



# HOMEOWNER ASSOCIATION MANAGEMENT SPECIALISTS

*Residential Property Management*



## **ANGOR Property Specialists (Pty) Ltd - Sectional Title Management Specialists**

Established in 1998, ANGOR Property Specialists (Pty) Ltd is a specialist property company. We are proud to be recognised as one of the largest residential Property Management groups in South Africa, managing properties worth in excess of R40 Billion.

We are also one of the leading residential property management companies, specialising in the management of Sectional Title Schemes and Homeowner's Associations.

ANGOR is a systems-driven company with the most technologically advanced programs, specifically tailored and developed for the property industry. Every facet of our business is driven through fully automated, custom- designed systems, which have been implemented to ensure that all processes run seamlessly and without a hitch.

We are currently responsible for the finances, secretarial functions and administrative management of more than 45 000 sectional title and cluster units under our management.



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### Disclaimer

It is the intention of this booklet to offer a general guide to Homeowners Association Developments. Please note that every owner and tenant (and their visitors) is bound by the conduct rules and Articles of Association/Memorandum of Incorporation which are specifically registered to their estate. We recommend that owners familiarise themselves with these documents, both in consideration for others and in order to protect their own interests. A copy of the conduct rules, Articles of Association/Memorandum of Incorporation are available on ANGOR Online at [www.angor.co.za](http://www.angor.co.za) or from your ANGOR Portfolio Specialist (where applicable).



## 1. Useful Sectional Title terms

**Homeowners Association** A residential housing estate consisting of full title homes in a secure / walled estate.

**Stand** A plot of land usually urban, marked off for building purposes. In South Africa a stand is also referred to as an erven.

**ERF Number** Erf numbers identify a property / stand when it is bought and sold and registered at the Deeds Office.

**Common Property** Areas of the complex or buildings that are shared by everyone. Example: Driveway, estate perimeter walls, clubhouse, etc.

**Members** The legal entity made up of all the owners of the Homeowners Association. (Every owner is a Member of the Homeowners Association).

**Directors** Owners or non-owners\* who have been elected by the Homeowners Association to manage / administer the estate and to make decisions on behalf of the owners regarding the day-to-day running of the estate. \*If non-owners are elected, the majority of Directors must be owners.

**Managing Agent** A company who assists the Directors in the day-to-day running of the estate, but who cannot make decisions concerning the Homeowners Association without the approval of the Directors.

**Contribution/Levy** A monthly payment that all Members in a Homeowners Association must pay to the Directors or Managing Agent to cover the expenses of the common property of the estate. Examples of expenses: Security, common property building and garden maintenance, common property water and electricity and insurance over the common property.

**Special Levy** A levy raised to cover the cost of an emergency expense not included in the budget. A special levy is raised when the estate's reserves are not sufficient to cover the emergency expense. Example: Emergency repairs not covered by insurance and not budgeted for: leaking water pipes and lightning damage.



<b>General Reserve Levy</b>	A levy raised to cover future maintenance or upgrade projects. The amount will be included in the budget and voted on at the AGM or SGM. Examples: Common Property repainting, repairing paving, communal swimming pool installation, upgrading the entrance, etc.
<b>AGM</b>	Annual General Meeting. Annual meeting of all the Members of the Homeowners Association. Usually 21 Days* notice must be given to all owners, bond holders and the managing agent. *The notice period is stated in the Memorandum of Incorporation of the Estate.
<b>SGM</b>	Special General Meeting. The notice period of an SGM is stated in the Memorandum of Incorporation of the estate.
<b>Quorum</b>	<p>The number of people required (in person or by proxy) to be present before a meeting commences and must remain as long as the meeting continues.</p> <p>The number of people required to making up a quorum will be stated in the Memorandum of Incorporation of the estate.</p>
<b>Proxy</b>	A proxy is a person who is designated by the owner to represent that individual at a meeting. The designated person may speak and vote on behalf of the owner. A proxy form must be completed and handed to the Chairman / Managing Agent before the start of the meeting. A proxy cannot be the Managing Agent or an employee of the Managing Agent or Homeowners Association.
<b>Articles of Association</b>	Rules that describe the powers and responsibilities of the Directors and deal with the ways that the Directors manage the Homeowners Association. The Articles of Association can only be changed by way of a unanimous resolution. As of 2012, the Memorandum of Incorporation (MOI) replace the old Articles of Association.
<b>Memorandum of Incorporation (MOI)</b>	The Memorandum of Incorporation replaces the previous Articles of Association and includes the conduct rules of the estate.
<b>Conduct Rules</b>	Rules that determine the behaviour of the residents (owners and tenants) living in the estate. Directors have a duty to enforce the conduct rules. As of 2012, Conduct Rules form part of the Memorandum of Incorporation of an estate.



<b>Home Insurance</b>	Insurance cover over the structure of your home. Each owners is responsible for organising and paying of the home insurance for his / her home.
<b>Household Insurance</b>	Insurance cover over the contents of your home. The resident of the home (owner / tenant) is responsible for organising and paying of household insurance.
<b>Common Property Insurance</b>	Insurance over the common property areas of the estate. The Homeowners Association is responsible for organising and paying the common property insurance. Each member contributes towards the common property insurance monthly. The amount will be part of the monthly levy or will appear as a line item on the levy statement.
<b>Liability Insurance</b>	Insurance that provides protection from claims arising from injuries or damage to other people or property.
<b>Rates and Taxes</b>	Tax based on the market value of properties, which are recorded in the General Valuation Roll. The rates and taxes are used to pay for public services provided by your local municipality including the maintenance of roads and traffic control, and to provide public parks, libraries, clinics, recreation centres, etc.
<b>Domestic Effluent</b>	The waste water from your home that flows into the city's sewage system. Waste water comes from your basins, sinks, showers, baths and toilets. The monthly fee collected is used to maintain the sewage system and to treat, clean and purify the waste water.
<b>Domestic Refuse</b>	The rubbish from homes that is disposed of in bins and collected by the city. The monthly fee pays for the service to collect the refuse.

## 2. What do I own in a Homeowners Association?

The owner acquires the title to a stand (identified by it's ERF number) along with any structures on the stand and an undivided share of the common property. The sale of a home in a Homeowners Association is registered at the Deeds Office.



### 3. How Full Title differs from Sectional Title

In a Full Title Property, the owner would take full responsibility for his / her own walls, roof, garden, private pool, etc, whereas in a Sectional Title Scheme, owners share the benefits, responsibilities and costs with all other owners.

In a Full Title Property, the rules are set out in the Memorandum of Incorporation of the estate. The municipal bylaws also apply to the residents of the estate.

Importantly, the owner of a Full Title Property is responsible for any and all expenses for maintaining and improving his property. The Directors of the estate are responsible for maintaining any common property in the estate, utilising funds collected from the Members.

### 4. Requirements of living in a Homeowners Association

Every resident living in a Homeowners Association must abide by the rules of the estate, which are structured to ensure harmonious communal living.

Every resident living in a Homeowners Association must abide by the Articles of Association / Memorandum of Incorporation as registered with CIPC (Companies and Intellectual Property Commission).

Each resident must respect the right of the other residents to live in harmony in their home.

Owners are obliged to pay their allocated portion of the costs of running the estate. These costs are covered by the levies. Should owners fail to pay their levies they will face costly legal fees which could even result in the eventual loss of their property.

Owners are obliged to repair and maintain the outside and inside of their homes. The Homeowners Association is responsible for the upkeep of the common property, which include the estate's perimeter walls, entrance and driveways.

The legal documents for your estate can be found on ANGOR online.

### 5. Responsibilities of a Director

Directors are elected by Members of the Homeowners Association at the annual general meeting and represent them in running the affairs of the estate. Ultimately, they take responsibility for managing the finances and the day-to-day affairs of the complex. The Directors are governed by instructions from the members of the Homeowners Association and also by the Articles of Association / Memorandum of Incorporation of the estate. Directors are responsible for managing the estate budget, for the collection of levies and ensuring that the residents adhere to the rules of the estate. They also manage the common property and the maintenance of the communal areas and that the insurance cover for the common property is sufficient.

Directors may decide to appoint a Managing Agent to assist them in the management of the financial affairs of the estate. The Managing Agent will at all times report to the Directors.





When elected to office, a Director should ensure that he / she obtains copies of the estate's registered Articles of Association / Memorandum of Incorporation and its registered conduct rules as soon as possible. These documents are available on ANGOR online.

Directors responsibilities include:

### **A. Levy Collection**

It is the duty of the Directors to ensure that the levies are adequate, collected timeously and to follow up on those who fall behind to ensure that each owner pays his/her fair share towards the monthly running costs of the estate. They are responsible for ensuring that levies do not fall into arrears and that the money collected is banked and used correctly. If the Directors or their Managing Agent fail in this task, they will jeopardise the entire future of the estate.

Directors must keep a record of all Homeowners Association transactions, including the financial accounts. They will have to sign off all expenditure.

They must ensure that payments, as determined by the budget, are made as and when required, and that the budget is not exceeded.

Directors must ensure that no individual Director benefits financially or is allowed to have an interest in the estate that may conflict with his / her role as a Director. No dual loyalties are ever acceptable, unless these have been declared at the time of appointment and have been minuted.

### **B. Meetings**

Directors are responsible for arranging the AGM and other special general meetings to be held, and for ensuring that the documentation for these is ready, on time and is accurate.

They must keep minutes of all annual, special and Directors meetings and proceedings.

Ensure that these minutes are put into a minute book which has to be stored in perpetuity.

Record every resolution passed by the Homeowners Association, whether as part of a regular meeting, or as a special general meeting.

### **C. Conduct Rules & Articles of Association / Memorandum of Incorporation**

Since 2012, the Conduct Rules form part of the Memorandum of Incorporation.

Directors ensure that the owners, their tenants and visitors abide by the conduct rules as determined by the owners of the estate.

They ensure that they, other Directors and any other agents used to assist the Directors in their duties abide by the Articles of Association / Memorandum of Incorporation.

### **D. Management of Common Property**

Directors are responsible for the control, administration and management of the common property for the benefit of all owners.

They manage the maintenance of common property, ensuring it is always in good repair and does not depreciate in value. e.g.: perimeter walls, driveway paving, estate entrance, estate security, etc.

They attend to the insurance and improvements of common property. They are responsible for ensuring that access into and out of the estate is secure and well managed.





## 6. Responsibilities of a Managing Agent

Due to the fact that Directors are volunteers who take on the responsibility of managing the affairs of a complex on behalf of their fellow owners, it is often practical for them to employ the services of a Managing Agent who is an expert in Homeowners Association administration. The responsibilities of a Managing Agent can vary, but are usually outlined in a formal memorandum of agreement between the Directors and the Managing Agent. This document specifies the exact procedures and services which will be undertaken by the Managing Agent. Ultimately, the Managing Agent takes instruction from the Directors who retain, at all times, the responsibility to ensure that the Scheme is managed in an effective, compliant manner. At ANGOR, we take pride in the fact that we are able to offer our clients a number of unique services which our competitors are unable to match.

## 7. ANGOR's Services



## **A. Financial Management**

- a. We open a trust bank account for each Scheme (we are registered with the Estate Agency Affairs Board, our trust funds are therefore covered through our Fidelity Fund Certificate - ANGOR holds an additional R1 Million insurance cover over our trust funds).
- b. We manage the trust fund account on behalf of the Scheme and through our online facility. Directors have 24-hour internet access to view daily activity on the account. Surplus funds may be placed in investment accounts to maximise interest earnings.
- c. We have introduced a Trust Fund Compliance Committee, consisting of independent members drawn from our managed Schemes. The Committee meets quarterly with the ANGOR Financial Manager and the external Auditor, to examine the accounts for compliance and provides a certificate to recognise those accounts are a true reflection of available funds.
- d. We attend to the payment of all authorised disbursements, including municipal accounts, creditors and suppliers, salaries and wages, PAYE, UIF and COIDA where applicable and registered. All payments are pre-approved by the Directors.
- e. We prepare and distribute the monthly levy statements to owners and tenants.
- f. Administration of all income and levy payments on behalf of the Homeowners Association.
- g. Via a registered debt collector, we follow through on arrears of all levy payments and manage legal collection procedures where necessary.

As part of compliance with new legislation, ANGOR may arrange the Fidelity Fund cover of the Scheme. This cover insures against loss due to fraud, inter alia of all those involved with the handling of Scheme funds.

## **B. Administration**

- a. We provide a unique, tailor-made website, ANGOR Online, which allows owners and residents online access to management information, including real time levy statements, minutes of meetings, Scheme rules, plans and contact details.
- b. ANGOR offers a 24-hour call centre to assist emergency maintenance and logging of after-hours queries.
- c. We provide an electricity/water meter reading service on request.
- d. We provide guidance where necessary on governance and applicable legislation.
- e. ANGOR complete, submit and maintain statutory documentation.
- f. ANGOR submits annual documents and facilitates lodgment of amendments to the Conduct Rules at CSOS.
- g. We provide guidance and advice on the enforcement of the Conduct Rules and MOI Rules.
- h. We prepare and issue clearance certificates for change of ownership when a unit is sold.

## **C. Insurance**

- a. We arrange and manage insurance of the common property buildings and improvements for the Homeowners Association.
- b. We submit and manage insurance claims with the appointed insurance company of the Scheme.
- c. We assist the Directors with maintenance issues on the common property, obtaining quotes where required, for approval by the Directors.



#### **D. Accounting Functions**

- a. We assist the Directors in preparing an annual budget of income and expenditure for approval by the Homeowners Association at the annual general meeting. We assist in the determination of proposed monthly contributions (levies).
- b. We prepare and submit monthly financial reports, including performance to budget, balance sheet, levy roll, customer age analysis, credit control reports, investment account statement and bank statement(s).
- c. We prepare the monthly levy roll, disbursements statement and summary of expenses.
- d. ANGOR prepares the annual audit file.
- e. We arrange the annual audit with the appointed auditor and submit audited statements to the Homeowners Association.
- f. We complete and submit the applicable statutory returns.

#### **E. Secretarial Functions**

- a. We assist in arranging the annual general meeting and any special general meetings, prepare and distribute notices of the meetings and all relevant documentation to the Homeowners Association.
- b. We prepare agendas and attend to all proxies, nominations and attendance registers.
- c. We attend the annual general meeting and any special general meetings, and take the minutes and circulate such to all concerned.
- d. ANGOR provides guidance to Directors on all aspects of the applicable Acts and all procedural matters relating to meetings, notices, special meetings, quorums, resolutions, voting, proxies, etc.
- e. We arrange and attend Director meetings where required and submit minutes, subject to the conditions of our SLA.

### **8. The Budget and Levy (Contribution)**

- a. At the end of each financial year, the Directors prepare the estate budget for the new financial year. Should they employ the service of a Managing Agent, the Managing Agent will prepare the budget for their approval.
- b. The budget is presented to the owners at the estate's annual general meeting.
- c. Owners are required to approve the budget at the meeting and any objections / additions / inclusions are discussed and voted on.
- d. The amount necessary to fund all items on the budget is then apportioned on a monthly basis to each owner.
- e. This amount is then collected monthly from each owner in the form of a monthly levy.



## 9. What does my levy pay for?

- a. The levy charged to a unit will fund a proportionate share of the costs of running the common property, which includes, amongst other items, the maintenance and repairs of the entrance, perimeter walls, security and driveways in the estate.
- b. It covers the cost of the insurance for the common property.
- c. Estate intercoms, fire alarms and extinguishers, communal pool service, common property garden service and lighting also form part of the levies.
- d. Auditing, tax submissions and financial administration fees for the estate are also covered by the levies.
- e. Estate rates and taxes, water, refuse removal and effluent costs for the common property, as well as common property electricity is covered by the levies.
- f. It is essential that a reserve fund is created and maintained to cover any large maintenance and repair costs for the estate, based according to the budget, e.g. painting, wall repairs, waterproofing, security upgrades, etc.

## 10. What happens if I do not pay my levy?

- a. According to Title Deed of the property as well as the Articles of Association / Memorandum of Incorporation, it is a legal requirement that all owners in a Homeowners Association pay their levies.
- b. Levies may not be withheld for any reason whatsoever.
- c. All owners who fail to pay their levies will be handed over for debt collection and will incur legal expenses.
- d. Should owners not make payment, they run the risk of eventually having their property sold on auction to cover the outstanding debt.

## 11. What main items appear on my Levy Statement?

- a. Monthly levy
- b. Itemised costs applicable to your estate or unit. (Examples: Special levy, reserve levy, intercom system, etc.)

## 12. Municipal bill from your Local Council ?

It is the responsibility of each owner to register for and to pay the local council monthly bill.

This bill may include, amongst other items: rates, refuse removal, electricity consumption, water consumption and domestic effluent.



## 13. Common Property Insurance

This is cover over the common property of the estate. The common property is covered for sudden and unforeseen events, for example: fire, impact, storm, wind, etc.

The event must be an insured peril as per the policy for the estate. A copy of the policy may be viewed on ANGOR Online or you can request a copy from your ANGOR Portfolio Specialist.

## 14. Home Insurance and Household Insurance

It's a well known fact that for most people, their home is their biggest investment. It stands to reason then that you will want to ensure that you have adequate insurance cover to protect your house and the contents in your home.

There are two kinds of insurance that you need to take into consideration, **Home Insurance (structure)** and **Household Insurance (contents)**.

Home Insurance (structure)

This is cover over the actual structure of your home – i.e. the walls, ceiling, floors, doors, windows and anything that's fitted or permanently attached to them, e.g. fitted carpets, lighting, cupboards, etc. (If you took your home and removed everything not fixed down or attached to the home, what's left would be covered by home insurance.) In a Homeowners Association it is the responsibility of the owner to organise and pay for the home insurance.

Household Insurance (contents)

It is in the best interest of any owner / tenant to take insurance over the contents of their home. This insurance is not compulsory and is at the discretion of the individual homeowner. It covers your own personal effects – everything which you have put in your unit: furniture, appliances, home furnishings and accessories, area rugs and loose carpets, clothing, jewellery and other items which you own and keep in your home.

You are responsible for your own household insurance and should ensure that you make arrangements to take adequate cover against loss or damage to the possessions in your home. Should you need to make a claim for items in your home, you will claim against your insurance company as per your insurance policy with them.

## 15. What is not covered by Home Insurance?

You are not covered for any damage which can be attributed to poor maintenance and which happens over a period of time. e.g. If your geyser bursts suddenly and without warning, you are covered by insurance if your policy does not exclude geysers.

**Most policies will exclude the following:**

- Damage related to poor maintenance (damp, blocked pipes and drains, leaking taps and pipes, etc).
- Defective design or workmanship.
- Loss or damage due to power surges or power outages.
- Retaining walls, land slides or land subsidence (settlement cracks, etc).



## 16. Insurance Excess

Insurance policies have an excess amount payable, unless the policy has an excess waiver in place. The excess is the first amount payable on the claim and is usually paid by the person making the claim against the policy. The amount may vary from insurer to insurer and for a particular claim. The excess information will be reflected in the terms and conditions of the insurance policy.

## 17. Submitting Common Property Insurance Claims

In certain instances, insurers accept that emergency repairs are necessary especially where security is a concern. In an emergency, repairs must be carried out immediately, without the need for obtaining two quotes or waiting for an assessor to inspect the premises. Provided that the claim submitted is within reasonable costs for the work carried out and provided that the correct information is submitted, (invoice and contractor report), the claim will still be processed. For more information contact your ANGOR Portfolio Specialist. To submit your claim, contact [Insurance@angor.co.za](mailto:Insurance@angor.co.za).

## 18. What to do for an impact damage claim

You will need to include an SAPS case number with your claim.

- e.g.
1. Someone drives into the estate entrance gate or wall causing damage.
  2. A tree falls onto the estate guard house, clubhouse or wall

Where the damage has been caused by a third party, their details must be supplied in addition to the police case number.

## 19. What to do if you have a claim regarding your home

Firstly, remember that your estate insurance policy will only cover the common property. You must have your own home insurance and household insurance in place to be able to claim.

To claim for structural issues (leaking roof, wall damaged by falling tree, burst pipe, etc), you will need to have a home insurance policy, which has the event listed as an insured peril. The policy is for your account.

To claim for personal items (appliances, furniture, jewellery, etc), you will need to have a household insurance policy which will be for your account. (Tenants must have their own household insurance policy for their household contents, the owner's household insurance policy will not cover the tenants household contents.)

You will have to report theft claims to the South African Police Service (SAPS) and obtain a case number to include with your insurance claim. If no case number can be provided, insurers cannot process the claim.



## 20. Estate Maintenance

The Homeowners Association appoints the Directors to manage the affairs of the estate. In some instances, they may appoint a caretaker to take care of the maintenance of common property areas. Maintaining the common areas is a major part of the Directors' responsibility and they will ensure that the perimeter walls of the estate are repainted and kept damp free, that the security systems are operating correctly, the common property gardens are maintained and enhanced, etc. If you have a problem with maintenance in your complex, e.g. security issues, gardening issues, common property leaks, etc, please refer these to your Directors.

Any maintenance issue regarding the outside or inside of a home is the responsibility of the owner. Any maintenance must be handled by the owner who should call in his own contractor to attend to the problem. The owner will be responsible for payment on work done.

## 21. Conduct Rules

The conduct rules as part of the Memorandum of Incorporation, lay down guidelines for the conduct of owners and their guests and tenants. Directors, and anyone they appoint to assist with the day to day running of the estate (Managing Agent, caretaker, estate managers, security company, etc), are responsible for enforcing the conduct rules.

It is important that all residents of the estate familiarise themselves with the conduct rules, both in consideration of others and in protecting their own interests.

## 22. Articles of Association

Since 2012, The Articles of Association have been phased out and replaced by the Memorandum of Incorporation. Please contact your ANGOR Portfolio Specialist, if your estate still has Articles of Association.

## 23. Memorandum of Incorporation (MOI)

The Companies Act, no. 71 of 2008 (the Act), has changed the way that companies will be incorporated in future. The Memorandum of Incorporation replaces the previous Articles of Association and includes the conduct rules.

The MOI contains the rules that describe the powers and responsibilities of the Directors and deal with the ways in which the Directors manage the Homeowners Association. The MOI also contains the conduct rules of the estate.

The Memorandum of Incorporation may only be changed or added to, at an annual or special general meeting. The new Articles of Association / Memorandum of Incorporation must be filed with CIPC (Companies and Intellectual Property Commission).



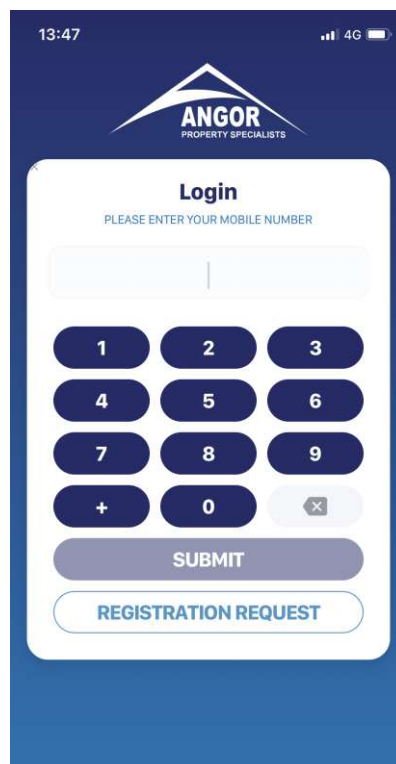


## 24. ANGOR Online – webpage and App

As an owner in an ANGOR managed Scheme, the ANGOR Online system offers you the convenience of managing your property online, from anywhere, at any time. Not only can you access up-to-date statements on your levy account, view your contact details, contact your Scheme’s Portfolio Specialist in an emergency or request account and maintenance assistance, but you can also view essential Scheme information such as minutes of meetings, your Scheme’s conduct rules and more.

Our Online facility offers Directors a vast mine of information. At their convenience and from anywhere in the world, Directors are able to access various documents pertaining to the management of the Scheme, including bank statements, account balances, paid creditor invoices and monthly reports.

ANGOR Online is accessible via web page or App. Visit our website: [www.angor.co.za](http://www.angor.co.za) and select ANGOR Online. The web version is both desktop and mobile friendly. The free ANGOR Online App is available for iOS and Android.

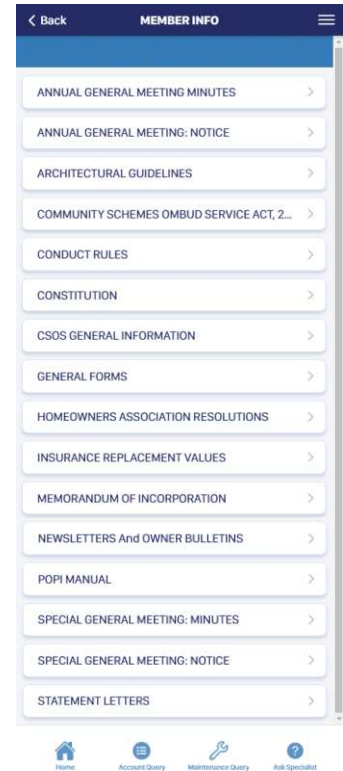
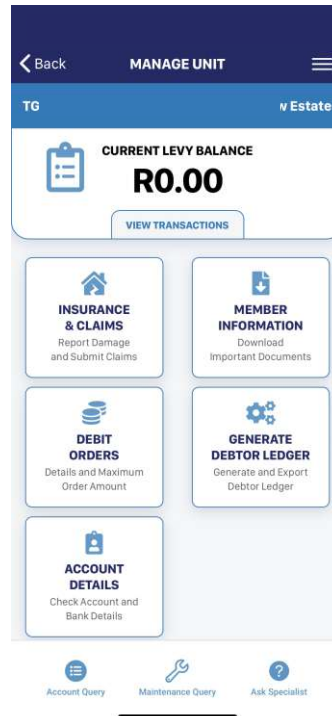


## ANGOR Online for owners

- View a real time levy statement
- Contact your Portfolio Specialist
- Log an Account Query
- Complete a Debit Order Form
- Download a Debtors Ledger
- View your contact details
- Change your ANGOR online password
- Log a maintenance request (*where applicable*)

### Member Section

- Architectural Guidelines
- Community Schemes Ombud Service Act
- Notices & Minutes of Annual General Meetings
- Notices & Minutes of Special General Meetings (*if applicable*)
- Conduct Rules
- Constitution
- CSOS General Information
- General Forms (*if applicable*)
- Homeowners Association Resolutions
- Insurance Replacement Values
- Memorandum of Incorporation
- Newsletters and owner bulletins
- POPI Manual
- Statement Letters (*letters to all owners sent with levy statements*)



## ANGOR Online for Owners - Levy Statement

You can see your current and previous levy statement transactions on the Levy Statement section. You can adjust the date range to any date range since ANGOR started managing your Scheme.

Using the Send or Open icons you can email the Provisional Levy Statement to yourself or open it to convert it to PDF.

The Account Breakdown page will group the transactions on your levy statement by type, allowing you to compare transactions over the selected date range.



Date	Transaction	Amount
30-Apr-2021	Opening Balance	0.00
01-May-2021	Water: Open 819 (8-Mar-2021) Close 829 (8-Apr-2021) 10 Units	221.42
01-May-2021	Levy - Standard	1121.60
01-May-2021	Levy - CSOS	12.43
01-May-2021	Maintenance Plan - 10 Year	309.56
06-May-2021	ACR CREDIT SETTLEMENT - CASHFOCUS	-1965.01
01-Jun-2021	Water: Open 829 (8-Apr-2021) Close 838 (8-May-2021) 9 Units	195.84
01-Jun-2021	Levy - Standard	1121.60
01-Jun-2021	Levy - CSOS	12.43
01-Jun-2021	Maintenance Plan - 10 Year	309.56
07-Jun-2021	ACR CREDIT SETTLEMENT - CASHFOCUS	-1639.43



Date	Description	Amount
30-Apr-2021	Opening Balance	0.00
<b>Water</b>		
01-May-2021	Water: Open 819 (8-Mar-2021) Close 829 (8-Apr-2021) 10 Units	221.42
01-Jun-2021	Water: Open 829 (8-Apr-2021) Close 838 (8-May-2021) 9 Units	195.84
01-Jul-2021	Water: Open 838 (8-May-2021) Close 849 (8-Jun-2021) 11 Units	247.00
01-Aug-2021	Water: Open 849 (8-Jun-2021) Close 858 (8-Jul-2021) 10 Units	221.42
<b>TOTAL</b>		
		885.68
<b>Levies</b>		
01-May-2021	Levy - Standard	1121.60
01-Jun-2021	Levy - Standard	1121.60
01-Jul-2021	Levy - Standard	1121.60
01-Aug-2021	Levy - Standard	1121.60
<b>TOTAL</b>		
		4,486.40
<b>Other</b>		
01-May-2021	Levy - CSOS	12.43
01-May-2021	Maintenance Plan - 10 Year	309.56

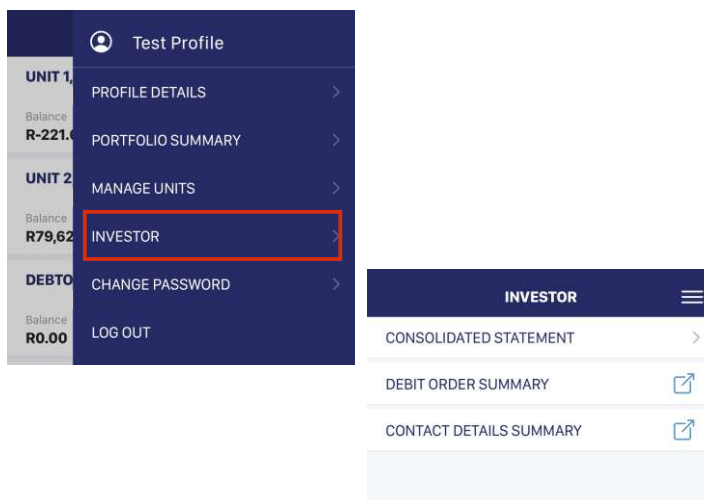


## ANGOR Online for Investors

Property Investors who have multiple units in ANGOR managed buildings, can link all the units to one ANGOR Online profile, making them accessible with one login.

Features available to Investors:

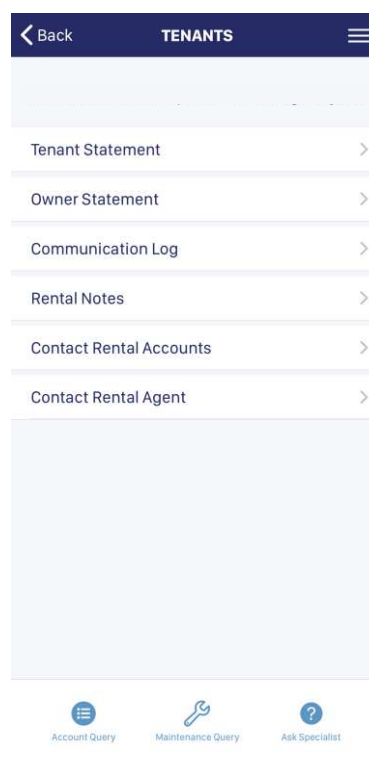
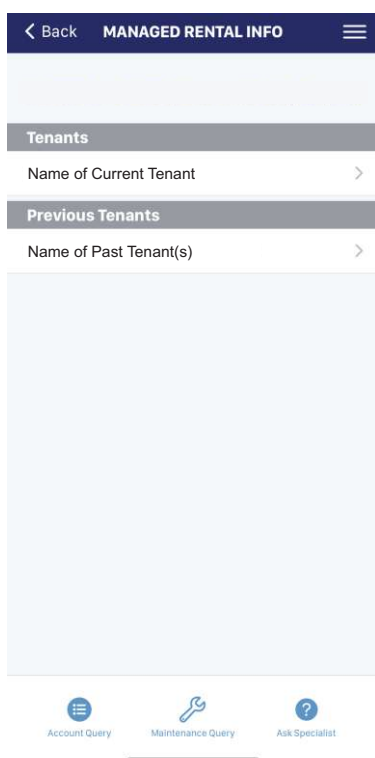
- Download a Consolidated Statement
- Download a Debit Order Summary  
*(Summary of Debit Order details for each unit)*
- Download a Contact Details Summary  
*(Summary of the Contact Details for each unit)*

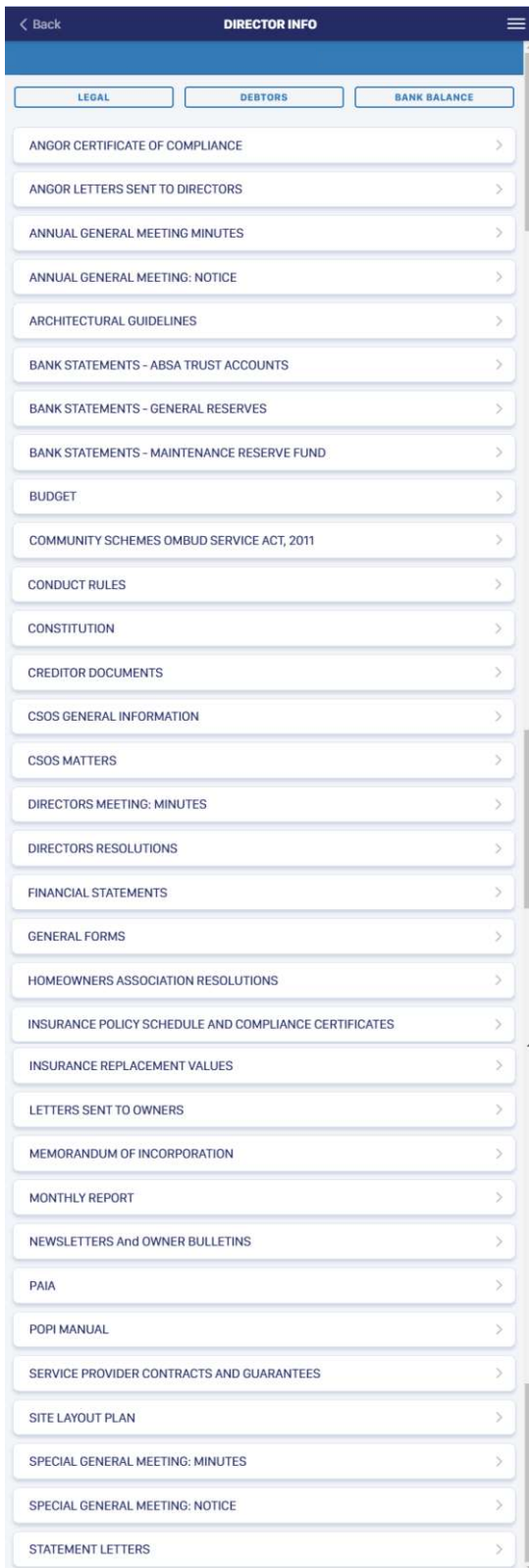


## ANGOR Online for Investors with Rental Units Managed by ANGOR

Rental properties managed by the ANGOR Rentals division can also be viewed on ANGOR Online:

- View real-time balances on all your rental accounts
- Contact the Rental Accounts team or the Rental Agent
- View real-time communication and rental notes
- View a Rent Roll *(detailed financial information on all rental units)*





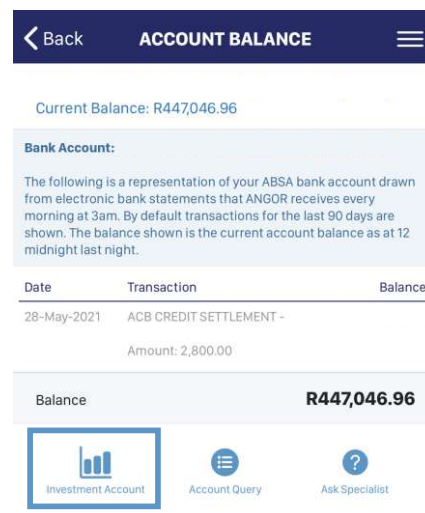
## ANGOR Online for Directors

Directors have access to a vast mine of information pertaining to the scheme.

- ANGOR Certificate of Compliance
- ANGOR Letters to Directors
- Bank Statements – ABSA Trust Account *(internet printout uploaded monthly)*
- Bank Statements – General Reserves *(internet printout uploaded monthly, if applicable)*
- Bank Statements – Maintenance Reserve Fund *(internet printout uploaded monthly, if applicable)*
- Budget *(Current and previous approved budgets)*
- Creditor Documents *(Paid Invoices)*
- CSOS Matters *(CSOS cases related to the Scheme)*
- Directors Meeting: Minutes
- Directors Resolutions
- Financial Statements *(Audited Financials)*
- Insurance Policy Schedule and Compliance Certificates
- Letters sent to Owners *(Letters sent to individual owners)*
- Monthly Report *(previous reports sent by ANGOR)*
- PAI Act Document
- Service Provider Contracts
- Site Layout Plan

Features available to **Directors**:

- Detailed Debtor Information
- Snap Shot of Current Bank Account *(updated daily at midnight)*
- Snap Shot of Investment Account *(updated daily at midnight)*



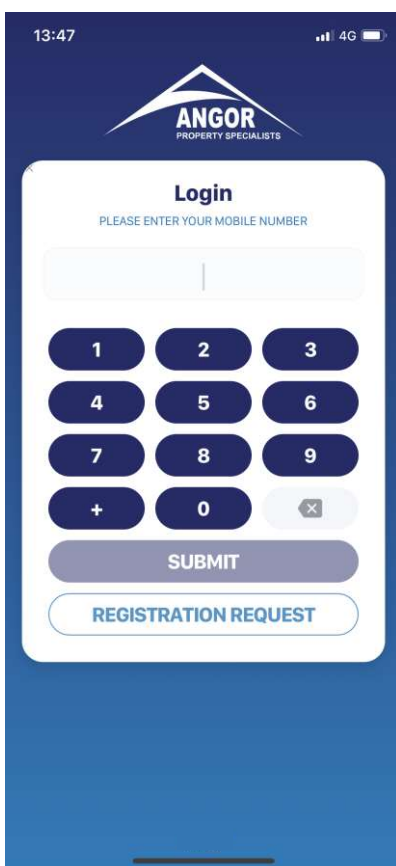
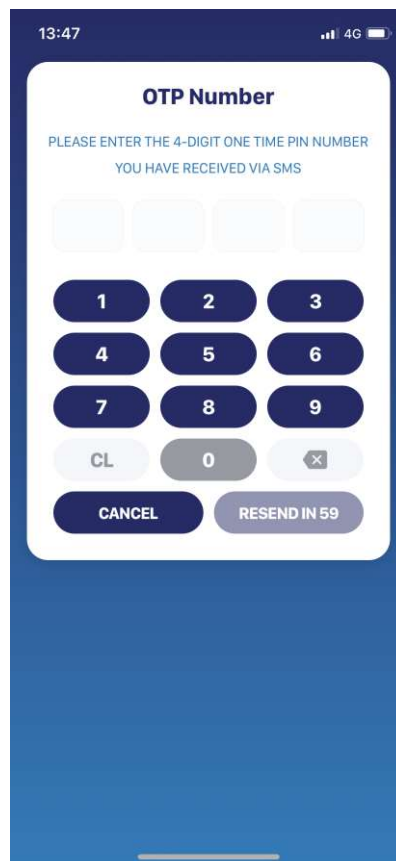
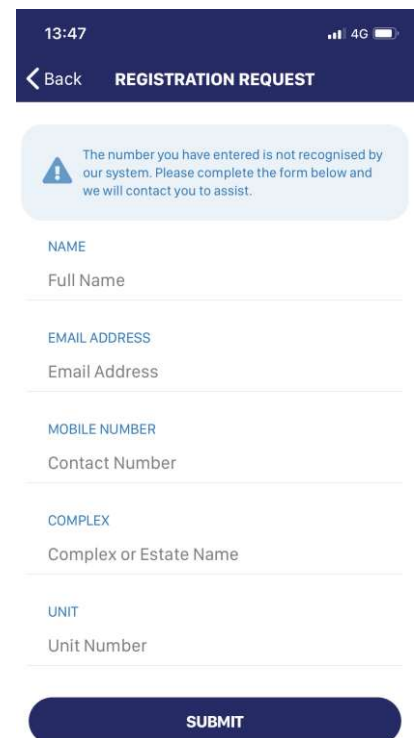
## Accessing ANGOR Online

All Owners with Levy Accounts managed by ANGOR are automatically registered for ANGOR Online with the primary South African cell phone number loaded on the Levy Account. Enter this number to receive the One-Time-Password (OTP). Clients with South African cell phone numbers will receive the OTP via SMS.

Should the system not recognise your cell phone number, please complete the Request Registration page, and the ANGOR Team will link your cell number to your ANGOR Online Profile.

International Clients please enter the international contact number you submitted on the registration form. The OTP will be sent via email to the registered email address.

If you need assistance with ANGOR online, please email: [Marketing@angor.co.za](mailto:Marketing@angor.co.za)




**ANGOR 24-hour call centre:  
087 006 0011**

*Residential Property Management*

