

ANNUAL REPORT

TWENTY
21/22



**CONSUMER GOODS
& SERVICES OMBUD**

Fairplay between consumer & supplier

At a Glance

Telephonic Enquiries fielded



18,747 21/22

19,030 20/21

22,625 19/20

Email Enquiries Received



9,874 21/22

9,209 20/21

Not tracked 19/20

Complaints received



11,834 21/22

14,438 20/21

9,529 19/20

Complaints closed



13,946 21/22

12,775 20/21

8,606 19/20

Average # days to close a case



63 21/22

57 20/21

42 19/20

Cash refunded to consumers



R11.5m 21/22

R7.7m 20/21

Not measured 19/20

Complaints out of our jurisdiction



2,983 21/22

4,878 20/21

2,717 19/20

Suppliers reported to the National Consumer Commission (Termination notices issued)



2,176 21/22

Not tracked 20/21

Number of permanent employees



27 21/22

27 20/21

23 19/20

Number of paid-up participants



1,048 21/22

963 20/21

804 19/20



Our Mission

The Mission of the CGSO is to maintain Fair Play in the Consumer Goods and Services Industry by:

- Raising the standards of good conduct and increasing the level of certainty for all participants;
- Offering guidance to participants in the Industry as to the implementation of and the compliance with the Consumer Protection Act (CPA) and what constitutes fair business practices to be followed when operating within the Industry;
- Educating consumers as to their rights and redress available to them should a participant breach the CPA or the Code; and
- Providing for a scheme of alternative dispute resolution as described in section 82 (6) of the CPA.

Our Vision

To be recognized by all stakeholders as the speediest, most independent and fairest alternative dispute resolution service in the country, and one that is completely impartial and compliant.

Our Values

- **Respect and Empathy:** We treat our customers (both consumers and service providers) with respect and understanding.
- **Fairness and Impartiality:** We deal with complaints referred to us fairly and impartially and we treat both the participants and complainant with fairness throughout the complaint's resolution process. We also make impartial and fair commendations based on relevant evidence and the law.
- **Integrity and Honesty:** We conduct ourselves with integrity and honesty.
- **Accessible and Responsive:** We are accessible to complainants, participants and stakeholders through quality and timely responses.
- **Universality:** We are ready to deal appropriately (resolve/refer) with every complaint regardless of whether it is within our jurisdiction or not.

About our Theme



fluidity

/flu:'ɪdɪti/

noun

the ability of a substance to flow easily.

"lead especially assists in the fluidity of the molten metal"

- smooth elegance or grace.

"they moved with supreme skill and graceful fluidity"

- the state of being unsettled or unstable; changeability.

"tactical considerations can change rapidly given the fluidity of the situation"

The design theme for this year's annual report represents fluidity. It celebrates responsiveness, flexibility, agility and the ability to adapt to a changed environment with grace and ease. It is the opposite of static or fixed.

Introduction



This report is submitted in compliance with clause 9.2.11 of the Consumer Goods and Services Industry Code (the Code), which requires the Consumer Goods and Services Ombud Scheme (CGSO) to publish an annual report within six months of the close of its financial year at the end of February. In terms of the Code, this annual report is to be distributed to stakeholders, the National Consumer Commission (NCC) and made available to the public.

The Code requires the annual report to contain the following information:

- 1) Complaint type.
- 2) Business complained about.
- 3) The type and frequency of the complaint.
- 4) How the complaint was resolved.
- 5) The time taken to deal with complaints.
- 6) Type of sanction(s) imposed.
- 7) Financial statements and audit reports.

Since the Code is binding on all qualifying participants, this report also includes an overview of participant numbers and information about our stakeholder engagement activities.



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Message from the **Chairman**



At the outset of these remarks, I am pleased to report that the Fit-For-Purpose review initiated by the Board in the second half of the 2020/21 financial year is complete.

This is an important milestone because it sets the tone for who we are as the CGSO and what we do into the future. It was conducted not merely as a tick box exercise but as a deep dive into examining why we exist, what value we add to the business community and, ultimately, how to serve business and the consumer better. This is not to suggest that what we had been doing before did not add value – it was more a question of not resting on our laurels. The CGSO has been doing a sterling job since its inception in 2013. This is evident in the high scores it achieved against a World Bank matrix for testing the efficacy of Ombud schemes in the financial services sector. But what has changed is the environment in which it operates. The world is an uncertain place right now, and long-term strategies can find themselves obsolete by the six-month mark - overtaken by unpredictable exogenous events, like a global pandemic and war in Europe. The best defence is a very clear sense of purpose, the ability to add real value to our community and a sustainable business model with reserves to navigate the rough patches.

Therefore, it is fitting that the design theme of this year's report is fluidity. It speaks not only to the evolving and changing industry and legislative environment but also to adaptability and the art of responsiveness, making the best use of your resources to add maximum value. It's about creating a framework in which management can make nimble and agile decisions and can rely on a sufficiently motivated and resourced team to execute them. The opposite of fluidity is stagnation, inflexibility and rigidity. The last thing South Africa needs right now is an ineffective public service entity rooted in the past and grudgingly supported by its constituents. The Fit-For-Purpose review is a highly pragmatic approach to ensuring that we remain relevant, effective, efficient, and accessible by creating shared value and building cohesion around best practices and the rule of law.

In this journey, I have been extremely fortunate to have one of the best boards in the business. My fellow directors possess an extraordinary breadth and depth of consumer and industry experience. Their generosity of spirit and willingness to share their knowledge and insights make this portfolio a joy. I would specifically like to single out the contributions of Clif Johnston and Debra Muller, who will be stepping down after jointly 15 years of service to the CGSO: you have left big shoes to fill. Your knowledge and presence on the Board will be keenly missed.

Having done the groundwork, much of the financial year was devoted to the strategy element – tying goals to measurable outcomes and building in checks and balances to course-correct as we go along. In this, I would like to express my gratitude to the executive team and staff, who have risen to the occasion and wrapped their collective arms around this project.

As we implement this strategy, it is my fervent wish that we remain ever mindful of the fact that we exist to add value: to regulators by providing guidance on policy and accurate data upon which to base decisions that bolster the legislative environment, to business by acting as an efficient safety net to help resolve customer service fails and root out rogue elements that give the industry a bad name, and to vulnerable consumers who would otherwise have no recourse when faced with poor workmanship, indifferent service or a blatant disregard for the rules.

Thank you for sharing this journey with us. We are relying on our stakeholders to help us to always be better and even to make history! While I do not share his ideology, I agree with Lenin that "sometimes history needs a push."

Working together, we can give the legislative framework the teeth required to protect consumers and bolster the industry.

Michael

Michael Lawrence

Chair
29 July 2022

CEO's Report



Strategic highlights of the 2021/22 Financial Year



Fit For Purpose review completed



New funding model implemented



Backlog of cases from the previous financial year cleared



18% drop in complaints, from 14,438 in FY2020/21 to 11,834 cases in FY2021/22



8.8% increase in participants signing up to the Scheme in compliance with the Code



Introduction of late joiners' fee to spur non-compliant suppliers into signing up



Revenue increased by 10% year-on-year from R18.3 million to R20 million



Expenditure of R19 million compared to R16.9 million



Cashflow reserves of 20 months compared to 18 months in the prior year



Eighth consecutive clean audit with no material concerns raised

Organisational review

At the end of our previous financial year, we announced the outcome of a Fit-For-Purpose organisational review undertaken at the request of the Board. The first since inception, the review aimed to ensure that the CGSO remained relevant and effective in an evolving industry and legislative environment. Using a World Bank Questionnaire to measure ombud schemes in the financial services sector, the review found that the CGSO scored between 75% and 80% when measured against the four key criteria of relevance, accessibility, effectiveness and efficiency, indicating room for improvement.

The review took place during a particularly challenging period in which many suppliers felt constrained by the economic effects of the COVID-19 pandemic. Consumers were facing an equally difficult time, with many being laid off or having taken a pay cut. Additionally, between COVID-related cancellations and the unprecedented rush to online shopping, we were inundated by a record number of complaints that strained our systems.

At the same time, the North Gauteng High Court issued a ruling confirming the lawfulness of the Consumer Goods and Services Industry Code of Conduct (the Code) and the powers vested in the CGSO to levy annual participation fees, paving the way for us to

broaden the supplier base. While this would take the financial pressure off existing participants by spreading the funding burden, we would have to ensure that our systems could cope with increased demand and that our brand would not be compromised.

Accordingly, our strategic focus in the period under review has been on four key areas:

Financial sustainability

The new funding model announced in FY2020/21 came into effect at the start of the 21/22 financial year. The new model was designed to relieve the burden on the top-tier participant categories by spreading the funding load more equitably.

Feedback from participants indicates that the model – which saw an average reduction of 20% in the fees paid by the three top tiers and a slight increase for the lower tiers as well as the creation of new tiers – has been well received.

In the wake of the Declaratory Order, the Board also approved a late joiners fee to encourage eligible suppliers who had not yet joined up to do so. This was not designed to be punitive but rather to give non-compliant suppliers a three-month grace period to comply with the Code. Thereafter, the late joiner's fee would be their contribution to the cost of incorporation, which had hitherto

been carried by compliant suppliers. Announced in December 2021, the late joiner's fee came into effect at the end of the financial year on 1 March 2022, so it is premature to comment on whether it has made an appreciable impact on our revenues either through the once-off fine or by broadening the participant base. As part of the strategy to increase our market coverage in key sectors, we are in the process of identifying and registering all eligible entities within the sector.

Post-year end, we issued an RFP seeking qualified service providers to assist in this regard. We have long suspected that the list of current participants represents only a small minority of the eligible businesses. This exercise will determine precisely how many non-compliant enterprises there are and allow us to focus our efforts on broadening our supplier base to ensure greater compliance with the Code.

Notwithstanding the review of the funding model, which resulted in a reduction in fees for the top tier, the number of participants each year has been on a steady upward trajectory since inception. As a result, revenue for 2022 increased 10% compared to the prior reporting period thanks to a concerted drive to increase market coverage, a task assisted by our investment in market research that allowed us to delineate the industry, coupled with consistent and strong retention rates among existing participants.

Cost efficiency is a core priority of the Ombud scheme. Overall expenses/costs increased year on year on the back of once-off expenses and special projects – most notably our Fit-For-Purpose Review, and investments in upskilling of our people, systems enhancement and changes to our remuneration policy. Despite the additional expenditure, we ended the period with cash reserves of R24 million.

Accountability is the foundation of financial sustainability, and I am proud to say that the CGSO has received another clean audit – the eighth since its inception in 2013.

An accessible, high-quality complaints service

We are working hard to find the optimal balance between extending our current reach, which invariably attracts more queries, and for the resultant cases to be dealt with expeditiously without compromising quality or overreaching our budget. This year's focus has been on driving efficiencies by improving call centre and adjudication processes to remove duplications and enhance handovers, standardising communication templates for consumers and suppliers, and automating the case management system to reduce duplications. As part of plans to facilitate a move to digital platforms, we revamped our website to make it easier for consumers to lodge complaints online and filter out and redirect complaints that fall out of our jurisdiction. This is intended to simplify and streamline the process for consumers who have expressed a clear preference for lodging complaints via our website and social media.

An accessible service also means ensuring that vulnerable consumers, who may not be that digitally savvy, can reach us and that we can communicate with them in the language of their choice.

An efficient complaints service is also time-bound. Perhaps the biggest challenge this year was closing cases within the prescribed turnaround time set by the Code, which is 60 business days. We started the year with an enormous backlog of cases – a legacy of the COVID-inspired complaints lodged in FY2020/21. As a result, we took an average of 63 days to close a case. Thanks to the additional deployment of our LLB graduates, we were able to close out the backlog. Going forward, our goal is to close out at least 70% of cases within 60 business days. These improvements should also be reflected in our participant and complainant survey responses, which are linked to our key performance indicators.

Stakeholder engagement and advocacy

Post-COVID, our engagement and advocacy activities focused on influencing regulations affecting the sector, especially with respect to sanctions for non-compliant suppliers, and addressing gaps in the legislation as far as e-commerce is concerned. We continue to lobby for stricter measures to be taken against non-cooperative entities, as non-enforcement is one of the biggest threats to the relevancy of an alternative dispute resolution scheme and the establishment of a strong, independent consumer voice.

Our people

We are a small organisation that punches above its weight in a dynamic and fluid environment. Maintaining and developing a high-performance culture means paying attention to practices, systems and processes that impact employee performance. Our experience during lockdown proved that many functions could continue remotely, and it is clear that employees value flexible working arrangements that accommodate their family responsibilities. We will continue to offer this while ensuring that we have the necessary governance frameworks to ensure accountability and performance.

Going forward

One of the many advantages of prudent fiscal management is that the Board has accepted our proposal to reinvest a small portion of our reserves into the business by making funds available to improve our systems, processes and operational efficiency.

Thank you

Any organisational review adds significantly to the demands on employees. I am extremely grateful for the time, energy and dedication that this team has devoted to reengineering the CGSO to meet the changing needs of the industry. I am acutely aware that much of the strategising, the gathering and reviewing of data, and the writing of reports had to be done alongside your day jobs and that KPIs still needed to be met.

We are also indebted to our Board for their direction and hands-on involvement in shaping a future-fit, sustainable organisation that meets the needs of the industry and serves the consumers of South Africa.



Queen Munyai

29 July 2022

Ombudsman's Report



Consumer Protection In The Digital Age

One of the legacies of the COVID-19 pandemic has been the spectacular rise of e-commerce, which saw online sales in South Africa leap by 66% to more than R30 billion between 2019 and 2020.

Consumers have grown accustomed to the convenience and choice that online shopping represents, and organisations have responded by harnessing the power of technology to enhance the consumer experience, create internal efficiencies, increase market share, boost profits, create jobs and improve customer satisfaction. This is undoubtedly a positive phenomenon and an integral component of the Fourth Industrial Revolution (4IR).

It has not been without problems, however. A quarter of all complaints received by this office in FY2021/22 related to online shopping. This is in line with the previous period, where 27% of all complaints pertained to Internet purchases, compared to only 6% prior to the outbreak of COVID-19. To put it in perspective, the next biggest sectors in terms of complaints were satellite and telecommunications (17.5%), followed by retail appliances (14%) and furniture (12%). However, a distinction must be made between online shopping complaints relating to inefficiencies and poor customer service and those operators deliberately misleading consumers, either through bait marketing or because they are engaged in cyber fraud and other criminal activity.

Bolstering the regulatory framework

Given the clear economic and social benefits of e-commerce, it is essential that consumers feel safe and protected online. A predictable legal environment is, therefore, a precondition for future growth in this space. Currently, online shopping is governed by the Consumer Protection Act (CPA) and the Electronic Communications and Transactions Act (ECTA). The consumer protection mechanisms contained in both these pieces of legislation go a long way to addressing consumer concerns surrounding e-commerce. This stable regulatory framework, however, is undermined by gaps in knowledge (by both consumers and suppliers) and challenges with tracking and prosecuting offenders.

Cases of cyber fraud involving identity theft, phishing and vishing tend to fall outside our jurisdiction, but we are increasingly dealing with rogue e-commerce sites which deliberately set out to defraud

consumers, taking their hard-earned cash and then vanishing. In curbing this, we welcome the work done by the Financial Sector Conduct Authority and the Ombudsman for Banking Services in de-licencing rogue financial advisors and helping to educate consumers about online financial scams and resolving related complaints.

A report released by TransUnion reported a 4.2% rise in attempted online fraudulent activities year on year in South Africa, compared to the global average increase of 3.7%. While many countries saw a drop in online fraud due to tougher measures and harsher sanctions (Brazil and Kenya, for example, dropped by 37% and 16% respectively), elsewhere, digital fraud leapt by double (India 10%) and even triple digits (Chile 740%).

The most dangerous time to shop online

Based on billions of transactions and more than 40,000 websites and apps using TransUnion's fraud analytics, consumers were most likely to be scammed at the start of the holiday season. Globally, 17.5% of recorded e-commerce transactions were flagged as suspicious during the pre-Christmas shopping season, while 7.8% of digital transactions in South Africa between 25 -29 November (encompassing Black Friday and Cyber Monday) were marked as potentially fraudulent. According to the same report, 94% of South African consumers reported concern over falling victim to online fraud during the holiday shopping season. In South Africa, the most dangerous day to transact was Sunday, 28 November. This confirms what we have suspected for some time. This year we stepped up our media campaign around Black Friday and general online shopping awareness to include videos and a live Facebook Q&A. Going forward, the pre-festive shopping season will continue to be the focal point of our consumer awareness programme.

Naming and shaming

As the CGSO does not have powers of enforcement nor the right to issue binding decisions on suppliers, our best defence currently is to name and shame and arm consumers with the knowledge to spot potentially fraudulent websites. When we become aware of clusters of complaints around sectors or specific e-commerce suppliers who accepted payment from consumers with no clear intention to supply the goods or services,

we issue alerts, harnessing the power of traditional and social media to warn consumers against these entities. This is only done once complaints have been thoroughly investigated and we are satisfied that there is evidence of fraud or unlawful activity. Based on complaints received, consumers are most likely to be scammed when shopping for clothing and electronics. In the period under review, four such alerts were issued against Mr Shopper, Wiegenkind Boutique, Ana Eleven Brand, and Liepies Online. Most recently, at the start of the current financial year, we issued an alert for Sassy Heels. In the course of the financial year, these four entities racked up 535 complaints between them, with Ana Eleven accounting for 399 complaints.

All these suppliers have the following in common: they advertise goods – often at bargain prices – and then fail to deliver them, either on time or at all. Where these suppliers do respond to customer queries (almost all stop responding at some point), the promised refunds fail to materialise. On the rare occasions refunds were made, they were either not the full amount due to the buyer, or they took an unconscionably long time to reflect in the consumer's bank account. In clear contravention of the ECTA, these suppliers also had dysfunctional communication channels, often closing down websites as soon as customers had paid or blocking them once payment had gone through.

In search of customer redress: room for improvement

While these are all clear transgressions of the CPA and the ECTA, enforcement is more difficult. Once all attempts to engage with an errant supplier have been exhausted (a process involving at least 60 days), or where the supplier has failed to cooperate with our office in resolving the complaint, this office is obliged to close the case and issue the complainant with a Termination Notice. In the period under review, 2,176 termination notices were issued, representing 22% of all cases closed. In terms of the CPA, the onus, however, is on the consumer to lodge a fresh complaint with the National Consumer Commission (NCC). We have no way of tracking how many consumers elect to lodge their complaints with the NCC, as complainants may choose to go the legal route if the quantum involved warrants it or simply lose patience with the process and give up. The NCC plays a crucial enforcement role as only it can refer matters to the National Consumer Tribunal, which has powers to sanction suppliers and issue fines. We continue to flag our inability to make a binding ruling as a policy issue that requires review by the Department of Trade, Industry and Competition (DTIC).

Unfortunately, in the absence of any sanction, it is all too easy for these suppliers to reinvent themselves by opening new websites under another name.

Education is key

Fortunately, these suppliers represent a small minority. Most e-commerce complaints in FY2021/22 related to goods and services that were not in working order or did not fit the description on the website, and delivery malfunctions. A big thank you to all those participants who responded positively to resolve the complaints and refund consumers or replace products. Working with partners in the consumer protection space, including the Financial Sector Conduct Authority, we have identified consumer awareness and education as being the number one priority to ensure that suppliers are aware of their obligations and

consumers understand their rights and how to identify potentially fraudulent sites.

Between the ECTA and the CPA, consumers are covered for just about everything that can go wrong in the ordinary course of online business.

However, few consumers are aware, for example, that in terms of the ECTA, all vendors must, by law, supply comprehensive information regarding the trader's identity and contact details; membership of any self-regulatory or accreditation bodies to which that supplier belongs or subscribes and the contact details of that body; any code of conduct to which that supplier subscribes and how that Code of conduct may be accessed electronically by the consumer; the physical address where the supplier will receive legal service of documents; the manner and period within which consumers can access and maintain a full record of the transaction; the return, exchange and refund policy of the supplier; any alternative dispute resolution code to which the supplier subscribes and how the wording of that code may be accessed electronically by the consumer, as well as the security procedures and privacy policy of the supplier in respect of payment, payment information and personal information. Failure to supply this information gives the consumer a right to cancel the agreement within 14 days of receiving the goods or services. This is in addition to the cooling-off period allowed for in section 44, which gives the consumer the opportunity to terminate the agreement lawfully in certain circumstances. In addition to this, the CPA further regulates misleading advertising, misrepresentation of goods or services, and the issues of refunds, including deposits of both on and offline transactions.

While we support the drive to educate consumers, especially at school level, and among communities and groups that may be especially vulnerable to fraudsters, such as pensioners and those whose first language is not English, we also firmly believe that stricter sanctions against those who flout the Code, the CPA and the ECTA are in the best interests of consumers and the industry.

A team effort

Cracking down on criminals and non-compliant suppliers requires a high degree of collaboration among all stakeholders. I extend my sincere thanks to everyone involved in maintaining the integrity of our sector, most notably the Department of Trade Industry and Competition (DTIC), for creating the regulatory framework, the National Consumer Commission for their support and collaboration, the Internet Service Providers Association (ISPA), the participants who provide the funding that makes this service possible, our team at the CGSO who address each query regardless of the quantum involved, our Board for their advice and direction, and the media for continuing to champion the rights of consumers.



Magauta Mphahlele

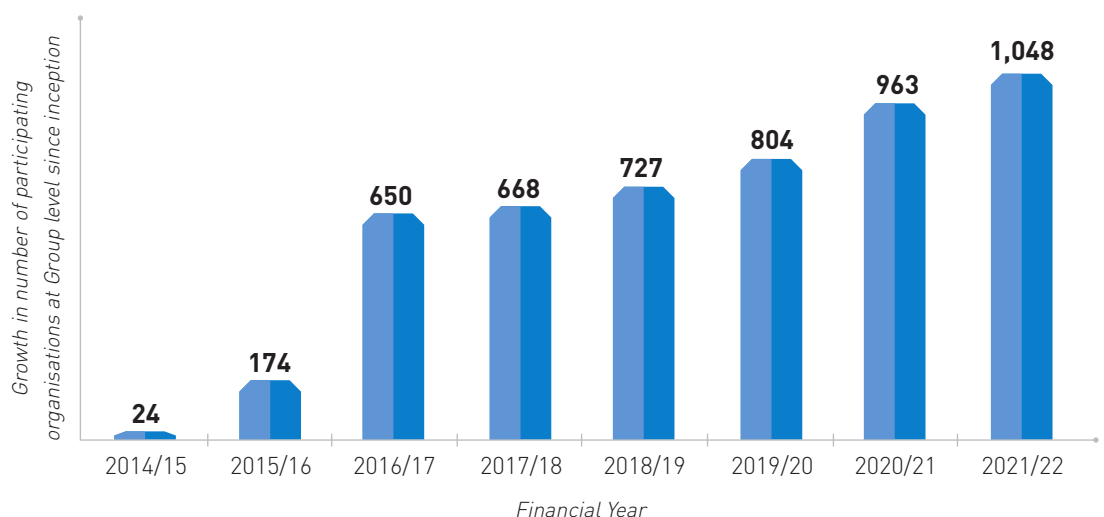
29 July 2022

Participation Levels and Status

The Consumer Goods and Services Industry Code of Conduct requires that all qualifying businesses in the consumer goods and services industry sign up and pay a participation fee based on their annual turnover. Membership of the CGSO is at group level and does not include subsidiaries and individual stores. Currently, the 1,048 participants represent 228 subsidiaries and 21,546 retail outlets across South Africa. The fees are based on annual turnover and fund the workings of the CGSO and make it possible to offer an accessible alternative dispute resolution process.

As at the end of February 2022, the number of participants who subscribed to the Scheme was 1,048, an 8.8% increase year on year. This was achieved despite 19 terminations (companies that were either liquidated or merged) and 57 accounts being written off.

A complete list of participants can be found on our website, <http://www.cgso.org.za/participant-list/>. Participants must display a decal on storefronts and indicate their membership in their complaints departments and websites. Apart from signalling their compliance with the Code, such a display serves as a commitment to customer service and an indicator that consumers can make purchases secure in the knowledge that they will receive fair and reasonable treatment if anything goes wrong.



Media, Training and Outreach

Raising the standards of good conduct in the industry and offering guidance to participants

Ensuring compliance with the Consumer Protection Act (CPA) is one of the CGSO's core mandates. It extends beyond dispute resolution to compliance awareness and engagement around issues that threaten the sector's integrity. Ensuring that our community of participants, consumers, employees, industry representatives and regulators is aware of our role, the services we offer, how to contact us, and the value we add to the industry is, therefore, a key component of our work.

The CGSO uses several channels to reach stakeholders, including traditional media platforms, social media applications, email, webinars, and virtual training sessions, to deliver three core pillars of compliance awareness: media engagement, participant training, and community outreach.

The CGSO provides free training to signed-up participants in good standing on key provisions of the CPA. This year we saw a return to pre-COVID levels, with 225 employees from nine companies participating in virtual training sessions. This is a significant improvement from the previous period in which only 27 employees from three participant companies took part in CPA training.

This training is an important part of our mandate to help suppliers resolve complaints within 15 business days. In the period under review, 16% (1,654) were resolved directly between supplier and complainant within 15 business days, which is in line with the previous financial year when 1,188 cases were resolved by the supplier.

In addition to these formal training sessions, we also expanded our supplier engagement by hosting three webinars [in association with a law firm]. These were well attended by suppliers and covered pertinent issues such as cancellation and refunds during COVID-19; force majeure; and an FAQ covering the most common questions asked by consumers and suppliers. These webinars were developed into thought leadership pieces which were published on LinkedIn.

Ensuring consumer and participant awareness of rights and obligations






As a not-for-profit organisation, our communications function is handled in-house by our communications and training officer, who outsources specialist skills such as design, editing and layout as required. Given our modest budget, the return on investment is significant.

In the FY2021/22 period, the CGSO secured coverage in publications equivalent to R15,757,000 in advertising value (AVE), while some 11 million listeners were reached through a series of 80 radio interviews and 12 TV interviews seen by over 8 million viewers.

This excludes engagement with consumers on social media platforms and our business WhatsApp, both of which fall under the communications function, as does responsibility for organising and hosting webinars, producing video content, maintaining the website, ensuring the publication of a quarterly newsletter, and overseeing community social responsibility initiatives.

The CGSO also publishes a quarterly newsletter, which is published on our website and our social media platforms and emailed to subscribers who have signed up to receive it, and developed.



		2019/20	2020/21	2021/22
SOCIAL MEDIA	 LinkedIn impressions	271	3,888	21,937
	 Facebook impressions	7,091	961,955	163,357
	 Twitter impressions	11,684	128,225	60,356
	 Website visitors	7,339	116,603	188,63
	 Business WhatsApp enquiries received	N/A	176	1,721

Collaborating to reach more consumers



The relaxation of lockdown measures meant we could resume our outreach activities among consumers in marginalised communities. We partnered with the **Motor Industry Ombudsman** and the **Consumer Affairs** Office in Potchefstroom as part of our Black Friday awareness campaign. We also took part in the **EmpowaWorx** workshop in Orange Farm, empowering youth to make smart consumer choices and making them aware of their rights and responsibilities.

The CGSO also took part in webinars hosted by the **Competition Commission** and the **Department of Trade Industry and Competition** to encourage a dialogue with industry around pricing regulations and partnered with the **NCC** and the **Information Regulator** to unpack the nexus between the protection of personal information (PAIA and POPIA) and the Consumer Protection Act (CPA)



Giving back

The CGSO has a small discretionary budget to support health and education initiatives among disadvantaged communities.

From among thousands of heart-breaking appeals, we selected a school in Limpopo that desperately needed carry bags and masks for 400 pupils and contributed R15,000 to the United Cerebral Palsy Association of SA, which cares for children with special needs.

Call Centre Statistics

Fewer calls, more mail

While the volume of consumer queries remained steady, rising only 1.4% year on year from 28,239 to 28,621, there was a move away from voice calls in favour of email. Of the 28,621 enquiries fielded this year, 18,747 were telephonic, and 9,874 were sent to info@cgso.org.za, a 7.2% increase from the 9,209 emails received in the prior year.

The drop in call volumes also reflects the growing number of consumers making use of our website, the business WhatsApp platform or contacting us via Facebook Messenger. Queries received via the CGSO's business WhatsApp, and social media platforms are not currently included in the call centre statistics.

What consumers wrote to us about

The CGSO started tracking email queries during COVID-19 when the call centre was closed for an extended period, and operators worked from home in compliance with lockdown restrictions.

During the period under review, 53% of emails received (47% in FY2021) related to requests for links to lodge complaints via our website; 12% (14% in FY2021) were following up on existing complaints, and 11% (22% in FY2021) were emails relating to complaint forms in MS Word format, which we have subsequently discontinued in favour of digital platforms.

Consumers are instead encouraged to log their complaints on our website or via WhatsApp.

Consumers that were referred to other institutions because their complaints fell outside of our jurisdiction accounted for 21% of emails, compared to 15% in the previous year.

Based on feedback from consumers and their usage patterns, a mobile complaints application is currently being developed.

Your call remains important to us

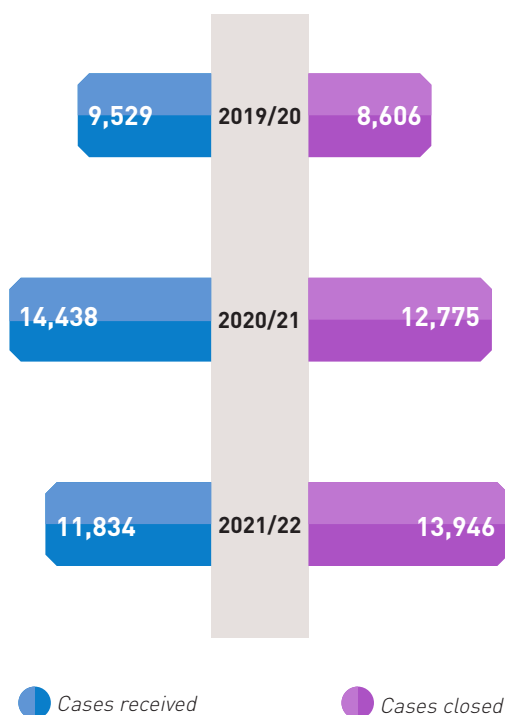
Despite the rise in email volumes, the majority of complainants still wanted to talk to an agent. For this reason, the CGSO implemented a remote calling application which allows staff to make and receive calls whether in the office or working remotely, ensuring that our services remain accessible, especially to those consumers who lack access to email or for whom data is unaffordable.

During the reporting period, 35% of calls (compared to 40% in the previous period) related to requests for Word complaint forms (now discontinued) or links to log complaints via our website; 29% (compared to 32%) related to complainants following up on existing complaints; and 12% (compared to 15%) were general enquiries. Consumers who were referred to other institutions because their complaints fell outside of our jurisdiction accounted for 24% of calls, compared to 13% in the previous reporting period.

	2019/20	2020/21	2021/22
Requests for Word complaint forms/ links to log complaints	6,957	7,642	6,522
Follow-ups	8,226	6,101	5,487
General Enquiries	4,535	2,831	2,241
Referrals	2,907	2,456	4,497
Total	22,625	19,030	18,747

Complaint volumes return to pre-COVID levels

The relaxation of lockdown measures and the return to a semblance of business-as-usual saw complaint levels return to pre-COVID levels. This was largely because of fewer cancellations in the event and tourism industry and the fact that suppliers have, for the most part, ironed out many of the teething problems associated with the initial rush to online shopping in the wake of hard lockdown. The result is reflected in the 18% drop in complaints, from 14,438 in FY2020/21 to 11,834 cases in FY2021/22.



Caseload catch up

The record number of complaints received in the previous financial year meant that it was not possible to close out all complaints before year-end. Some were carried over, with the result that the team closed 13,946 cases in the period under review; 9% more than the 12,775 cases closed in the prior year. Of these, 2,983 were referred out of our jurisdiction.

How consumers heard about us

The internet remains the most important platform for consumer referrals, even though the number of consumers using the internet this year fell from 49% to 40%. Referrals

from friends remained constant year on year at 11%, and referrals by legal advisors increased marginally from 9% to 10%.

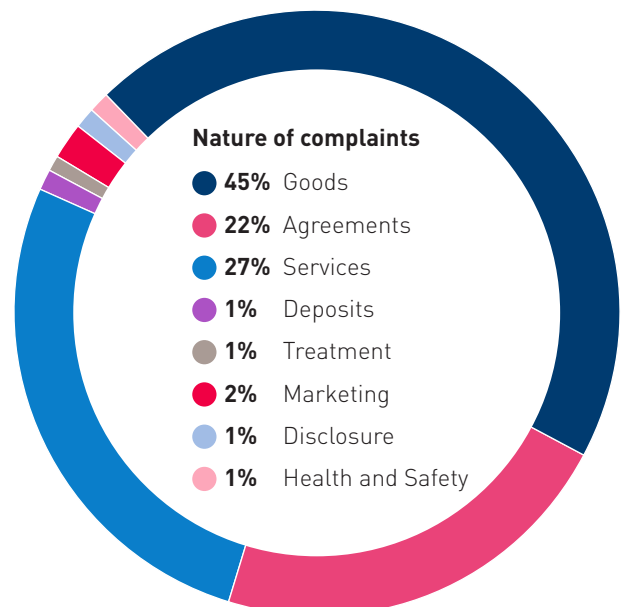
Referral Sources	2019/20	2020/21	2021/22
Internet	42%	49%	40%
Other	4%	11%	12%
Friend	14%	11%	11%
Legal Advisor	8%	9%	10%
Other Ombud	6%	3%	5%
NCC	4%	3%	4%
Radio	4%	4%	3%
TV	9%	3%	3%
Supplier	2%	2%	3%
Relative	3%	3%	3%
Facebook			2%
CGCSA	2%	1%	1%
Newspaper	2%	1%	1%
YouTube			1%
Instagram			1%



What consumers complained about

Goods, services, and agreements accounted for 94% of all complaints received in FY2021/22. For the first time, this office also received complaints relating to civil unrest in the wake of the much-publicised riots in parts of Gauteng and KwaZulu-Natal in July 2021.

These included cases of goods that were left at a supplier for repairs and were subsequently stolen during the looting, or where transport services were cancelled as a result of the violence and goods were not delivered or not delivered on time.



E-commerce – let the buyer beware

As in the previous financial year, online transactions accounted for the most complaints per sector, despite a slight decrease in the number of e-commerce-related complaints relative to other sectors from 27% in the prior period to 25%. This is a trend that we expect to continue long after COVID-19 has disappeared from the headlines.

As part of our mandate to protect the integrity of the industry, the CGSO published several guidelines for suppliers on how to improve the online experience for customers, as well as tips for consumers on how to protect themselves from rogue operators.

Despite this, the e-commerce sector, together with the telecoms and satellite services sector and retailers and manufacturers of appliances and furniture, continues to generate the most consumer complaints. Combined, these four sectors account for almost 70% of all complaints received by this office.

Following numerous complaints against the same entities, consumer alerts were issued for four online outfits for accepting payment and then failing or refusing to deliver the goods as follows:

- Mr Shopper – furniture and electronics (May 2021);
- Wiegenkind Boutique – baby and maternity wear (September 2021);
- Ana Eleven Brand – women’s clothing (October 2021) and
- Liepies Online – women’s clothing, shoes and accessories (February 2022).

Complaints by Sector	2019/20	2020/21	2021/22
Online transactions	4%	27%	25%
Satellite & Telecommunications	26%	13%	17.5%
Appliance Manufacturers and Retailers	24%	15%	14%
Furniture Retail	18%	13%	12%
Clothing Retail	10%	7%	7%
Building Sector	0%	6%	6%
Travel Services	3%	0%	4%
Groceries	3%	6%	4%
Fitness	6%	5%	4%
Accommodation	2%	4%	2%
Security and Tracking	0%	0%	2%
Timeshare	5%	2%	1%
Weddings	1%	2%	1%
Wholesalers	4%	0%	0%

Telecoms, satellite services, retailers and manufacturers of appliances and furniture generate just under 70% of consumer complaints received by this office.

Complaints by Product or Service	2019/20	2020/21	2021/22
Services	18%	<1%*	<1%*
Online Transactions	1%	16%	17%
Cell Phones	11%	10%	8%
Electrical Appliances	13%	9%	9%
Furniture	9%	8%	8%
Telecommunication and Satellite Services	3%	8%	12%
Computer and Accessories	5%	4%	4%
Travel Services	1%	4%	3%
Credit Agreements	1%	3%	3%
Clothing	4%	3%	4%
Gym Services	2%	3%	2%
Food and Beverage	3%	3%	2%
Accommodation	1%	3%	2%
Repairs	1%	2%	2%
Building Material	3%	2%	2%
Transport	1%	2%	1%
Education	1%	1%	1%
Building and Construction	1%	1%	2%
Hardware Supplies	2%	1%	2%
Timeshare	3%	1%	1%
Weddings	<1%	1%	1%
Vehicle Tracking Services	1%	1%	1%
Health and Beauty Services	1%	1%	1%
Cosmetics	1%	1%	1%
Home Décor	2%	1%	1%
Footwear	2%	1%	1%
Medical Equipment	<1%	1%	<1%
Courier Services	<1%	1%	<1%
Sport Goods	1%	1%	1%
Car Hire	1%	1%	<1%
Power Tools	<1%	1%	1%
Linen and Bedding	1%	1%	<1%
Security Services	1%	1%	<1%
Home-care products	1%	1%	<1%
Tools	1%	<1%	1%
Jewellery	1%	<1%	<1%
Toys	1%	<1%	<1%
Moving Companies	<1%	<1%	<1%
Stationery	1%	<1%	<1%
Chemicals	<1%	<1%	<1%
Funeral Services	<1%	<1%	<1%
Tombstones	<1%	<1%	1%
Vehicle Towing	<1%	<1%	<1%
Textiles or Fabrics	<1%	<1%	<1%
Luggage and Bags	<1%	<1%	<1%
Photography	<1%	<1%	<1%
Plumbing	<1%	<1%	<1%
Pet Food and Products	<1%	<1%	<1%
Competitions	<1%	<1%	<1%
Landscaping	<1%	<1%	<1%
Driving School	<1%	<1%	<1%
Tobacco Products	<1%	<1%	<1%
Other	3%	<1%	<1%

*Starting in FY2020/21, we dug deeper into complaints previously labeled under the umbrella term of 'Services' to categorise them per product or sector.

Biggest consumer bugbears

Almost all complaints represent customer-service failures. In terms of the nature of complaints we dealt with, these topped the list:

Goods not being delivered on time



Goods becoming defective within six months



Poor customer service



Most complaints emanated from Gauteng – and yes, we still get faxes!

TOTAL COMPLAINTS **11,834**

Gauteng

49%



Website	5,294
Email	412
Telephone	27
Walk-in	17
Fax	2

Western Cape

18%



Website	1,981
Email	139
Telephone	5
Regional Office of Consumer Protection	1

KwaZulu-Natal

13%



Website	1,351
Email	130
Telephone	4
Fax	1

Eastern Cape

6%



Website	619
Email	88
Telephone	7

North West

4%



Website	378
Email	42
Telephone	6

Mpumalanga

4%



Website	377
Email	34
Telephone	6

Limpopo

3%



Website	360
Email	34
Telephone	5
Regional Office of Consumer Protection	1

Free State

3%



Website	337
Email	24
Telephone	8
Regional Office of Consumer Protection	1

Northern Cape

1%



Website	130
Email	13

Outcome of Complaints

Most complaints still resolved in favour of consumers

During the period under review, we were able to facilitate a positive outcome for complainants in 60% (6,076) of cases, compared to 63% in the previous year. Of these, 34% (3,463) were fully in favour of the consumer and 16% (1,654) were resolved directly between supplier and complainant within 15 business days. Assistance was provided in 6% (591) of cases, while the Ombud found partially in favour of 4% (368) of cases.

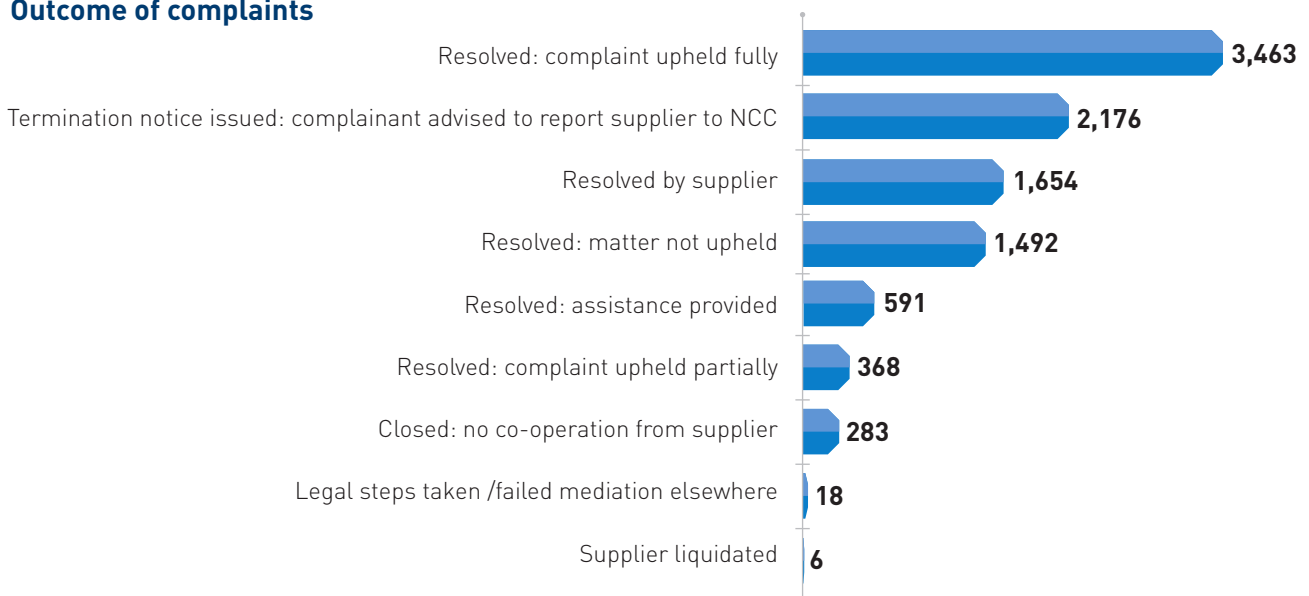
When calculating the outcome of complaints, we exclude those outside of our jurisdiction (2,983), cases that were withdrawn (274) or where the complainant failed to cooperate (283), as well as duplications (57) and matters not yet referred to suppliers as at year-end (190). In the previous financial year, we amended our processes regarding the referral of matters by the CGSO directly to the National Consumer Commission (NCC). Where we would previously have referred matters to the NCC due to lack of co-operation by suppliers, we now send termination notices to complainants and advise them to lodge their complaints directly with the NCC.

In FY2021/22 we were obliged to issue 2,176 termination notices, representing 22% of complaints closed. Of the total number of cases closed (excluding cases outside of

our jurisdiction, cases that were withdrawn or where the complainant failed to cooperate, as well as duplications and matters not yet referred to suppliers as at year-end), 15% (1,492) were not upheld, and 3% were closed due to non-cooperation from suppliers.

We also created two new categories, namely "Legal Steps Taken /Failed Mediation Elsewhere" to deal with cases that were closed because complainants had already initiated legal proceedings or where the matter had already been through a mediation process elsewhere, and "Supplier Liquidated" to track the number of complaints that could not be resolved due to the supplier having closed down. This latter category accounted for only six cases in the period under review.

Outcome of complaints



Cases Referred Outside of **Jurisdiction**

Thanks to the inclusion of a decision tree on our website to actively filter out-of-jurisdiction complaints before they are captured in the system, we reduced the number of cases outside of our jurisdiction by 39%. Of the 2,983 cases that fell out of our jurisdiction, 31% were referred to other ombuds offices, while the remaining 69% were referred to other regulatory bodies.

This is compared to the previous year when 4,878 cases were referred outside of our jurisdiction. In this instance, companies are referred to the NCC not because they have failed to cooperate with the CGSO but because we do not

have jurisdiction over their industries and therefore cannot adjudicate complaints. These include data and cellular service providers. Only MTN has signed up with the CGSO to help resolve customer complaints.

Main Referral Bodies



Time Taken to Deal with Complaints

The Code requires the CGSO to finalise cases within 60 days of receipt. Unfortunately, the backlog of cases from the previous period, when we were inundated by lockdown-related complaints combined with new categories of complaints relating to the protests in July 2021, meant that the average number of days to close a case increased from 57 to 63.

Average days to close a file

42

FY2019/20

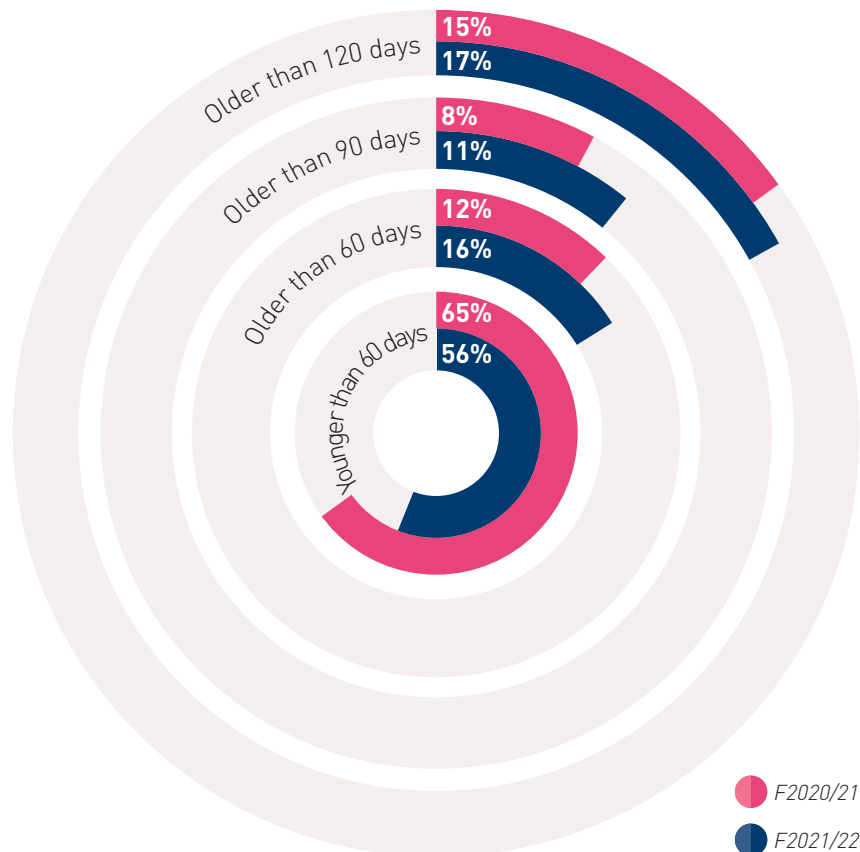
57

FY2020/21

63

FY2021/22

Days to close cases



Amounts Recovered for Consumers

What consumers claimed for – and what they received

Between 1 March 2021 and 28 February 2022, the CGSO recovered an amount of R11,490,468.40 on behalf of complainants, an increase of 48% compared to the R7,746,375.69 paid out in the previous year. This is against claims received amounting to R66,136,943.20.

The disparity in the quantum is because consumers tend to include consequential damages, including pain and suffering, which we have to dismiss as only the courts can adjudicate such claims. The R11.5 million recovered for complainants during this period includes a refund to a customer who made an error with an online subscription payment and entered the incorrect amount, overpaying by R84,000.

This matter was resolved after the complainant escalated it to the CGSO, after which the supplier returned the funds to the client. Other high-value claims that were successfully refunded included R98,145 for an online purchase of specialised electronic equipment that the supplier was unable to source and R104,247.50 refunded to a client after the filters he ordered were not to specification.

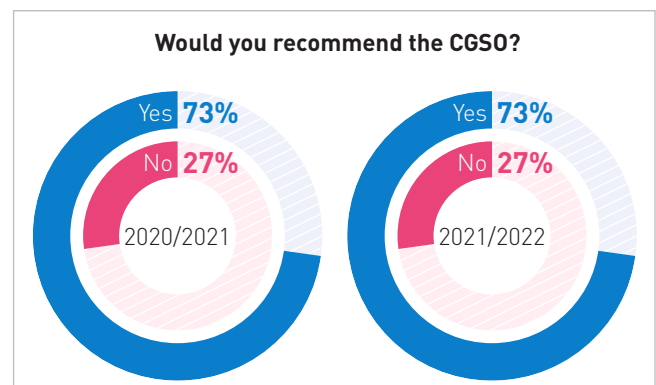
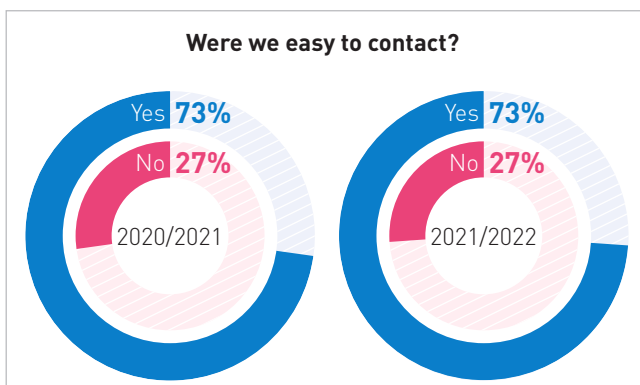
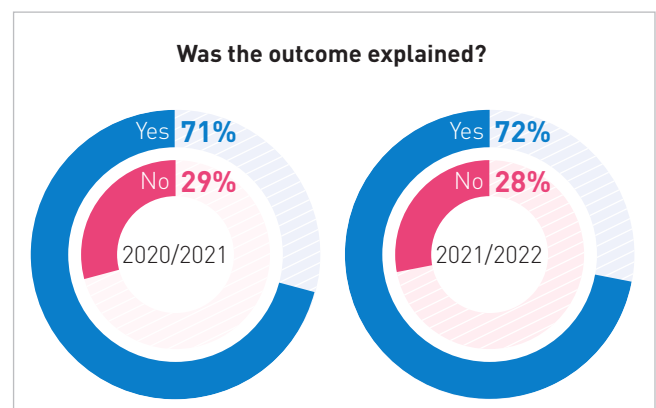
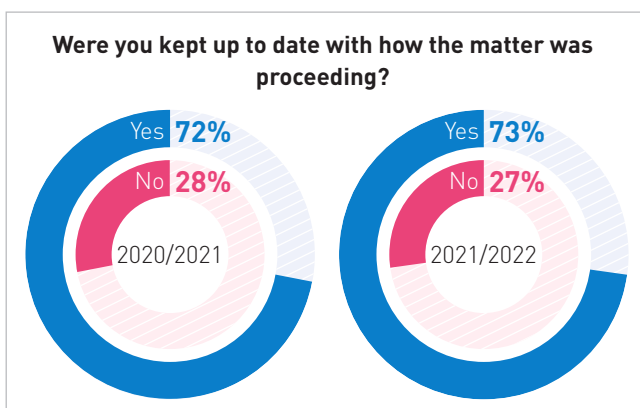
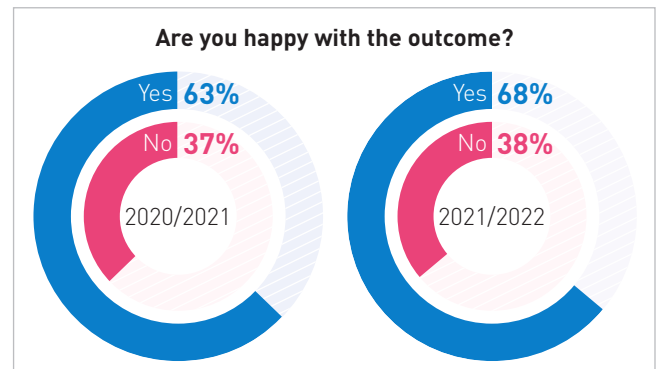
Meeting Complainants' and Participants' **Service Expectations**

The results of our consumer surveys

After the closure of each complaint, we send out customer satisfaction surveys. In the period under review, we asked 10,636 complainants to rate their experience with us. Of these, 2,573 responded, representing 24.2% of complainants, which is in line with previous years' responses. Typically,

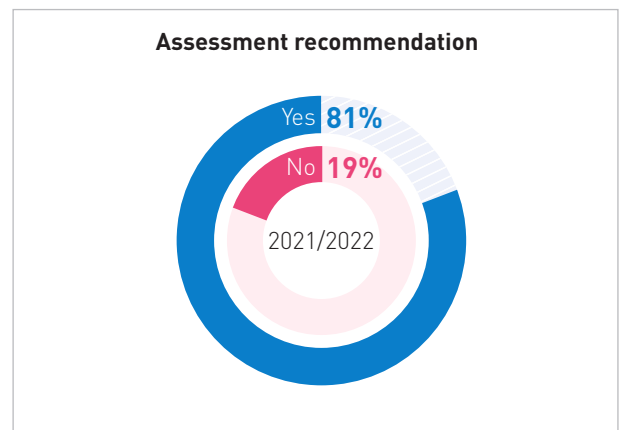
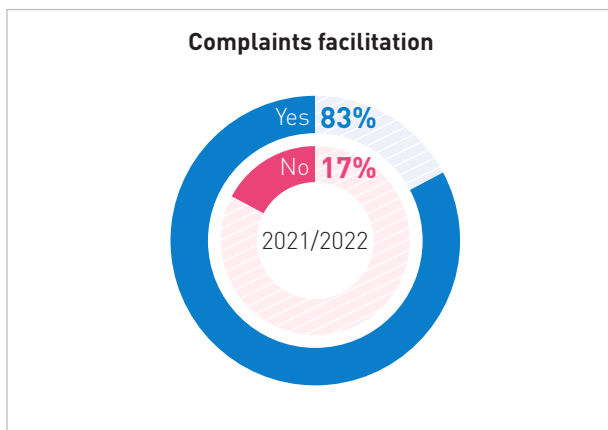
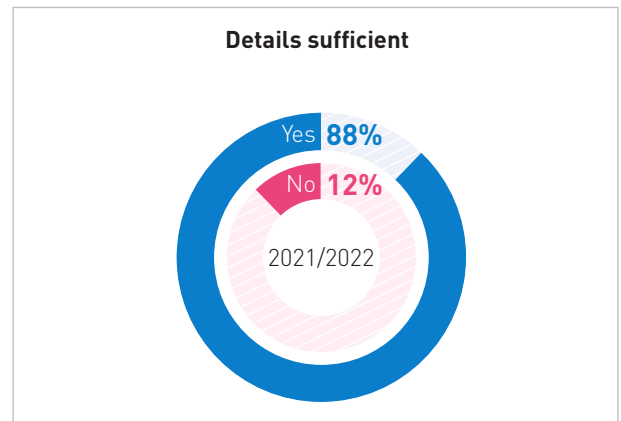
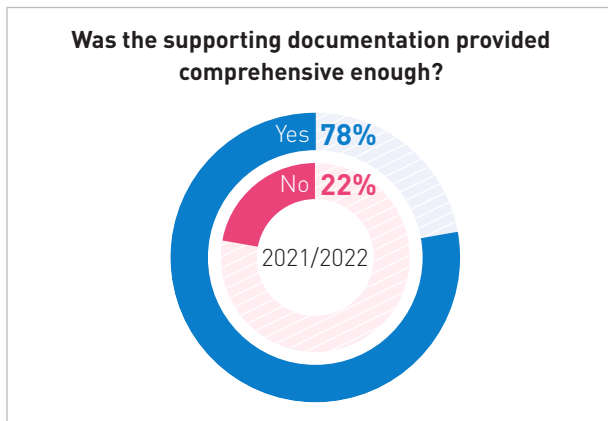
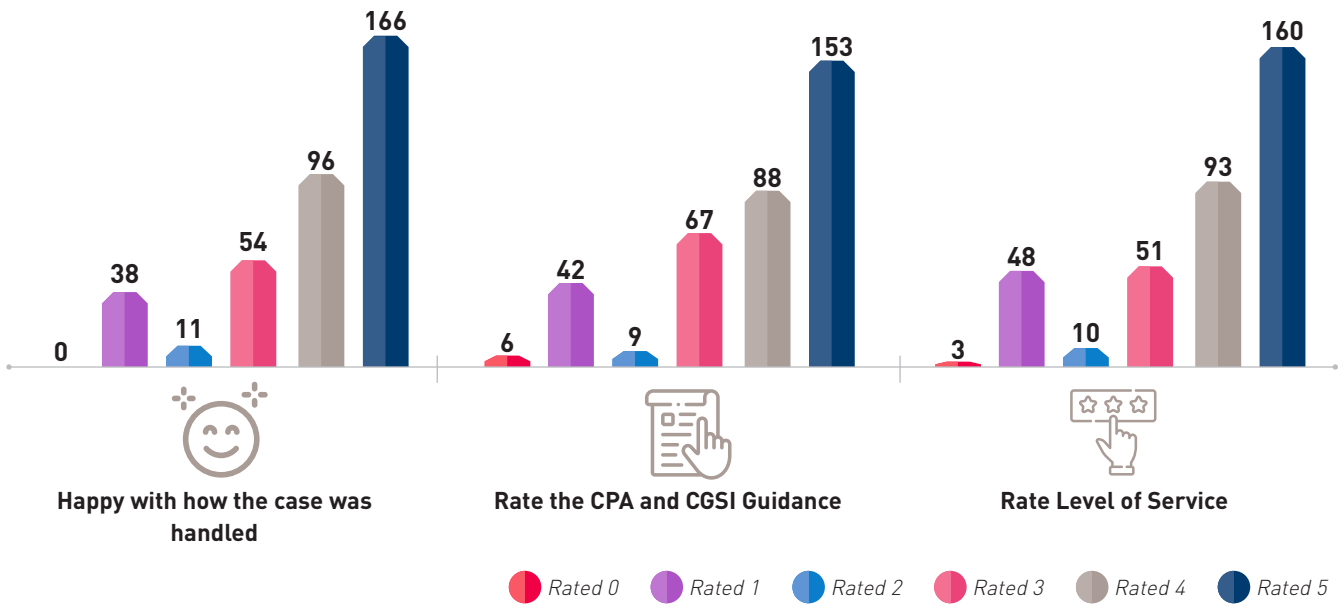
customer survey response rates range between 5% to 30%, putting us at the higher end of this scale.

While 92% of respondents agreed that they had been treated with respect, all other survey questions were rated below 80%, with the lowest rating (62%) pertaining to the outcome of the process. This is in line with the previous period.



What suppliers said

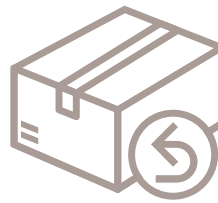
A supplier survey was first introduced in September 2020. Out of 10,636 surveys issued, only 365 (3.4%) responded.



From our Case Files

CASE STUDY 1

Does the CPA provide for returns based on a change of heart?



A small business owner approached the CGSO after his attempts to get a supplier to exchange a roof tiling machine for an unrelated machine (a TLB) proved unsuccessful.

The CGSO can accept complaints from small businesses, provided their annual turnover is less than R2 million. Since the complainant fell below this threshold, this office could accept the case.

The complainant advised that he bought a roof tiling machine for R1,973,856.36 and three months later, after installation, realised that the device was too complicated to use. He then asked the supplier to exchange the machine for a different type of machine worth R650,000. The supplier declined, informing the complainant that the best they could do was give him a R30,000 refund, representing the buy-back value of the machine sold to him. The complainant felt aggrieved as he alleged that he had not used the machine since receiving training on the use of the appliance by the supplier.

In its response, the supplier advised that the complainant had purchased a sophisticated piece of equipment that required specialist training and that the customer had been warned of this fact. It further advised that the customer's staff had received the necessary training provided by the supplier.

Due to the sophisticated nature of the machine, a step-by-step process was followed to ensure that the complainant's staff were able to run production safely and according to the manufacturer's instructions, which the supplier submitted, had been signed off by the complainant. The supplier pointed out that since the plant was fully operational and without any defects or faults, they would only consider giving him the buy-back value, typically calculated at between 10% to 30% of the purchase price depending on the condition of the plant.

Assessment and Outcome:

Section 20 of the Consumer Protection Act (CPA) provides as follows:

"20. Consumer's right to return goods

- (1) This section is in addition to and not in substitution for-
 - (a) the right to return unsafe or defective goods, contemplated in section 56; or
 - (b) any other right in law between a supplier and consumer to return goods and receive a refund.
- (2) Subject to subsections (3) to (6), the consumer may return goods to the supplier, and receive a full refund of any consideration paid for those goods, if the supplier has delivered-
 - (a) goods to the consumer in terms of an agreement arising out of direct marketing, and the consumer has rescinded that agreement during the cooling-off period, in accordance with section 16;

It should be noted that there is no guaranteed right to return goods unless the goods meet the criteria set out in section 20 above.

(b) goods that the consumer did not have an opportunity to examine before delivery, and the consumer has rejected delivery of those goods for any of the reasons contemplated in section 19 (5);

(c) a mixture of goods, and the consumer has refused delivery of any of those goods, as contemplated in section 19 (8); or

(d) goods intended to satisfy a particular purpose communicated to the supplier as contemplated in section 55 (3), and within 10 business days after delivery to the consumer, the goods have been found to be unsuitable for that particular purpose.

(3) Subsection (2) does not apply with respect to any goods if-

(a) for reasons of public health or otherwise, a public regulation prohibits the return of those goods to a supplier once they have been supplied to, or at the direction of, a consumer; or

(b) after having been supplied to, or at the direction of, the consumer, the goods have been partially or entirely disassembled, physically altered, permanently installed, affixed, attached, joined or added to, blended or combined with, or embedded within, other goods or property.

(c) in any other case, the supplier may charge the consumer a reasonable amount-

(i) as contemplated in paragraph (b); and

(ii) for necessary restoration costs to render the goods fit for re-stocking, unless, having regard to the nature of the goods, and the manner in which they were packaged, it was necessary for the consumer to destroy the packaging in order to determine whether the goods-

(aa) conformed to the description or sample provided, in the case of goods that had not been examined by the consumer before delivery, as contemplated in subsection (2) (b); or

(bb) were fit for the intended purpose, in a case contemplated in subsection (2) (d)."

It should be noted that there is no guaranteed right to return goods unless the goods meet the criteria set out in section 20 above. Since the complainant required a roof tiling machine, we would need to consider section 20(2) (d), which provides that goods can be returned if they were intended to satisfy a particular purpose communicated to the supplier as contemplated in section 55 (3), and within 10 business days after delivery to the consumer, the goods have been found to be unsuitable for that particular purpose.

Section 55(3) provides that in addition to the right to receive goods that are reasonably suitable for the purposes for which they are generally intended set out in subsection 55(2)(a), if a consumer has specifically informed the supplier of the particular purpose for which the consumer wishes to acquire any goods, or the use to which the consumer intends to apply those goods, and the supplier—

(a) ordinarily offers to supply such goods; or

(b) acts in a manner consistent with being knowledgeable about the use of those goods, the consumer has a right to expect that the goods are reasonably suitable for the specific purpose that the consumer has indicated.

55(4) In determining whether any particular goods satisfied the requirements of subsection (2) or (3), all of the circumstances of the supply of those goods must be considered, including but not limited to—

- (a) the manner in which, and the purposes for which, the goods were marketed, packaged and displayed, the use of any trade description or mark, any instructions for, or warnings with respect to the use of the goods;
- (b) the range of things that might reasonably be anticipated to be done with or in relation to the goods; and
- (c) the time when the goods were produced and supplied.

In this case, it is clear from the evidence provided that the complainant had communicated the purpose for which he wanted to use the machine to the supplier who delivered and installed the required machine. In addition, the complainant's staff underwent training with the supplier on how to operate the machine. The supplier advised the complainant that "running a sophisticated piece of equipment such as the RSM-X model was not to be taken lightly, and the training provided on the system should be taken seriously."

Since the complainant confirmed that the training provided was to his satisfaction, we cannot fault the supplier if the complainant decides three months later that the machine is too complicated to use. His statement casts doubt on his claim that he did not use the machine. Section 20(3)(a) also prohibits any return where the goods after having been supplied to, or at the direction of, the consumer, the goods have been partially or entirely disassembled, physically altered, permanently installed, affixed, attached, joined or added to, blended or combined with, or embedded within, other goods or property.

In view of the above, the CGSO determined that the goods were supplied and delivered in compliance with sections 20 and 55 and thus were not defective and were fit for the purpose for which the complainant had communicated to the supplier.

As a result, the complaint had to be dismissed as the complainant was not entitled to return the goods and receive a refund.

CASE STUDY 2

Is there such a thing as a non-refundable deposit?



After three failed attempts to have the wedding of their dreams, only to have their hopes dashed by COVID-19-related lockdowns, a couple decided to cancel their wedding.

Having booked and put down a deposit on the venue in December 2019, the happy day was initially scheduled for 30 May 2020, then March 2021 and finally, set for 26 November 2021. In January 2021, when uncertainty dogged the vaccine rollout in South Africa, the couple informed the supplier that they would rather cancel than risk another postponement. Believing that 11 months' notice was reasonable and fair, the couple requested a refund of the R30,674 they had paid to the supplier. The supplier refused.

The supplier shared their calculations, explaining that they would only consider refunding R18,280 based on their calculation below:

- a) The booking value was R52,814 (14% cancellation fee R7,393.96);
- b) Client received payment in the amount of a R5,000 deposit, which is not refundable should cancellation occur;
- c) An amount of R12,837 was further received, with the total now amounting to R25,674, less the cancellation fee R7,393.96.

The CGSO rejected the supplier's offer and referred them to section 17 of the Consumer Protection Act (CPA), which provides that:

17. Consumer's right to cancel advance reservation, booking or order

- (2) Subject to subsections (3) and (4), a consumer has the right to cancel any advance booking, reservation or order for any goods or services to be supplied.

(3) A supplier who makes a commitment or accepts a reservation to supply goods or services on a later date may-

(a) require payment of a reasonable deposit in advance; and

(b) impose a reasonable charge for cancellation of the order or reservation, subject to subsection (5).

(4) For the purposes of this section, a charge is unreasonable if it exceeds a fair amount in the circumstances, having regard to-

(a) the nature of the goods or services that were reserved or booked;

(b) the length of notice of cancellation provided by the consumer;

(c) the reasonable potential for the service provider, acting diligently, to find an alternative consumer between the time of receiving the cancellation notice and the time of the cancelled reservation; and

(d) the general practice of the relevant industry.

The above section clearly requires the determination of a cancellation penalty not to be arbitrary but to consider the circumstances, including whether the notice period is sufficient for the service provider, acting diligently, to find a replacement booking.

Accordingly, we advised the supplier that their cancellation policies were contrary to the CPA and recommended an amount of R22,580.04 as a fair refund considering that the cancellation was 11 months in advance and submitted in the context of the lockdown. We further referred the supplier to section 51 of the CPA, after they insisted on retaining the initial R5000 as a non-refundable deposit.

“51. Prohibited transactions, agreements, terms or conditions.

(1) A supplier must not make a transaction or agreement subject to any term or condition if—

(a) its general purpose or effect is to—

(i) defeat the purposes and policy of this Act;

(ii) mislead or deceive the consumer; or

(iii) subject the consumer to fraudulent conduct;

(b) it directly or indirectly purports to—

(i) waive or deprive a consumer of a right in terms of this Act;

(ii) avoid a supplier’s obligation or duty in terms of this Act;

(iii) set aside or override the effect of any provision of this Act; or

(iv) authorise the supplier to—

(aa) do anything that is unlawful in terms of this Act; or

(bb) fail to do anything that is required in terms of this Act;

(c) it purports to—

(i) limit or exempt a supplier of goods or services from liability for any loss directly or indirectly attributable to the gross negligence of the supplier or any person acting for or controlled by the supplier;

(ii) constitute an assumption of risk or liability by the consumer for a loss contemplated in subparagraph (i);

We explained that in terms of section 51 of the CPA, contracts drawn up by the supplier may not contain terms and conditions that are contrary to the provisions of the CPA. Our assessment was that any deposits received should be dealt with in line with the provisions of the CPA as suppliers cannot contract out of the provisions of the CPA. Even if the client signed the agreement, the Act prohibits contracting out of or waiving certain consumer protection under that legislation.

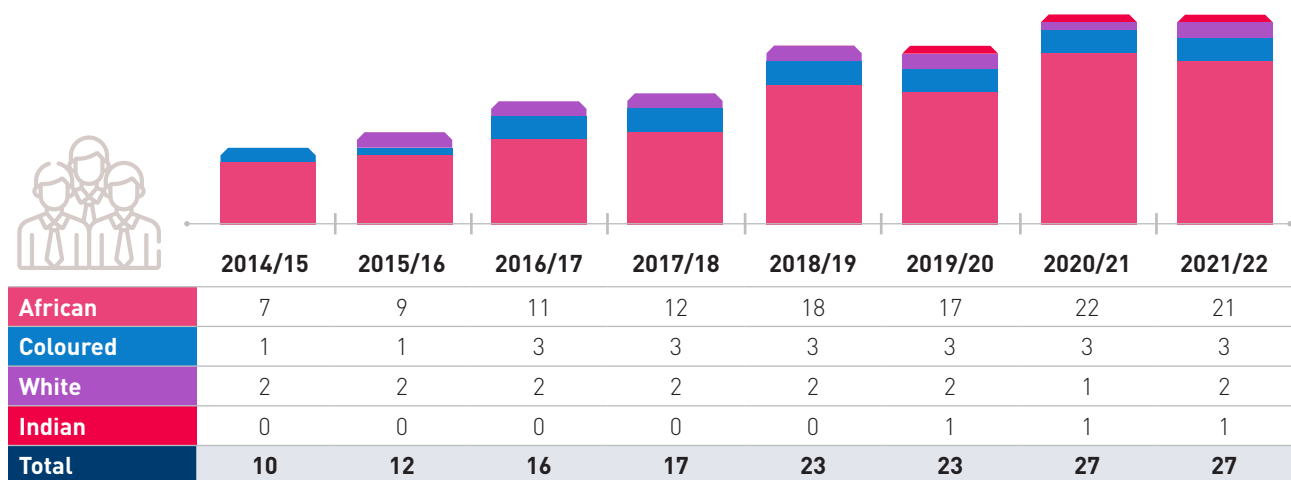
The supplier eventually agreed with our recommendation to deduct a reasonable cancellation penalty and **refunded the consumer the recommended amount of R22,580 instead of the R18,280 they had initially proposed.**

Our Team

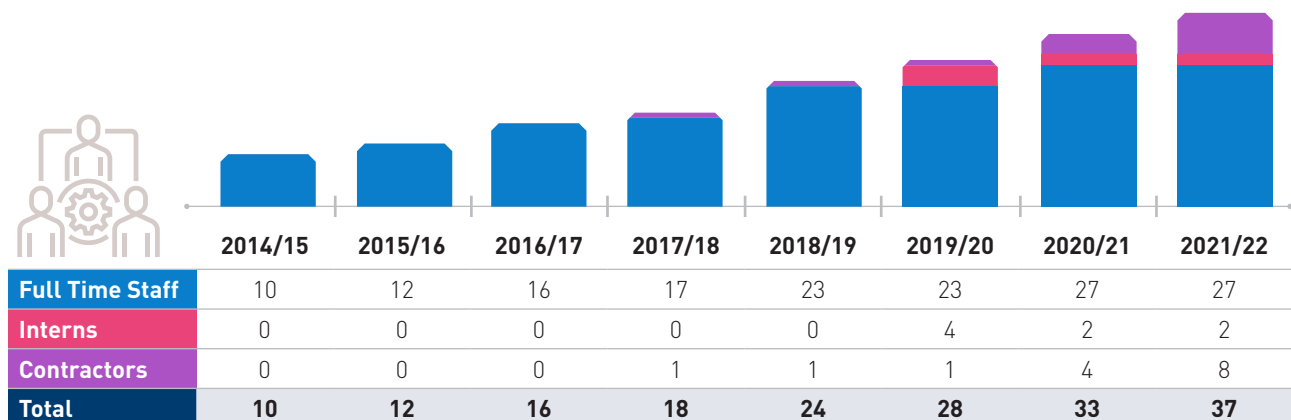
As at 28 February 2022, the CGSO had 27 permanent employees, two Interns and eight contractors comprising three adjudicators, four administrators and one call centre agent. While the number of permanent employees has remained steady year on year, the number of contractors doubled.

As a temporary measure to eliminate the backlog of cases emanating from lockdown challenges, four LLB graduates were hired to assist with this task, providing them with some welcome exposure under the guidance of our experienced adjudicators, and helping us to clear the backlog. Process improvement and system enhancements are expected to affect the caseload, and internal resources will be monitored closely.

Number of full time staff



Staff categories



Board of Directors



Mr Michael Lawrence
Chairperson



Ms Ravina Reddy
Deputy Chairperson



Ms Thandiwe Zulu
Black Sash



Mr Clifton Johnston
SANCU



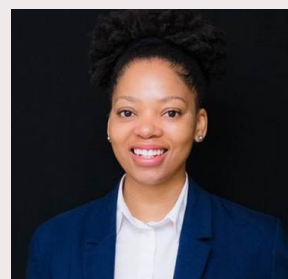
Mr Ravintheran Pillay
Independent



Ms Debra Muller
Pick n Pay



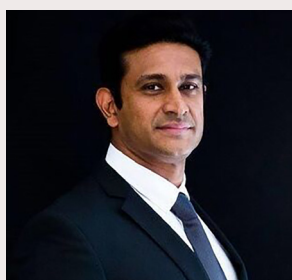
Ms Malande Tonjeni
Independent



Ms Obakeng Mathibe
Subinite



Mr Jacques van Heerden
Clover



Mr Sudeshan Pillay
CGCSA



Ms Cheryl Dinkelmann
MTN



Mr Mondli Mchunu
Mr Price Clothing



Mr Laine Loots
Nestlé



Ms Magauta Mphahlele
Executive - Ombudsman



Ms Queen Munyai
Executive - CEO



Nozuko Mxunyelwa
Company Secretary

Corporate Governance Report

The Consumer Goods and Services Ombud NPC (“the Company” or “CGSO”) is a non-profit company and an Industry Ombud Scheme set up and accredited in terms of section 82(6) of the Consumer Protection Act, 2008 (“the CPA”). The purpose and object of the CGSO is to provide for a scheme of alternative dispute resolution as described in section 70 of the CPA, raise the standards of good conduct in the consumer goods and services industry and educate consumers about their rights and responsibilities.

The governance of the CGSO is guided primarily by the Companies Act 71 of 2008 (“the Companies Act”), the Consumer Goods and Services Industry Code of Conduct (“the Code” of Conduct”) developed in terms of the CPA, the King Codes, the Company’s Memorandum of Incorporation (“MOI”) and various internal rules and policies. In addition, the CGSO observes and complies with all other applicable legislation.

Board of Directors

The Board complement is prescribed by the Company’s MOI, which provides for a minimum of nine (9) and a maximum of fifteen (15) directors, with specific requirements for representation of the manufacturing and retail sectors, industry associations, consumer bodies and additional independent non-sectoral directors, as deemed appropriate by the Board.

During the financial year, the Board was chaired by Mr Michael Lawrence, a representative from the National Clothing Retail Federation of South Africa (NCRF) and Ms Ravina Reddy, an independent non-sectoral director, as the Deputy Chairperson. Both the Chairperson and his Deputy continue to serve in these roles.

The rest of the Board was constituted as follows:

- **Consumer Body Representatives** - Mr Clifton Johnston (South African National Consumer Union - SANCU) and Ms Thandiwe Zulu (Black Sash);
- **Industry Association Representatives** - in addition to Mr Michael Lawrence (NCRF), Mr Sudeshan Pillay (Consumer Goods Council of South Africa NPC (CGCSA));
- **Retail Industry Representatives** - Ms Debra Muller (Pick n Pay), Ms Cheryl Dinkelmann (MTN) and Mr Mondli Mchunu (Mr Price Group);
- **Manufacturing Industry Representatives** - Ms Obakeng Mathibe (Subinite), Mr Jacques van Heerden (Clover) and Mr Laine Loots (Nestlé); and
- **Independent non-sectoral directors** - Ms Ravina Reddy, Ms Malande Tonjeni and Mr Ravi Pillay.

Mr Loots and Mr Mchunu joined the Board in June 2021, pursuant to vacancies in the retail and manufacturing representative sectors. Post the 2022 financial year, Ms Debra Muller and Mr Clif Johnston retired from the Board in February and April 2022 respectively.

Directors are appointed through a process involving the HR and Nominations Committee and ultimately the Board. Upon appointment, directors are taken through an induction process in order to familiarise them with the operations of the Company, the general governance framework, and the industry within which the Company operates. Based on a self-assessment conducted during the year and regular updates on applicable legislation, the Board is fairly satisfied with its compliance and adherence with applicable laws and non-binding codes. Any identified gaps are addressed on an ongoing basis. The Board has committed to further assessments, including independent assessments in the future.

Responsibilities of the Board

The Board provides the executive management with a clear strategic direction, as documented in the Company's strategy. The Board ensures that it effectively monitors all managerial and Company decisions and transactions by receiving quarterly reports outlining all significant

operational, risk, financial and non-financial occurrences, as well as progress in the fulfilment of the CGSO's mandate to provide a scheme for dispute resolution as outlined in the Code of Conduct. This is facilitated through quarterly Board and committee meetings. The Board also holds an annual strategy session wherein it reviews the set strategy for the organisation.

The Board has and continues to discharge its duties and responsibilities as embodied in the Companies Act, the King Codes, the MOI, the Code of Conduct, as well as its terms of reference. The Ombudsman and the complaints resolution staff act independently of the Board and the Ombudsman has absolute discretion on how disputes are resolved, as prescribed by the Code. Thus, the Board has no influence on the outcomes of complaints.

During the 2022 financial year the Board held four (4) scheduled meetings, including the annual Board strategy meeting. Details of the number of Board meetings and attendances are reflected in the table below.

Members	Meeting Attendance
Mr Michael Lawrence (Chairperson) (NCRF)	4/4
Ms Ravina Reddy (Deputy Chairperson) (Independent)	4/4
Ms Thandiwe Zulu (Black Sash)	2/4
Mr Clifton Johnston (SANCU)	4/4
Mr Ravintheran Pillay Independent	4/4
Ms Debra Muller (Pick n Pay)	4/4
Ms Malande Tonjeni (Independent)	4/4
Ms Obakeng Mathibe (Subinite)	4/4
Mr Jacques van Heerden (Clover)	4/4
Mr Sudeshan Pillay (CGCSA)	4/4
Ms Cheryl Dinkelmann (MTN)	4/4
Mr Mondli Mchunu (Mr Price Clothing)	4/4
Mr Laine Loots (Nestlé)	3/4
Ms Magauta Mphahlele (Executive - Ombudsman)	4/4
Ms Queen Munyai (Executive - CEO)	4/4

Board Committees

The Board has appointed two standing committees, the combined Audit and Risk Committee and the combined HR and Nominations Committee.

Audit and Risk Committee

The Committee is established in accordance with the requirements of the Companies Act, the recommendations of the King Codes and Board-approved terms of reference. In keeping with its duties contained in the Companies Act, the Committee considers all financial requirements prior to presentation to the Board and other stakeholders.

The Committee further monitors the role and effectiveness of the external audit in relation to financial reporting and risk management. The independent auditor has unrestricted access to the Committee and its members. In line with the requirements of the Companies Act, the Committee has prepared a report describing how it has

carried out its functions during the financial year under review.

During the financial year, the Committee maintained membership of five (5) non-executive directors, being - Ms Tonjeni (Chairperson), Ms Muller, Mr Sudeshan Pillay, Ms Dinkelmann, and Mr Loots who joined the Board and the Committee as an additional member during the course of the year. The Board Chairperson, Mr Lawrence attends the Committee meetings on an invitation basis.

The Board is satisfied that the Committee members are adequately skilled to carry out the functions of the Committee and the Chairperson of the Committee possesses vast experience in financial and audit matters. Executives attend all committee meetings as invitees. As and when necessary, other directors are able to attend the Committee meetings as invitees.

During the financial year, the Committee held three (3) scheduled meetings. Attendance at the Committee meetings appears below:

Members	Meeting Attendance
Mr Obakeng Mathibe (Chairperson)	3/3
Mr Clifton Johnston	3/3
Ms Thandiwe Zulu	3/3
Ms Ravina Reddy	3/3
Mr Michael Lawrence	3/3
Mr Jacques van Heerden	2/3
Mr Ravi Pillay	2/2
Mr Mondli Mchunu	2/2
Ms Magauta Mphahlele (Executive)	3/3
Ms Queen Munyai (Executive)	3/3

Company Secretary

Ms Nozuko Mxunyelwa has and continues to serve as the Company Secretary of the Board since the CGSO's incorporation. She advises the Board and the Company on corporate governance and provides company secretarial services on an outsourced basis. She is a qualified and experienced corporate attorney who meets the requirements of the Companies Act for company secretaries. She is independent and fully empowered by the Board to perform her duties.

Amongst other duties, the Company Secretary ensures the Company's adherence to all legislative, regulatory and stakeholder requirements by advising the Board on legislation and governance matters affecting the Company. She also ensures effective meeting proceedings, and that resolutions of the Board and Committees are properly recorded, communicated, and executed. The Company Secretary also assists the CEO in conducting appropriate Board induction for new directors and ensures that directors have access to specifically required training

programmes to help them execute their duties effectively. She further facilitates the Board's self-assessments, provides related reports, and ensures that any identified governance gaps are addressed.

Directors' remuneration

In line with the provisions of the MOI, with the exception of consumer representatives and independent non-sectoral directors, directors were not remunerated. Post the end of the financial year, and having taken independent advice, the Board resolved to remunerate all directors in line with the provisions of the Companies Act applicable to non-profit companies and the Company's MOI was amended accordingly.

On recommendation by the HR and Nominations Committee, the Board determines the remuneration and incentives for the Ombudsman and the CEO. The Board also determines the remuneration of directors in terms of the MOI. Remuneration of executives and directors is disclosed in the annual financial statements.

Report by the Audit and Risk Committee



During the year under review, the Audit and Risk Committee (“the Committee”) performed its functions in accordance with section 94(7) of the Companies Act, 71 of 2008, as amended (“the Companies Act”). The Committee has adopted appropriate formal terms of reference which are reviewed annually. The Committee has discharged its responsibilities as contained in the terms of reference and in compliance with the Companies Act.

During the financial year ended 28 February 2022, the Committee comprised of four (4) non-executive directors, who later increased to five (5). The Committee held three (3) scheduled meetings for the year.

In the conduct of its duties, the Committee performed the following activities:

- Recommended the re-appointment of the current auditor for the Company who, in the opinion of the Committee, is independent of the Company;
- Approved the auditor’s terms of engagement and the fees to be paid to the auditor;
- Ensured that the appointment of the auditor complies with the Companies Act and any other legislation relating to the appointment of auditors;
- Received and reviewed reports from the auditor concerning the effectiveness of the Company’s internal control environment, systems and processes;
- Reviewed the Company’s business risks as well as the measures put in place to ensure that business risks are properly addressed through the Company’s risk management, monitoring and assurance processes;
- Reviewed the reports of the auditor detailing their concerns arising out of their annual audits and requested appropriate responses from management which resulted in their concerns being addressed;

- Reviewed and recommended for adoption by the Company’s Board, the audited annual financial statements and such other financial information that is publicly disclosed for the year ended 28 February 2022;
- Made appropriate recommendations to the Company’s Board regarding the corrective actions to be taken as a consequence of the annual audit findings;
- Reviewed the Company’s compliance with legal and regulatory provisions; and
- Reviewed the adequacy, reliability and accuracy of the financial information provided to management and other users of such information;

In the opinion of the Committee, the internal controls of the Company are considered appropriate to meet the business objectives of the Company, ensure the Company’s assets are safeguarded, and ensure that transactions undertaken are recorded in the Company’s accounting records. The independent auditor has not identified any weaknesses in specific controls during the audit.

The auditor has unlimited access to the Chairperson of the Committee and holds separate meetings with the Committee, if deemed necessary.

Malande Tonjeni

Audit and Risk Committee Chairperson

Directors' Responsibilities and Approval

Consumer Goods & Services Ombud (Non-Profit Company)

(Registration number 2014/084742/08)

Annual Financial Statements for the year ended 28 February 2022

Directors' Responsibilities and Approval

The directors are required in terms of the Companies Act 71 of 2008 to maintain adequate accounting records and are responsible for the content and integrity of the financial statements and related financial information included in this report. It is their responsibility to ensure that the financial statements fairly present the state of affairs of the company as at the end of the financial year and the results of its operations and cash flows for the period then ended, in conformity with the International Financial Reporting Standards for Small and Medium-sized Entities. The external auditor is engaged to express an independent opinion on the financial statements.

The financial statements are prepared in accordance with the International Financial Reporting Standards for Small and Medium-sized Entities and are based upon appropriate accounting policies consistently applied and supported by reasonable and prudent judgements and estimates.

The directors acknowledge that they are ultimately responsible for the system of internal financial controls established by the company and place considerable importance on maintaining a strong control environment. To enable the directors to meet these responsibilities, the board sets standards for internal controls aimed at reducing the risk of error or loss in a cost effective manner. The standards include the proper delegation of responsibilities within a clearly defined framework, effective accounting procedures and adequate segregation of duties to ensure an acceptable level of risk. These controls are monitored throughout the company and all employees are required to maintain the highest ethical standards in ensuring the company's business is conducted in a manner that in all reasonable circumstances is above reproach. The focus of risk management in the company is on identifying, assessing, managing and monitoring all known forms of risk across the company. While operating risk cannot be fully eliminated, the company endeavours to minimise it by ensuring that appropriate infrastructure, controls, systems and ethical behaviour are applied and managed within predetermined procedures and constraints. The directors are of the opinion, based on the information and explanations given by management, that the system of internal controls provides reasonable assurance that the financial records may be relied on for the preparation of the financial statements. However, any system of internal financial controls can provide only reasonable, and not absolute, assurance against material misstatement or loss.

The directors have reviewed the company's forecast for the 12 months from date of approval of this report and, in the light of this review and the current financial position, they are satisfied that the company has or has access to adequate resources to continue in operational existence for the foreseeable future. The company's external auditor is responsible for independently auditing and reporting on the company's financial statements. The financial statements have been audited by the company's external auditor and the report is presented on pages 33 to 34.

The annual financial statements set out on pages 35 to 36, which have been prepared on the going concern basis, were approved by the Board on 28 June 2022 and were signed on its behalf by:



Director



Director

Directors' Report

Consumer Goods & Services Ombud (Non-Profit Company)

(Registration number 2014/084742/08)

Annual Financial Statements for the year ended 28 February 2022

Directors' Report

The directors have pleasure in submitting their report on the financial statements of Consumer Goods & Services Ombud (Non-Profit Company) for the year ended 28 February 2022.

1. Nature of business

Consumer Goods & Services Ombud (Non-Profit Company) was incorporated in South Africa as an Ombud Scheme. The company operates in South Africa.

There have been no material changes to the nature of the company's business from the prior year.

2. Review of financial results and activities

The financial statements have been prepared in accordance with the International Financial Reporting Standard for Small and Medium-sized Entities and the requirements of the Companies Act 71 of 2008. The accounting policies have been applied consistently compared to the prior year.

Full details of the financial position, results of operations and cash flows of the company are set out in these financial statements.

3. Directors

The directors in office at the date of this report are as follows:

Directors		Changes
ME Mphahlele	Executive	
CJ Johnston	Non Executive	Retired 29 April 2022
MJ Lawrence	Non Executive	
M Mchunu	Non Executive	Appointed 29 June 2021
D Muller	Non Executive	Retired 25 February 2022
RS Pillay	Non Executive	
TP Zulu	Non Executive	
R Reddy	Non Executive	
O Mathibe	Non Executive	
QE Munyai	Executive	
MS Tonjeni	Non Executive	
C Dinkelmann	Non Executive	
S Pillay	Non Executive	
J Van Heerden	Non Executive	
L Loots	Non Executive	Appointed 29 June 2021

4. Events after the reporting period

The directors are not aware of any significant matter or circumstance arising since the end of the financial year, not otherwise dealt with in this report or the financial statements, which significantly affect the financial position of the company or the results of its operations to the date of this report.

5. Going concern

The directors have reviewed the company's performance and are of the opinion that COVID-19 will not materially affect the company.

The directors believe that the company has adequate financial resources to continue in operation for the foreseeable future and accordingly the financial statements have been prepared on a going concern basis. The directors have satisfied themselves that the company is in a sound financial position and will be able to meet its foreseeable cash requirements. The directors are not aware of any new material changes that may adversely impact the company. The directors are also not aware of any material non-compliance with statutory or regulatory requirements or of any pending changes to legislation which may affect the company.

6. Auditor

BDO South Africa Incorporated will continue in office in accordance with Section 90 of the Companies Act 71 of 2008.

7. Secretary

The company secretary is Nozuko Mxunyelwa.

Independent Auditor's Report



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Independent Auditor's Report

To the Participants of

Consumer Goods & Services Ombud (Non-Profit Company)

Opinion

We have audited the financial statements of Consumer Goods & Services Ombud (Non-Profit Company) (the company) set out on pages 35 to 36, which comprise the statement of financial position as at 28 February 2022, and the statement of profit or loss and other comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the financial statements present fairly, in all material respects, the financial position of Consumer Goods & Services Ombud (Non-Profit Company) as at 28 February 2022, and its financial performance and cash flows for the year then ended in accordance with the International Financial Reporting Standard for Small and Medium-sized Entities and the requirements of the Companies Act of South Africa.

Basis of Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the company in accordance with the Independent Regulatory Board for Auditors' Code of Professional Conduct for Registered Auditors (IRBA Code) and other independence requirements applicable to performing audits of financial statements in South Africa. We have fulfilled our other ethical responsibilities in accordance with the IRBA Code and in accordance with other ethical requirements applicable to performing audits in South Africa. The IRBA Code is consistent with the corresponding sections of the International Ethics Standards Board for Accountants' International Code of Ethics for Professional Accountants (including International Independence Standards). We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Information

The directors are responsible for the other information. The other information comprises the information included in the document titled "Consumer Goods & Services Ombud (Non-Profit Company) Annual Financial Statements for the year ended 28 February 2022", which includes the Directors' Report as required by the Companies Act of South Africa. The other information does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express an audit opinion or any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

HM
HM

BDO South Africa Incorporated
Registration number: 1995/002310/21
Practice number: 905526
VAT number: 4910148685

Chief Executive Officer: B Mokoena

A full list of all company directors is available on www.bdo.co.za

The company's principal place of business is at The Wanderers Office Park, 52 Corlett Drive, Illovo, Johannesburg where a list of directors' names is available for inspection. BDO South Africa Incorporated, a South African personal liability company, is a member of BDO International Limited, a UK company limited by guarantee, and forms part of the international BDO network of independent member firms.



Responsibilities of the Directors for the Financial Statements

The directors are responsible for the preparation and fair presentation of the financial statements in accordance with International Financial Reporting Standard for Small and Medium-sized Entities and the requirements of the Companies Act of South Africa, and for such internal control as the directors determine is necessary to enable the preparation of the financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the directors are responsible for assessing the company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the company or to cease operations, or have no realistic alternative but to do so.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements. As part of an audit in accordance with ISAs, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the directors.
- Conclude on the appropriateness of the directors' use of the going concern basis of accounting and based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation. We communicate with the directors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We communicate with the directors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

BDO South Africa Inc.

BDO South Africa Incorporated
Registered Auditors

Happymore Mutiwasekwa
Director
Registered Auditor

28 June 2022

Financial Statements

Consumer Goods & Services Ombud (Non-Profit Company)

(Registration number 2014/084742/08)

Annual Financial Statements for the year ended 28 February 2022

Statement of Financial Position as at 28 February 2022

Figures in Rand	Notes	2022	2021
Assets			
Non-Current Assets			
Property, plant and equipment	2	206 158	218 552
Current Assets			
Trade and other receivables	3	2 581 618	1 231 277
Cash and cash equivalents	4	25 077 169	21 243 195
		27 658 787	22 474 472
Total Assets		27 864 945	22 693 024
Equity and Liabilities			
Equity			
Retained income		23 431 058	21 138 339
Liabilities			
Current Liabilities			
Trade and other payables	5	1 523 620	1 244 133
Deferred income	6	2 910 267	310 552
		4 433 887	1 554 685
Total Equity and Liabilities		27 864 945	22 693 024

Statement of Surplus or Deficit and Other Comprehensive Income

Figures in Rand	Notes	2022	2021
Revenue	7	20 094 740	18 350 220
Other income		27 978	17 948
Operating expenses		(19 019 898)	(16 961 786)
Operating surplus	8	1 102 820	1 406 382
Investment income	9	1 189 899	1 038 924
Surplus for the year		2 292 719	2 445 306
Other comprehensive income		-	-
Total comprehensive income for the year		2 292 719	2 445 306

Statement of Changes in Funds and Reserves

Figures in Rand	Accumulated Funds	Total funds and reserves
Balance at 1 March 2020	18 693 033	18 693 033
Total comprehensive income for the year	2 445 306	2 445 306
Balance at 1 March 2021	21 138 339	21 138 339
Total comprehensive income for the year	2 292 719	2 292 719
Balance at 28 February 2022	23 431 058	23 431 058

Statement of Cash Flows

Figures in Rand	Notes	2022	2021
Cash flows from operating activities			
Cash generated from operations	11	2 755 095	1 421 160
Interest received	9	1 189 899	1 038 924
Net cash from operating activities		3 944 994	2 460 084
Cash flows from investing activities			
Purchase of property, plant and equipment	2	(112 220)	(106 503)
Proceeds on disposal of property, plant and equipment	2	1 200	-
Net cash from investing activities		(111 020)	(106 503)
Total cash movement for the year		3 833 974	2 353 581
Cash at the beginning of the year		21 243 195	18 889 614
Total cash at end of the year	4	25 077 169	21 243 195





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 www.facebook.com/cgsombud

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 www.youtube.com/channel/UCtyfp8cOY3uPEUao1sID0MA

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