this fund.
- 4) Loss on revaluation of investments consists of fair value adjustments on five large societies. The effects of the economic recession emanating largely in September 2008 affected investor confidence, though South Africa lagged the global recession. The equity markets in South Africa began showing increased volatility especially during the latter part of 2008 and beginning of 2009.

TABLE 2: ASSETS AND LIABILITIES OF SELF-ADMINISTERED FRIENDLY SOCIETIES ^(note 1)

ASSETS	2008 R'000	2007 R'000
1. Fixed property (at cost) less depreciation	9 698	5 785
2. Properties in possession	4	214
3. Furniture and equipment (at cost) less depreciation	1 797	2 180
4. Investments	405 968	498 681
(a) Deposits and savings account	122 751	88 450
(b) Government, municipal and other stock	9 909	2 098
(c) Collective investment schemes in securities	80 864	97 485
(d) Shares in companies	45 622	84 051
(e) Loans	5 570	13 801
(f) Other	141 252	212 796
5. Sundry debtors	22 423	42 225
(a) Arrear contributions	492	741
(b) Interest accrued	19 222	37 897
(c) Dividends receivable	0	0
(d) Owing by members in respect of benefits	652	394
(e) Other	2 057	3 193
6. Payments in advance	6	26
7. Cash	19 524	18 090
(a) On hand	483	1 716
(b) At bank	19 041	16 374
8. Other assets	770	22 765
TOTAL	460 190	589 966
LIABILITIES		
1. Accumulated funds	293 234	396 500
(a) Sick pay	4 740	3 908
(b) Death	69 116	112 918
(c) Funeral	110 353	39 573
(d) Other ^(note 2)	109 025	240 101
2. Capital and guarantee deposits	672	16 915
3. Reserves	150 942	163 782
4. Provisions for unpaid claims	1 793	1 607
5. Other provisions	3 834	1 122
6. Sundry creditors	7 178	8 267
(a) Contributions received in advance	5 944	1 560
(b) Other	1 234	6 707
7. Other liabilities	2 537	1 773
TOTAL ^(note 3)	460 190	589 966

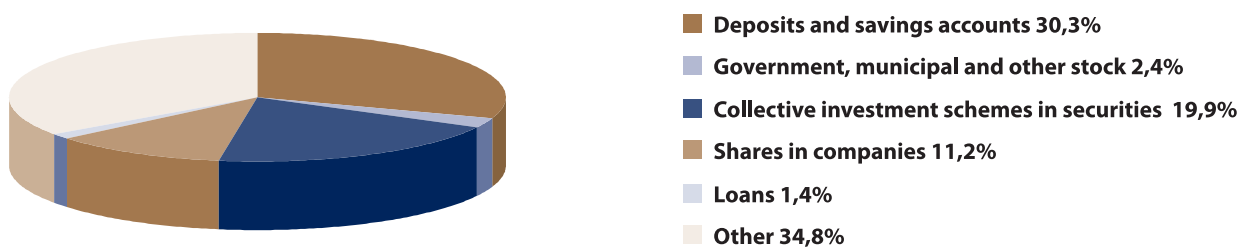
Notes:

- 1) These figures relate to the 52 friendly societies that have submitted financial statements in 2008 in comparison to the 55 that submitted for 2007. The effects of the economic recession emanating largely in September 2008 affected investor confidence, though South Africa lagged the global recession. The equity and derivatives markets in South Africa began showing increased volatility especially during the latter part of 2008 and beginning of 2009.
- 2) This figure includes all other benefit types not provided for in 1(a), (b) and (c) under liabilities.
- 3) While it was believed that the society 'Gereformeerde Emlitaatversorgings Trust' was registered under the Friendly Societies Act, after investigation it was discovered that the Registrar had never issued a registration certificate for this fund.

TABLE 3: INVESTMENT COMPOSITION OF SELF-ADMINISTERED FRIENDLY SOCIETIES

INVESTMENTS

	Value (R'000)
Deposits and savings accounts	122 750
Government, municipal and other stock	9 909
Collective investment schemes in securities	80 864
Shares in companies	45 622
Loans	5 570
Other	141 252
TOTAL	405 967



Notes:

- 1) These figures relate to the 52 friendly societies that submitted financial statements for 2008.
- 2) All societies account for investments at fair value.
- 3) Collective investment schemes in securities as defined in the Collective Investment Schemes Control Act, 45 of 2002, in respect of which the society obtains a certificate that the scheme has throughout the period been covered by its income and expenditure account, complied with the distribution requirements of assets referred to in the annexure to regulation 29.
- 4) Loans granted to members in terms of section 20(5)(b) are restricted to 75% of the market value accrued.
- 5) The effects of the economic recession emanating largely in September 2008 affected investor confidence, though South Africa lagged the global recession. The equity and derivatives markets in South Africa began showing increased volatility especially during the latter part of 2008 and beginning of 2009.

TABLE 4: FIVE-YEAR OVERVIEW OF NUMBER OF REGISTERED FRIENDLY SOCIETIES

	2004	2005	2006	2007	2008
1. Number of friendly societies required to submit returns	79	88	83	91	90
2. Number of friendly societies not required to submit returns ^(note 1)	100	106	109	106	105
TOTAL	179	194	192	197	195

Note:

- 1) This includes societies that operate exclusively by means of insurance policies issued by a registered insurance company, societies exempted from submitting returns and societies in liquidation.

TABLE 5: NUMBER OF SOCIETIES THAT SUBMITTED RETURNS

TYPE OF SOCIETY	2008	2007
	Self-administered societies	52
Bargaining council societies	9	10
	61	65

TABLE 6: NUMBER OF MEMBERS IN SOCIETIES

TYPE OF SOCIETY	2008	2007
	Self-administered societies ^(note 1)	428 969
Bargaining council societies	128 375	146 914
	557 344	543 244

Note:

- 1) These figures relate to the 52 friendly societies that submitted financial statements in 2008 compared to the 55 that submitted for 2007.

TABLE 7: BENEFITS PAID - ALL SOCIETIES

	Self-administered societies ^(note 1)		Bargaining council societies ^(note 2)	
	2008 R'000	2007 R'000	2008 R'000	2007 R'000
Sick Pay	1 991	4 017	5 161	4 453
Death	7 145	3 001	35 554	12 039
Funeral	25 931	37 898	6 795	2 391
Other	9 858	18 435	44 188	61 906
TOTAL	44 925	63 351	91 698	80 789

Notes:

- 1) These figures relate to the 52 friendly societies that submitted financial statements for 2008 in comparison to the 55 that submitted for 2007.
2) This Office received statistics of nine bargaining council societies for 2008 in comparison to the 10 received for 2007.

TABLE 8: TYPES OF BENEFITS PROVIDED BY SELF-ADMINISTERED FRIENDLY SOCIETIES

NUMBER OF SOCIETIES		
TYPES OF BENEFITS PROVIDED ^(note 1)	2008	2007
Sick pay ^(note 2)	13	14
Death	13	13
Funeral	23	24
Other ^(note 3)	12	17

Notes:

- 1) Several societies offer more than one type of benefit.
- 2) Sick pay benefits consist of sick and medical benefits.
- 3) Other benefits included educational benefits, widowhood, illness and maintenance as listed in section 2 of the Act.

TABLE 9: FIVE-YEAR OVERVIEW OF STATISTICS OF SELF-ADMINISTERED

FRIENDLY SOCIETIES

	Members R'000	Revenue R'000	Benefits Paid R'000	Total Assets R'000
2004	427	75 536	29 332	330 983
2005	453	99 483	36 217	353 769
2006	454	125 297	43 502	462 804
2007	396	155 244	63 351	589 966
2008	429 <small>(note 1)</small>	73 615 <small>(note 1)</small>	44 925 <small>(note 1)</small>	460 190 <small>(note 1)</small>

Note:

1) These figures relate to the 52 friendly societies that submitted financial statements for 2008 in comparison to the 55 that submitted for 2007.

TABLE 10: TOP 20 FRIENDLY SOCIETIES RANKED IN TERMS OF ASSET VALUE (note 1)

		SOCIETY NUMBER	SOCIETY NAME	TOTAL ASSETS R'000
2008	2007			2008
1	1	138445	GROEP-BEGRAFNISASSOSIASIE	125 909 749
2	2	138747	NEW APOSTOLIC CHURCH BURIAL FUND	81 791 047
3	5	138411	NATIONAL MUTUAL AID ASSOCIATION OF RAILWAY, AIRWAYS AND HARBOUR SERVANTS (SA)	41 274 405
4	4	1381109	PRINTING INDUSTRY EMPLOYEE BENEFIT FUND FOR SATU MEMBERS	39 169 435
5	6	138760	STERFTEFONDS VAN DIE ATKV	38 788 003
6	7	138354	UNION CORPORATION MINES DEATH BENEFIT FUND	16 410 848
7	8	1381255	OAC BURIAL SOCIETY: DISTRICT WESTERN CAPE	15 377 713
8	10	1381250	OAC BURIAL SOCIETY: DISTRICT GAUTENG	11 561 532
9	11	1381059	SOUTH AFRICAN COMMERCIAL, CATERING AND ALLIED WORKERS UNION BENEVOLENT FUND (THE SACCAWU BENEVOLENT FUND)	9 153 389
10	12	138942	LEATHER WORKERS DEATH SOCIETY	8 658 030
11	13	138422	AMALGAMATED UNION OF BUILDING TRADE WORKERS OF SA BENEFITS FUND	7 510 679
12	14	1381254	OAC BURIAL SOCIETY: NORTHERN DISTRICT	6 899 511
13	15	138539	PINETOWN TEXTILE MILLS MEDICAL BENEFIT SOCIETY	5 049 071
14	17	1381266	LEDWABA FRIENDLY SOCIETY	4 918 499
15	16	1381256	OAC BURIAL SOCIETY: DISTRICT FREE STATE	4 410 342
16	18	138900	BENEFITS FUND OF THE CAPE TOWN BRANCH OF THE NATIONAL UNION OF LEATHER AND ALLIED WORKERS	4 289 369
17	28	1381251	OAC BURIAL SOCIETY: DISTRICT EASTERN CAPE	3 568 232
18	19	1381096	PHILAROLD FUNERALS FRIENDLY SOCIETY	3 400 821
19	20	1381146	JB MARKS EDUCATION TRUST FUND	3 225 330
20	21	1381011	ARME MUSLIM BURIAL SOCIETY	2 772 125

Note:

While it was believed that the society 'Gereformeerde Emliritaatversorgings Trust' was registered under the Friendly Societies Act, after investigation it was discovered that the Registrar had never issued a registration certificate for this fund

TABLE 11: SELF-ADMINISTERED SOCIETIES IN DEFAULT FOR NON-SUBMISSION OF FINANCIAL RETURNS FOR THE YEAR ENDING 31 DECEMBER 2008

SOCIETY NUMBER	SOCIETY NAME
13/8/1149	AAM FRIENDLY SOCIETY
13/8/1263	ACHIEVERS' CLUB
13/8/1274	AFRIKA ONDERLINGE HULPVERENIGING
13/8/1278	APOSTOLIC JERUSALEM BURIAL SOCIETY (THE)
13/8/1282	BAKGADITSI FAMILY BURIAL SOCIETY
13/8/1237	BAMBANANI BURIAL SOCIETY
13/8/1258	BDB BENEFIT SOCIETY
13/8/867	BENEFITS FUND OF THE MIDLAND BRANCH OF THE NATIONAL UNION OF LEATHER WORKERS
13/8/1178	CHEMICAL AND OIL INDUSTRIES EDUCATION FUND (THE)
13/8/1272	CHRISTELKE HULPGENOOTSAP (DIE)
13/8/1285	CLASSIC FRIENDLY SOCIETY
13/8/722	CONSOLIDATED TEXTILES MEDICAL BENEFIT SOCIETY (EAST LONDON)
13/8/1049	DEMOCRATIC INTEGRATED MUNICIPAL EMPLOYEES SOCIETY'S BENEFIT FUND SCHEME
13/8/1284	DIPUTA FRIENDLY SOCIETY
13/8/1031	EDUCATIONAL FUND OF THE NATIONAL UNION OF FURNITURE AND ALLIED WORKERS OF SA
13/8/975	ELIM SPAARVERENIGING
13/8/1264	FAMILY FUNERAL FRIEND SOCIETY & SERVICES
13/8/813	FELTEX SICK PAY FUND
13/8/1166	FORESTRY AND HORTICULTURE INDUSTRIES EDUCATION FUND
13/8/514	FRAME TEXTILE CORPORATION LTD (LADYSMITH MILLS) MEDICAL BENEFIT SOCIETY
13/8/1168	GLOBAL EDUCARE BENEFIT FUND
13/8/1268	INTERCHURCH FUNERAL SERVICES SOCIETY
13/8/556	KLERKSDORP MINES BENEFIT SOCIETY - MONETARY BENEFITS
13/8/343	MOTOUNION DEATH FUND
13/8/1297	NDABA FRIENDLY SOCIETY
13/8/1286	NEWCASTLE PEOPLES FRIENDLY SOCIETY
13/8/919	NUMSA BENEFIT FUND
13/8/1155	PERFORMA DIENSTEFONDS
13/8/1039	PMP BENEVOLENT FUND
13/8/1217	RHEMA FRIENDLY SOCIETY
13/8/873	SA ELECTRICAL WORKERS ASSOCIATION SICKNESS AND ACCIDENT FUND
13/8/963	SA WOODWORKERS UNION BENEVOLENT FUND
13/8/1200	SASBO EDUCATION FUND
13/8/1290	SOCIETY HELPER PROJECT FRIENDLY SOCIETY
13/8/1097	STAFF ASSOCIATION HOSPITALISATION FRIENDLY SOCIETY
13/8/1271	TS BURIAL SOCIETY
13/8/1231	TRANSAFRICA FUNERAL SOCIETY
13/8/1189	TRANSPORT INDUSTRIES EDUCATION FUND (THE)
13/8/1192	TSWARAGANO FRIENDLY SOCIETY
13/8/369	USCO SICK PAY AND BENEFIT FUND
13/8/1017	VAALE REEFS BENEVOLENT FUND
13/8/341	WESTERN PROVINCE BUILDING AND ALLIED TRADES SICK FUND AND DEATH BENEFIT FUND
13/8/1279	ZENZELE FRIENDLY SOCIETY

TABLE 12: REGISTERED FRIENDLY SOCIETIES AS AT 31 DECEMBER 2008

SOCIETY NUMBER	SOCIETY NAME
13/8/1149	AAM FRIENDLY SOCIETY
13/8/1263	ACHIEVERS' CLUB
13/8/1117	AERO MANNEKRAGGROEP ONDERLINGE HULPVERENIGING (AMG OHV)
13/8/1274	AFRIKA ONDERLINGE HULPVERENIGING
13/8/812	ALL SAINTS BURIAL SOCIETY
13/8/422	AMALGAMATED UNION OF BUILDING TRADE WORKERS OF SA BENEFITS FUND
13/8/1262	AMMUNITION AND ALLIED WORKERS FRIENDLY SOCIETY
13/8/1278	APOSTOLIC JERUSALEM BURIAL SOCIETY (THE)
13/8/1070	AREBOLOKANENG SA SOCIETY
13/8/1011	ARME MUSLIM BURIAL SOCIETY
13/8/1282	BAKGADITSI FAMILY BURIAL SOCIETY
13/8/1237	BAMBANANI BURIAL SOCIETY
13/8/1015	BARRYDALESE KLEURLING BEGRAFNISGENOOTSKAP
13/8/775	BATTSWOOD DOODGENOOTSKAP
13/8/1258	BDB BENEFIT SOCIETY
13/8/881	BENEFIT FUND OF THE NATIONAL UNION OF LEATHER WORKERS
13/8/900	BENEFITS FUND OF THE CAPE TOWN BRANCH OF THE NATIONAL UNION OF LEATHER AND ALLIED WORKERS
13/8/867	BENEFITS FUND OF THE MIDLAND BRANCH OF THE NATIONAL UNION OF LEATHER WORKERS
13/8/1090	BENEVOLENT SOCIETY OF THE SOUTHERN AFRICA UNION CONFERENCE OF THE SEVENTH DAY ADVENTIST
13/8/1100	BETHEL BEGRAFNIS GENOOTSKAP
13/8/1179	BEVERAGE AND HOTEL INDUSTRIES EDUCATION FUND (THE)
13/8/1163	BOPANANG BURIAL SOCIETY
13/8/596	CT SAVINGS FUND (IN LIQUIDATION)
13/8/883	CAPE FRIENDLY SOCIETY
13/8/817	CAPE TOWN EMBEE SICK BENEFIT SOCIETY
13/8/1178	CHEMICAL AND OIL INDUSTRIES EDUCATION FUND (THE)
13/8/1272	CHRISTELIKE HULPGENOOTSKAP (DIE)
13/8/685	CHURCH OF GOD OF RSA BURIAL SOCIETY
13/8/1285	CLASSIC FRIENDLY SOCIETY
13/8/1188	CLOTHING, FOOTWEAR AND TEXTILE INDUSTRIES EDUCATION (THE)
13/8/722	CONSOLIDATED TEXTILES MEDICAL BENEFIT SOCIETY (EAST LONDON)
13/8/1137	CONSTRUCTION INDUSTRIES EDUCATION TRUST FUND
13/8/1108	CORRECTIONAL SERVICES WIDOW AND ORPHAN SOCIETY
13/8/1131	DADDIES BURIAL SOCIETY
13/8/1049	DEMOCRATIC INTEGRATED MUNICIPAL EMPLOYEES SOCIETY'S BENEFIT FUND SCHEME
13/8/1139	DIE SUID-AFRIKAANSE VOLKSVERENIGING
13/8/1284	DIPUTA FRIENDLY SOCIETY
13/8/1194	DRS G & R DE MUELENAERE INC FRIENDLY SOCIETY
13/8/887	DURBAN LEATHER WORKERS BENEFITS FUND (IN LIQUIDATION)
13/8/960	EAST COAST EMPLOYEES BENEFIT PLAN
13/8/651	EAST LONDON COLOURED PEOPLES BURIAL SOCIETY
13/8/414	EASTERN PROVINCE NEWSPAPERS SICK PAY FUND

SOCIETY NUMBER	SOCIETY NAME
13/8/935	EASTERN PROVINCE OWNERS AND TRAINERS BENEVOLENT FUND
13/8/1031	EDUCATIONAL FUND OF THE NATIONAL UNION OF FURNITURE AND ALLIED WORKERS OF SA
13/8/1154	EDUCO BENEFIT FUND
13/8/1183	ELECTRONIC, ELECTRICAL AND BATTERY INDUSTRIES EDUCATION FUND (THE)
13/8/966	ELIM BEGRAFNISVERENIGING
13/8/975	ELIM SPAARVERENIGING
13/8/1182	ENGINEERING INDUSTRIES EDUCATION FUND (THE)
13/8/1143	EUREKA ALGEMENE HULPGENOOTSKAP
13/8/1264	FAMILY FUNERAL FRIEND SOCIETY & SERVICES
13/8/813	FELTEX SICK PAY FUND
13/8/1181	FOOD INDUSTRIES EDUCATION FUND (THE)
13/8/1166	FORESTRY AND HORTICULTURE INDUSTRIES EDUCATION FUND
13/8/552	FRAME MEDICAL BENEFIT SOCIETY (DURBAN)
13/8/514	FRAME TEXTILE CORPORATION LTD (LADYSMITH MILLS) MEDICAL BENEFIT SOCIETY
13/8/740	FREE STATE GEDULD MINES LIMITED BENEVOLENT FUND
13/8/1238	FRIENDS FOR LIFE
13/8/1168	GLOBAL EDUCARE BENEFIT FUND
13/8/720	GLYNNS BENEFIT FUND (IN LIQUIDATION)
13/8/691	GOEDEMOED DOODGENOOTSKAP
13/8/634	GOLDEN ARROW EMPLOYEES BENEVOLENT FUND
13/8/764	GRAND LODGE FREE GARDENERS
13/8/726	GREAT NORTH BURIAL SOCIETY
13/8/445	GROEP-BEGRAFNISASSOSIASIE
13/8/1206	H NAUDE FRIENDLY SOCIETY
13/8/725	HARMONY GENOOTSKAP
13/8/618	HARTEBEESTFONTEIN GOLD MINE EMPLOYEES BENEVOLENT SOCIETY
13/8/735	HELPMEEKAAR GENOOTSKAP
13/8/1083	HLOMANI BURIAL SOCIETY
13/8/1241	IKEMELENG WOMEN'S CLUB
13/8/933	INDEPENDENT BENEFIT SOCIETY
13/8/610	INDEPENDENT MOSLEM (MUSLIM in previous Friendly Societies' report BURIAL SOCIETY
13/8/1268	INTERCHURCH FUNERAL SERVICES SOCIETY
13/8/1071	IPOLOENG BURIAL CLUB
13/8/1146	JB MARKS EDUCATION TRUST FUND
13/8/1281	JAMIATUT TOLIEBIEN MUSLIM BURIAL SERVICES
13/8/1063	JEWELLERS AND GOLDSMITHS UNION BENEVOLENT FUND
13/8/940	JOHANNESBURG TRANSPORT AND MUNICIPAL EMPLOYEES UNION SICKNESS AND ACCIDENT BENEFIT FUND
13/8/569	JOURNALISTS JOINT UNEMPLOYMENT BENEFIT FUND (IN LIQUIDATION)
13/8/1065	KAROO EENDRACHT BEGRAFNISVERENIGING
13/8/806	KEIMOE EENDRACHT BEGRAFNIS VERENIGING
13/8/1280	KGOMOTSO SOCIETY
13/8/1133	KING'S SCHOOL BRYANSTON PARENTS AND PUPILS EDUCATION TRUST FUND
13/8/556	KLERKSDORP MINES BENEFIT SOCIETY - MONETARY BENEFITS
13/8/523	KRUGERSDORPSE ONDERLINGE BEGRAFNIS GENOOTSKAP

SOCIETY NUMBER	SOCIETY NAME
13/8/942	LEATHER WORKERS DEATH SOCIETY
13/8/1267	LEBOWA FRIENDLY SOCIETY
13/8/1266	LEDWABA FRIENDLY SOCIETY
13/8/689	LELIEBLOEM HULP EN DOODGENOOTSKAP
13/8/704	LOYAL ALFRED LODGE FRIENDLY SOCIETY NO 5072
13/8/385	LOYAL BELLAIR LODGE NO 7919 OF THE NATAL DISTRICT IOOF MUFS
13/8/381	LOYAL DURBAN LODGE NO 5403 OF THE NATAL DISTRICT IOOF MUFS
13/8/380	LOYAL NATAL UNITY LODGE NO 4443 OF THE NATAL DISTRICT IOOF MUFS
13/8/588	LOYAL VICTORIA LODGE NO 6119 OF THE SA DISTRICT IOOF MUFS
13/8/1027	MAIN TIN INDIAN BENEFIT SOCIETY
13/8/1050	MAMRE HULP BEGRAFNIS GENOOTSKAP
13/8/1242	MASINCEDISANE SOCIETY SCHEME
13/8/482	METAL BOX NON-EUROPEAN BENEFIT SOCIETY
13/8/1066	MIDDELBURG (KAAP) EENDRACHT BEGRAFNISVERENIGING
13/8/938	MIDLAND FACTORY MUTUAL AID FUND
13/8/1190	MINING INDUSTRIES EDUCATION FUND (THE)
13/8/454	MODDERFONTEIN MUTUAL AID FUND
13/8/1136	MOTOR AND ALLIED WORKERS EDUCATION TRUST FUND
13/8/343	MOTOUNION DEATH FUND
13/8/1232	MUAVHA BURIAL SOCIETY
13/8/1098	NAMPAK GROUP FAMILY FUNERAL BENEFIT PLAN (IN LIQUIDATION)
13/8/379	NATAL DISTRICT OF THE INDEPENDENT ORDER OF ODD FELLOWS MANCHESTER UNITY FRIENDLY SOCIETY
13/8/411	NATIONAL MUTUAL AID ASSOCIATION OF RAILWAY, AIRWAYS AND HARBOUR SERVANTS (SA)
13/8/853	NATIONAL UNION OF LEATHER AND ALLIED WORKERS NORTHERN DISTRICT DISTRESS FUND
13/8/1297	NDABA FRIENDLY SOCIETY
13/8/747	NEW APOSTOLIC CHURCH BURIAL FUND
13/8/1286	NEWCASTLE PEOPLES FRIENDLY SOCIETY
13/8/1277	NON-MATHATA FRIENDLY SOCIETY
13/8/395	NOORDELIKE BOUWERKERSVAKBOND
13/8/919	NUMSA BENEFIT FUND
13/8/1253	OAC BURIAL SOCIETY
13/8/1255	OAC BURIAL SOCIETY: DISTRICT WESTERN CAPE
13/8/1254	OAC BURIAL SOCIETY: NORTHERN DISTRICT
13/8/1251	OAC BURIAL SOCIETY: DISTRICT EASTERN CAPE
13/8/1256	OAC BURIAL SOCIETY: DISTRICT FREE STATE
13/8/1250	OAC BURIAL SOCIETY: DISTRICT GAUTENG
13/8/1252	OAC BURIAL SOCIETY: DISTRICT KWAZULU-NATAL
13/8/1125	P A B ONDERLINGE HULPVERENIGING
13/8/1155	PERFORMA DIENSTEFONDS
13/8/996	PERSKOR TEGNIESE PERSONEEL SIEKEFONDS (IN LIQUIDATION)
13/8/1177	PHARMACEUTICAL AND MEDICAL INDUSTRIES EDUCATION FUND (THE)
13/8/1096	PHILAROLD FUNERALS FRIENDLY SOCIETY
13/8/1094	PHILLIPPI HULPGENOOTSKAP
13/8/539	PINETOWN TEXTILE MILLS MEDICAL BENEFIT SOCIETY
13/8/742	PIONEER ISLAMIC FRIENDLY SOCIETY

SOCIETY NUMBER	SOCIETY NAME
13/8/1039	PMP BENEVOLENT FUND
13/8/1057	POLIFIN MUTUAL AID FUND
13/8/350	POST OFFICE DEPENDANTS AID SOCIETY (IN LIQUIDATION)
13/8/1109	PRINTING INDUSTRY EMPLOYEE BENEFIT FUND FOR SATU MEMBERS
13/8/1062	PUTCO FUNERAL BENEFIT FUND
13/8/846	RETREAT BEGRAFNISVERENIGING
13/8/1217	RHEMA FRIENDLY SOCIETY
13/8/1203	RHINO EMPLOYEES BENEVOLENT FUND
13/8/1174	RIDGE EDUCATIONAL TRUST FRIENDLY SOCIETY
13/8/1093	RIEBEEK-WES BEGRAFNISGENOOTSKAP
13/8/811	ROBERTSON ALGEMENE HULPGENOOTSKAP
13/8/1084	ROVONINGO BURIAL SOCIETY
13/8/459	SA DISTRICT INDEPENDENT ORDER OF ODD FELLOWS, MANCHESTER UNITY FRIENDLY SOCIETY
13/8/873	SA ELECTRICAL WORKERS ASSOCIATION SICKNESS AND ACCIDENT FUND
13/8/963	SA WOODWORKERS UNION BENEVOLENT FUND
13/8/467	SACTA LIFE ASSURANCE SCHEME
13/8/344	SAICCOR SICK BENEFIT FUND
13/8/1061	SAMANCOR FUNERAL BENEFIT SCHEME
13/8/476	SANTA PORT ELIZABETH BRANCH CONTRIBUTORY SICK FUND
13/8/366	SASBO DEATH BENEFIT FUND (IN LIQUIDATION)
13/8/1200	SASBO EDUCATION FUND
13/8/1276	SIHLALI FRIENDLY SOCIETY
13/8/1244	SIZANANI BURIAL SOCIETY
13/8/1290	SOCIETY HELPER PROJECT FRIENDLY SOCIETY
13/8/1022	SOMERSET OOS BEGRAFNISVERENIGING
13/8/1054	SOMERSET WEST FACTORY MUTUAL AID FUND
13/8/1059	SOUTH AFRICAN COMMERCIAL, CATERING AND ALLIED WORKERS UNION BENEVOLENT FUND (THE SACCAWU BENEVOLENT FUND)
13/8/314	SOUTH AFRICAN PRINTERS SICK BENEFIT SOCIETY
13/8/688	SOUTHFIELD DOOD EN HULPGENOOTSKAP
13/8/638	SPOEGRIVIER BEGRAFNISGENOOTSKAP
13/8/695	ST DAVID LODGE NO1 ORDER OF FREE GARDENERS (AFRICA)
13/8/1097	STAFF ASSOCIATION HOSPITALISATION FRIENDLY SOCIETY
13/8/656	STAR OF KILMARNOCK LODGE (AOFG) SCOTLAND NO 99
13/8/1191	STEEL AND ALLIED INDUSTRIES EDUCATION FUND (THE)
13/8/760	STERFTEFONDS VAN DIE ATKV
13/8/1033	STEWARTS AND LLOYDS GROUP SICK PAY FUND (IN LIQUIDATION)
13/8/1271	T.S BURIAL SOCIETY
13/8/1111	THE SOUTH AFRICAN EDUCATION TRUST FUND
13/8/1086	TIHARIHANI BURIAL SOCIETY
13/8/1079	TIRHISANANI BURIAL SOCIETY
13/8/1231	TRANSAFRICA FUNERAL SOCIETY
13/8/809	TRANSPORT AND OMNIBUS WORKERS BENEVOLENT FUND
13/8/1189	TRANSPORT INDUSTRIES EDUCATION FUND (THE)
13/8/749	TRANSVAAL MUSLIM BURIAL SOCIETY

SOCIETY NUMBER	SOCIETY NAME
13/8/593	TRAWLERMENS SICK BENEFIT AND BENEVOLENT FUND
13/8/1192	TSWARAGANO FRIENDLY SOCIETY
13/8/785	UITLIEFDE GENOOTSKAP
13/8/592	ULCO EUROPEAN EMPLOYEES WELFARE FUND
13/8/930	UMBOGINTWINI FACTORY MUTUAL AID FUND
13/8/354	UNION CORPORATION MINES DEATH BENEFIT FUND
13/8/804	UPINGTON EENDRACHT BEGRAFNISVERENIGING
13/8/369	USCO SICK PAY AND BENEFIT FUND
13/8/1158	UTLWANANG BURIAL SOCIETY
13/8/1017	VAAL REEFS BENEVOLENT FUND
13/8/1292	VERONICAS FUNERALS FRIENDLY SOCIETY
13/8/818	VREDEHULP DOODGENOOTSKAP
13/8/692	WELCOME ESTATE BURIAL SOCIETY
13/8/341	WESTERN PROVINCE BUILDING AND ALLIED TRADES SICK FUND AND DEATH BENEFIT FUND
13/8/1099	WILLMILL BENEFIT FUND
13/8/528	WORKERS WELFARE FUND (IN LIQUIDATION)
13/8/1279	ZENZELE FRIENDLY SOCIETY
13/8/1144	ZIKLIFE FUNERAL BENEFIT FUND
13/8/1275	ZIYA FRIENDLY SOCIETY
13/8/1073	ZWAMITA SAVING CLUB

CONTACT INFORMATION

Physical Address: Riverwalk Office Park, Block B
41 Matroosberg Road (corner of Garsfontein and Matroosberg roads)
Ashlea Gardens, Extension 6
Menlo Park,
Pretoria
South Africa
0081

Postal Address: PO Box 35655
Menlo Park
0102

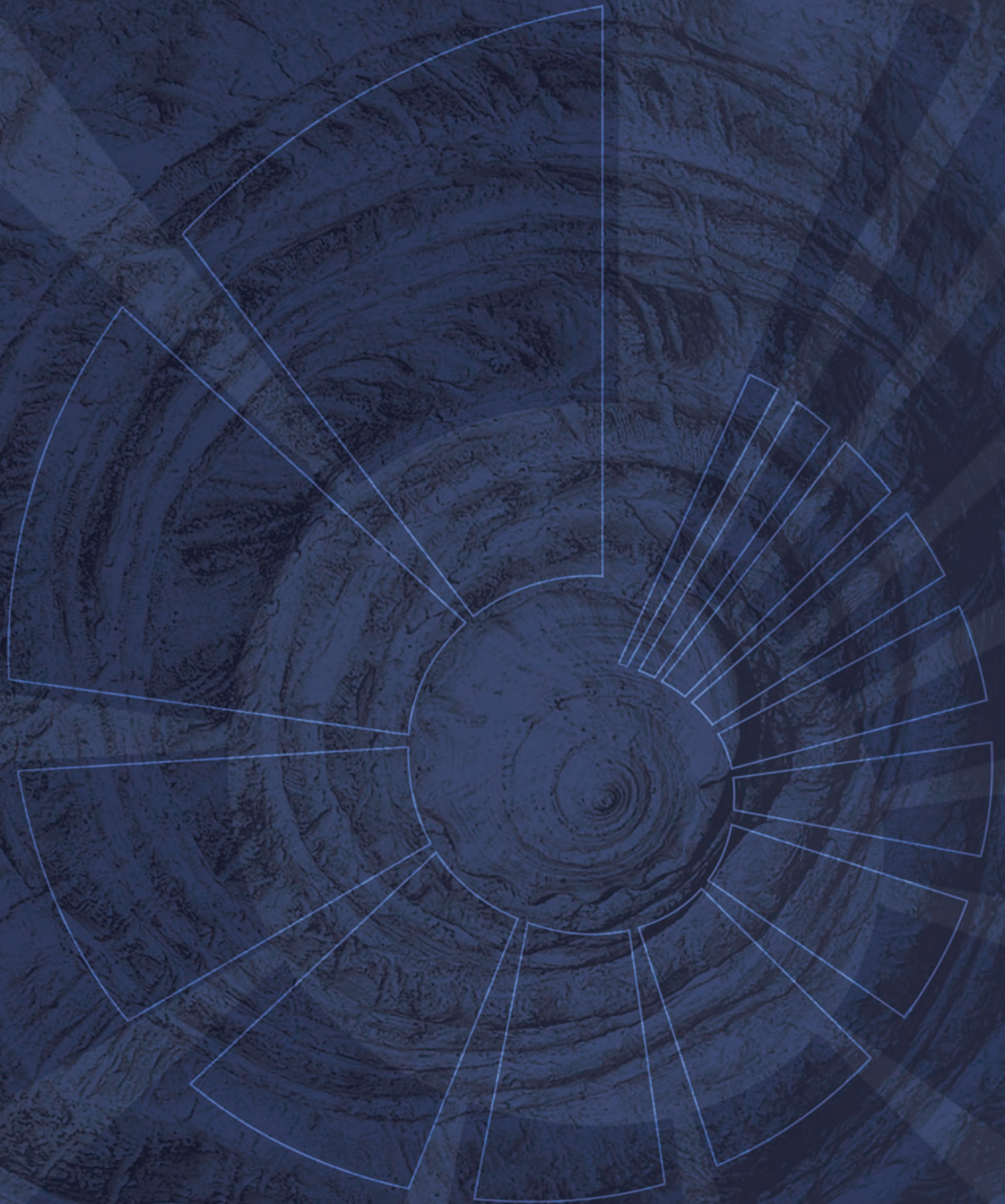
Telephone number: 012 428 8000

Toll free number: 0800 11 04 43
0800 20 20 87

Telefax: 012 346 5915
012 346 6770
012 346 5034
012 346 6510

E-mail: info@fsb.co.za

Internet: <http://www.fsb.co.za>



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