

In 2016 I went back as a locum Dr and I was head hunted by (William Nyamunda one of the Service Providers at DBCSA, then it was under Wentzel & Partners who are now known as The Back Clinic Rehability with Six centers see www.dbcsa.co.za ,DBC because their doctor, Dr Moodley who was then leaving DBC planning to focus on Primary Health Care. I had to undergo DBC THEORY and PRACTICAL training as a GP of 29 years then, as I was told this a specialized space whereby we work as MULTI-DISCIPLINARY TEAM. For two weeks without pay. In that period of the two weeks I learnt that patients were receiving treatment from RISK POOL, which meant that the treatment was not going to exhaust their medical aid funds for the year. (see Annexure 1 under benefits }

I was very upset that this program is AVAILABLE but not ACCESSIBLE to the majority of the people who have medical aids and wanted to find out why.? Dr. Moddley took me to Pretoria to meet Albert van Zijl the CEO of Klinnika, a subsidiary of AHL GROUP. I asked Albert the same question why is this program not accessible to the under serviced people who are donating 80% plus to the medical aid funds. Albert said this program was meant for the affluent. That is when I threw a tantrum (I became EFF alone at that moment). After that I could see a shift, that is when Albert said I am the person he has been looking for, for the past two years. (In retrospect, he wanted to expand DBCSA footprint as it has been in the country for more than 20 years at that time and they were far less than 20 centers in 2016.

As a Locum Doctor then, my boss Mrs Nangi Nyamunda wife to William Nyamunda offered to assist me to find funding as she could see I was passionate about getting my own DBC center in underserviced areas in SA. She asked me to sign an NDA that says I will give her 2% of the funds that she has assisted me to get because she knows Grace in the funding department as she can introduce me after. After this I was invited by Albert to their offices Klinnika (Pretoria) and when I told him about the above incident he said why would I want a Zimbwean woman to assist me when I am a Black South African and I can apply myself directly without having to pay anyone. He can assist.

In that meeting he told me they will do workshops with me to assist on non -financial support to get funding and no one must know they are assisting me. (I did not even know who is "they" at the time). Out of excitement I told Albert that I was going to contact Dr Victor Ramathesela who was then doing a health care program facilitated by BONITAS on Saturday mornings with SABC 2 which was watched by majority of underserviced areas and I was once invited by him as a weekly Drum columnist advising doctor. Same day when I went back to where I was working as Locum, they had just moved from Rosebank to the new site at present which is Sandton. I met William Nyamunda husband to Nangi the boss mentioned above who told me they are going to pause my services as their Locum doctor with immediate effect. I left and sent him a WhatsApp message asking him for how long will they pause my services, and he said it was indefinite and I was with them for more than 6 months. Then I was advised to take them to Labour law and I did. (In retrospect, the pattern was repeated by DAPI the existing partners I am in a legal split with as I write this, who were praised by Albert tha they are good in business already in less than a year at DBC with one center in Bedfordview they make 60% profit, meanwhile I was thinking strongly to see the EAST LONDON DBC CENTER to any of the existing DBCSA SERVICE PROVIDERS. I was meant to be the consulting doctor for two of the three

centers that belonged to me (DBOAI) in Gauteng, SOWETO and JHB CBD centers. I was supposed to work for four months and I only worked one month, May 2022 and was dismissed not to consult again).

Before contacting Dr Ramathesela as mentioned above, I received an invitation from Klinnika on 18 July 2017 that said myself and Dr Gilau who has been with DBC many years (see FIND TREATMENT CENTRE NEARYOU) are invited by BONITAS to join Dr Ramathesela on the Bonitas house call program to discuss chronic back and neck pain and treatment options. It said the program will be air on Saturday the 22 July 2017 at 08:30 on SABC 2. (In retrospect, looking at the recipients of that email my then bosses who fired me were cc'd. Klinnika assisted with the preparation of the presentation and at that time I did not know even own one center, had not even received any funding for the program). In retrospect this was one of the abuse of a Black South African Woman to advertise DBCSA, as I know there was never such a program before that date. .

We had workshops, (see attached spreadsheet as ANNEXURE 2) that were planned by Klinnika to assist me with application to AHL CSI (see attached application ANNEXURE 3), that they presented on my behalf to AHL CSI/ ESD executive committee and I heard it was approved for three years, later on they said it was approved for full 5 years and it will be a rent to own verbally from Albert van Zijl.(In retrospect I know this for sure because on this date 21 September 2017 it's the birthday of the doctor who trained me and introduced me to Albert. So I called him after that meeting wishing him HBD and he asked how did the meeting go and I said they are renting the machines monthly for 5 years. He asked how long am I going to rent the machines?, then I said Albert said it was a rent to own after 5 years, which was later confirmed on an email 10 November 2017 by Marique from Klinnika) SEE ANNEXURE 4 with 5 years and ANNEXURE 5 email dated 14 November 2017 at 2.27PM to back date to 21/09/2017 and AHL driver to collect original copy which I never received back ONLY THE PHOTOCOPIED one (see attached ANNEXURE 6.) The irony about this one, though I cannot remember the date I was supposed to meet the AHL EXECUTIVE DIRECTOR for signature at 10am I received a call from Marique cancelling that appointment and I was sooooo disappointed because I thought I was finally going to meet these AHL whom I never met as everything was by Klinnika. I still want that original copy I never received, the original signed copy by both myself and the executive director Grace Khoza who apparently signed the documents on the 22 September without initials and the content is different as the monthly rentals for the DBC equipment by AHL were to rent to own and nothing about DBOAI paying back the exact amount to Klinnika , see invoice (ANNEXURE 7) from Klinnika to DBOAI of the same equipment that is AHL/CSI/ESD of contract ending December 2022, which is now terminated on 17 October 2022, see termination letter (ANNEXURE 8)which refers to arrears and Klinnika/ AHL legal Lindokuhle Mbongo whereas AHL/CSI would not pay DBOAI monthly.

Meanwhile, also on Albert's advice when DBOAI realized intense financial strain post COVID19 Pandemic. (which I believe was his initial strategy to see to it that I grow too fast without maximizing on the first set, which only started September 2018, advised that I can make more money with two sets as one set is paid by AHL, and now I can rent the second set directly from

Klinnika which was placed and still placed in DR S K MATSEKE MEMORIAL HOSPITAL, SOWETO January 2019) I asked him if we as DBOAI can ask for the rental extension from AHL/CSI for the 8 months we did not submit invoices to AHL/CSI from December 2017 to July 2018, he said I can try because that is another contract not with Klinnika. I did ask my PA Dumisani Ngoma to do as discussed emails sent 21 July 2022 (see ANNEXURE 9). However telephonically Mosah Nkosi told Dumisani Ngoma my PA they will opt to pay, not extend the contract. Instead the termination of the rentals is due to what DBOAI owes Klinnika, which is less than what is due to DBOAI from AHL/CSI.

Things to consider

1. The CSI equipment in JHB CBD expires in December 2022 as that is the original set that was in Protea Glen moved by Klinnika September 2019. (see ANNEXURE 10).
2. The award that had CAPEX and OPEX of R 1 280 000 was in the same award of December 2017 which was used to start up the Protea Glen DBC Center. The reports are with the AHL/CSI office with how the money was used including being referred by Albert to use TCHM (The Cheese Has Moved) also a subsidiary of AHL GROUP. (see confusion on ANNEXURE 11)
3. The CSI equipment presently in East London center was awarded as a cash sale (See attached documents from AHL CSI 2019, Klinnika confirmation letter that DBOAI paid and DBOAI acknowledging the receipt of R 1 240 000 to AHL CSI) ANNEXURE 12. How can a cash sale of DBC EQUIPMENT acknowledged by all 3 parties expire? As per annexure 11 above.
4. The absence of the physical original copies signed by both DBOAI director and AHL executive director Grace Khoza are in question because of the content regarding rent to own missing on the document we have.
5. The relationship between Klinnika and service providers is franchisor and franchisee. Klinnika is a 100% subsidiary company of AHL Group of companies. AHL would pay the monthly rental to DBOAI which in turn Klinnika would invoice DBOAI the same amount (see attached invoice to AHL from DBOAI and attached invoice from Klinnika to DBOAI of the same equipment that is registered as AHL/CSI/ESD to DBOAI.) ANNEXURE 7
6. The content on the original copy that was collected by AHL driver sent by Marique of Klinnika is the information in question as the existing emailed copy by Klinnika , please refer page 5 of 9 clause 5.1 is in contradiction with the verbal communication by Abert van Zijl CEO of Klinnika on the 21st September 2017, witnessed as per telecon with the doctor who trained me.
7. How does this qualify for CSI spending? Although CSI contract is with AHL, Klinnika choses to terminate and give licenses without due regard for the basic principle of CSI. After the termination letter received 17 October 2022 we kept receiving HARASSMENT emails from 19 October 2022 (ANNEXURE 13) pounding us for BEE even with calls to both Bonginkosi and Dumisani in those emails by Mosah Nkosi and template for a letter to be dated this year, yet although we were short listed and even did a teams interview we followed up for results and we were told we did not get funding and Nonjabulo

Madungandaba said on that call she is sorry we will receive an email informing us of such, till today we have not received that email, of we regret you did not qualify!

Conclusion:

We need approval from AHL CSI /ESD Director to confirm the content on page 5 Of 9, clause 5.1 because as far we are concerned as DBOAI the equipment that was originally in Protea Glen which now is at JHB CBD will be 100% owned by DBOAI as per verbal communication by Klinnika CEO that it is rent to own after 5 years of monthly rentals.

NB: In this particular award of 2017, I never met any of the officials from AHL CSI and due to the trust I had in Klinnika, I never expected that there would be rigging of documents, EVER! The second award of 2019 from AHL CSI /ESD was also not my application, the application was done by Klinnika on my behalf and I was not even aware until the money showed up in my account on the 1st July 2019 to purchase cash the machine.

YOU MUST BEQUESTIONING YOURSELF? SO why only now after 5 years? When did you notice that you were used as a Black South African Born Woman to get Klinnika contracts from government as BEE? It is after I partnered with DAPI, one of the service providers who came highly recommended by Albert as making profit of 60% being less than a year with DBC protocol and one center in Bedfordview under Klinnika. He also recommended that I approach the Nyamunda's of which I did. I even approached the owners of the center in Midrand as I know both owners, one of them Danny Matlou we were working together at Wentzel and Partners, myself as GP and him as a Physio. He even worked at DBOAI from Jan 2019 in Soweto center till he left abruptly in May 2021. Dr Langa his partner is a DR in Soweto Maponya Mall I am the one who trained him DBC! Danny is the one who gave me DrAsmal of DAPI in Bedfordview as I really wanted to sell East London. So I called Dr Asmal on a Monday, I had met with Albert on a Friday, and he said he is meeting the DAPI people the following Wednesday in Bedfordview as they want to buy a new set for Alberton, he will inform them about DBOAI wanting to sell East London and they have money. SOO it so happened I met Dr Asmal before he could meet him the following Monday. We met again the following day, now I came with my PA Dumisani and he proposed that we do the 70:30 profit share, which was Albert's advice to me as I planned to buy the TWO DBC SETS by SEFA money (by the way that's another story on its own in retrospect, he refused the approved money by SEFA for MTHATHA and NELSPRUIT, which he was aware of as we even visited the KIAAT MEDICAL SUITES, where I have a FNB bond approved for 70%, instead he said with out of JHB centers he suggests I work with a local partner, I took Albert at his word as he would even say I came at the right time to DBC because he can help me as he has taken long to get to where he is even drew a graph! Soo I had shared on Monday with Dr A that story. He came with that suggestion the following day and said he will tell Albert as they are meeting to get his blessing. The rest is history, as in 2months I realized this was a set up from 2017! WHEN WE COMPARED THE SERIAL NUMBERS ON THE QUOTES TO SEFA AND ON THE RENTAL COTRACTS WERE SWOPPED AROUND, THAT'S WHEN MYSELF AND MY PA AND ACCOUNTANT SAW THE SHENANIGANS IN DAPI, AND THE RELATIONSHIP WAS IRREVOCABLE BROKEN! When we received that letter that was now transferring even the rentals to DAPI on that 23 and 24/08/2022 from Klinnika (ANNEXURE 14). Ironically, we were to have a round

table with both our lawyers with DAPI! We refused to sign as per above story recon. After I received that letter around 11 while our round table meeting was at 1pm with DAPI, I called Albert, who said " its not me, its AHL legal, I am just an employee ". " you know its not about the money, remember we gave you time in June, I was supposed to update my arrears before their financial year end so I asked to pay my arrears not on the 01/06 but 15/06/2022, of which I did. (see ANNEXURE 15). Abert is highly aware of the financial strain especially after I received the 2019 funding to purchase the next machine I was not even aware of until the money came into my account on 01 July 2019, it takes 5 to 6 months from order to delivery of DBC EQUIPMENT from Klinnika to Finland. Soo I opted to send it to EAST LONDON with full non-financial support from Klinnika approved site. The EL centre opened in Jan 2020 and COVID19 hit hard in EL. So not only did I take a huge ABSA loan, I had rent and staff to pay in all 3 centers, we even applied for covid loan from AHL. So our decision to sell EL was not a secret to Klinnika. Soo, that Wednesday he was to meet DAPI, he sent me a text on WhatsApp 30 March 2022 at 10:25 " Morning, I have my meeting this morning, must I still discuss the sale? Regards Albert. I responded with " No please. Will talk later. He responded with OK. By then I knew Dr Asmal had said he will seek Albert's blessing. The rest is HISTORY.