



# HOMEOWNER ASSOCIATION & SECTIONAL TITLE SCHEME MANAGEMENT SPECIALISTS

*Residential Property Management*



**Established in 1998**, now managing in excess of 50 000 units.

**Fully compliant with the PPRA** (Property Practitioners Regulatory Authority) with up to date Fidelity Fund insurance.

### **R1 Million additional Fidelity Insurance Cover**

In addition to the required Fidelity Fund Certificate which we hold with the Property Practitioners Regulatory Authority over possible claims against losses to our Trust Fund, ANGOR is the only Managing Agent who offers an additional R1 Million insurance cover - a precaution we believe will add peace of mind to all our Schemes.

**Founding Member of NAMA** (National Association of Managing Agents) with up to date membership.

### **Separate Trust account for each Estate**

- ANGOR shall assist Scheme Executives to maintain the balance of the funds of the Scheme, in a separate trust account, opened by ANGOR specifically for the Scheme.
- This trust account will be audited.
- Accounts are balanced Real-Time using ABSA host-to-host.
- Bank statements can be viewed by Scheme Executives on the ANGOR Online platform.

### **Investment Accounts**

- General reserve funds are invested in an investment account in terms of Section 32(2)(a) – (e) of the Estate Agency Affairs Act 112 of 1976 and Section 4(g) of the Sectional Titles Schemes Management (STSM) Act.
- Interest earned on the balance of the funds of the Scheme shall accrue to the Scheme on a monthly basis, at the interest rate applicable to the investment trust accounts.
- Invested funds can be accessed within 24 hours.

### **Registered Training Partner with CIMA**

ANGOR is the only Property Management Company in South Africa that is an accredited CIMA International Training Partner. The Chartered Institute of Management Accountants (CIMA) is a worldwide professional body for management accountants. ANGOR is proud to offer our clients the services of some of the most promising management accountants in the business. We are honoured to contribute in developing a new generation of committed, qualified management accountants.

### **Unique Custom Management Program**

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

## **A dedicated Property Management Team**

At ANGOR, each scheme is allocated to a **Portfolio Specialist** who is supported by Portfolio Specialist Administrators, a Financial Controller (CIMA Intern), Help Desk Administrators, Insurance Liaisons, Clearance Specialists and Tax & Audit Administrators. Each Portfolio Specialist oversees a limited number of Schemes allowing better client service.

Our unique software allows the ANGOR team access to all pertinent information pertaining to the Scheme including sent letters, newsletters, paid invoices and insurance policy information. Every team member receiving queries is available to assist ensuring that queries are resolved as quickly as possible.

Our Portfolio Specialists are required to complete the Sectional Title Management Certificate through the University of Cape Town (Paddocks). Regular meetings with service providers and NAMA ensure that our teams are up to date on developments in the industry.

Every new staff member undergoes a rigorous training program run by senior team members, the HR Manager and the Executive Director in charge of Compliance.

## **ANGOR assists Scheme Executives with Financial Management including:**

- Budget preparations.
- Preparing and submitting documents for annual audits.
- Updating Director registrations with CIPC.
- Compiling and distributing levy statements.
- Receiving monthly levy/contribution payments.
- Paying of Homeowners Association Creditors.
- Compliance with legislation.
- Payroll for Homeowners Association employees.
- Issuing of levy clearance figures and certificates.
- Arranging and renewing insurance over the buildings and common property, public liability insurance and fidelity insurance cover.
- Arranging an insurance valuation every 3 years.
- Managing insurance claims against the Scheme's insurance policy.

**ANGOR will provide monthly financial reports**, which include an income and expenditure statement (detailing actual versus budgeted figures), a balance sheet, and standard ANGOR supplementary schedules which the Scheme Executives may require (e.g. Insurance Claims, Levy Roll and Debtors Age Analysis). All the invoices paid during the month are sent with the report.

## **ANGOR assists Scheme Executives with Secretarial Duties including:**

- Record keeping of minute books, attendance registers, minutes of meetings, contracts between the Scheme and service providers and other governance documents supplied to ANGOR.
- Arranging Annual and Special General Meetings by means of distributing notice and information packs.
- Taking and distributing the minutes of Annual and Special General Meetings.
- Taking and distributing the minutes of Trustees Meetings, on request, at no additional charge.

**ANGOR shall advise Scheme Executives on:**

- Procedural matters pertaining to the running of meetings.
- Compliance with the Sectional Titles Schemes Management Act (STSM) and the Sectional Titles Act (STA).
- Regulatory and Statutory compliance with the Protection of Personal Information Act (POPI), the Promotion of Access to Information Act (PAI) and the Community Schemes Ombud Service Act (CSOS).

**ANGOR includes specialist systems and teams:**

- ANGOR Online system available to all Owners with Owner, Director and Investor profiles.
- ANGOR's custom built Property Management software.
- Internal 24-hour call centre for maintenance emergencies.
- SigniFlow, a secure online platform to legally digitally sign documents.
- eftsure, a "Know Your Payee" system to verify payees before EFT payments are made.
- Microsoft Teams application for hosting online meetings.

**ANGOR can, on request, assist with :**

- Meter readings.
- Registration with CSOS and amending of details with CSOS.
- Submitting annual returns to CSOS.
- Meeting Pal meeting management and voting system recommended for AGMs and SGMs.

**ANGOR Online:**

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 current and past transactions on your levy account, generate provisional statements, view your contact details, view essential Scheme information such as minutes of meetings, your Scheme's conduct rules and more, you can also chat with the Help Desk Administrators during business hours to resolve or escalate queries. The Live Chat within ANGOR Online, ensures a secure platform to seek assistance.

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

ANGOR Online is available as a free Android and iOS App and is accessible via our website: **[www.angor.co.za](http://www.angor.co.za)** . The Web App is desktop and mobile friendly.

**ANGOR has embraced digital technology to offer online meetings, digital signatures that are legally binding, online voting and EFT verification.**

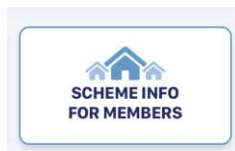
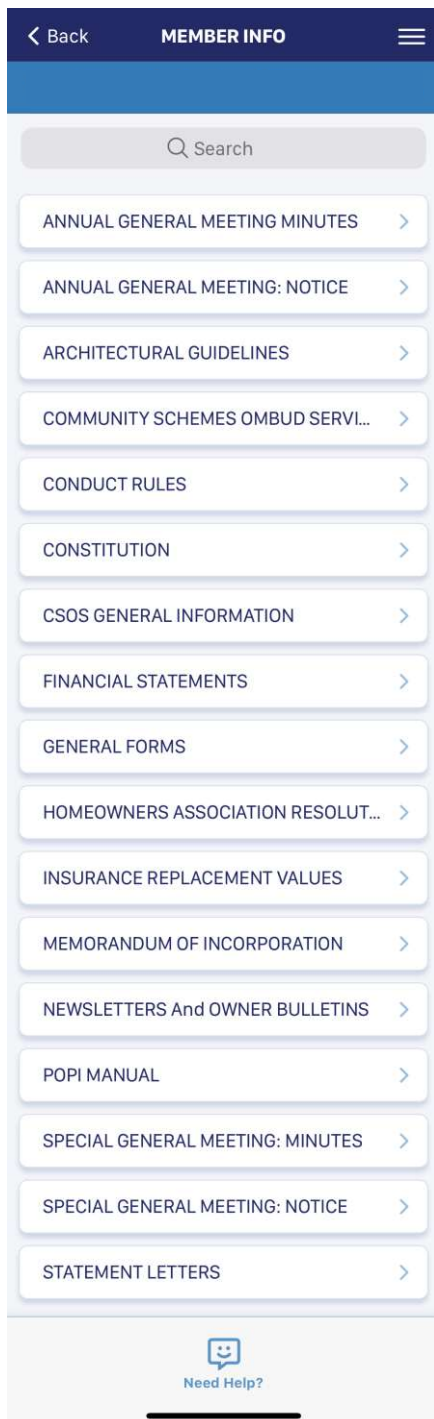
- Through Microsoft Teams, ANGOR is able to host online meetings with Scheme Executives and Members. The Meetings can be recorded when required. These Online Meetings have proven very successful in improving meeting attendance at Annual General Meetings and Special General Meetings.
- Through the secure SigniFlow system, Scheme Executives can approve and sign documents from anywhere. ANGOR's license allows us to circulate documents to Scheme Executives on any device on which they receive emails. Scheme Executives will have a free, password protected account on SigniFlow which will allow them to sign on a computer, tablet or cell phone - no need to print the document. SigniFlow is available to the schemes at no additional cost.
- Through the purpose developed App - Meeting Pal, scheme meetings can be easily managed. Meeting Pal offers a secure App to manage the quorum, in both number and PQ value as well as proxies and voting, in both number and PQ value. ANGOR will set-up the meeting on the platform and assist in running the meeting. The cost of the Meeting Pal license (single meeting or the annual license) is for the Scheme's account.
- In this age of increased cybercrime and fraud, ANGOR has signed up with eftsure to protect the Scheme, the Scheme's Service Providers and Scheme Members. eftsure allows us to "Know Your Payee" through detailed verification performed by the eftsure system. No payments of scheme funds will be made to service providers or Scheme Members who have not been verified by both ANGOR and eftsure.

**ANGOR's Monthly Management Fee:**

- Includes: stationery, printing, the ANGOR Online system, MS Teams Meeting Platform, SigniFlow, eftsure, all services provided by ANGOR and attendance of the Portfolio Specialist at annual general meetings, special general meetings and Trustee meetings.
- Excludes: monthly bank charges & bank administration fees, annual audit fee, annual tax calculation fee, clearance certificates, annual CIPC return fee, annual CIPC submission fee, CIPC Director amendment fees, PAIA registration fee, and optional services: registered post, meter reading fees, CSOS Registration, annual filing with CSOS, attendance at the Ombusman's offices and the MeetingPal platform.

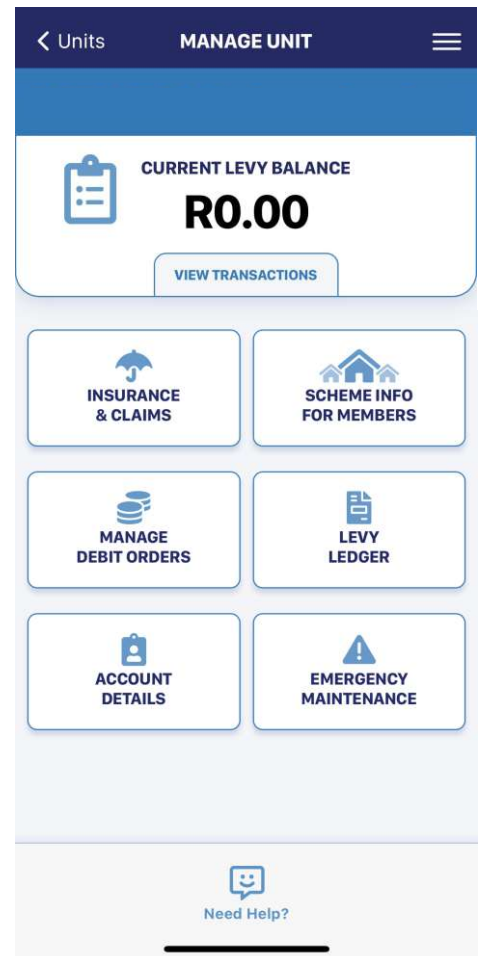
## ANGOR Online for Owners

- View your Levy Statement Transactions - updated daily
- View, send or download a Provisional Statement for a selected date range
- Request / Manage a Debit Order
- Download a Levy Ledger in Excel
- View your contact details
- Chat to the Help Desk Administrators during business hours via live chat



### Scheme Info Section

- Annual General Meetings: Notices & Minutes
- Architectural Guidelines
- Community Schemes Ombud Service Act
- Conduct Rules
- Constitution
- CSOS General Information
- Financial Statements (*Audited Financials*)
- General Forms
- Homeowners Association Resolutions (*Resolutions taken at HOA meetings*)
- Insurance Replacement Values (*Common Property*)
- Memorandum of Incorporation
- Newsletters and Owner Bulletins
- POPI Manual
- Special General Meetings: Notices & Minutes (*if applicable*)
- 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.

**LEVY STATEMENTS**

Opening Balance: R0.00  
Current Balance: R1,665.01

Start Date: 30-Apr-2021  
End Date: 01-Aug-2021

Date	Transaction	Amount
30-Apr-2021	Opening Balance	0.00
01-May-2021	Water: Open 819 (8-Mar-2021)	221.42
01-May-2021	Close 829 (8-Apr-2021) 10 Units	
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	ACB CREDIT SETTLEMENT - CASHFOCUS	-1,665.01
01-Jun-2021	Water: Open 829 (8-Apr-2021)	195.84
01-Jun-2021	Close 838 (8-May-2021) 9 Units	
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	ACB CREDIT SETTLEMENT - CASHFOCUS	-1,639.43

Balance as at Date Selection: **R1,665.01**

Account Breakdown | Account Query | Ask Specialist

**ACCOUNT BREAKDOWN**

Owner/Tenant:  
Opening Balance: R0.00

Start Date: 30-Apr-2021  
End Date: 01-Aug-2021

Date	Description	Amount
30-Apr-2021	Opening Balance	0.00
Water		
01-May-2021	Water: Open 819 (8-Mar-2021)	221.42
01-May-2021	Close 829 (8-Apr-2021) 10 Units	
01-Jun-2021	Water: Open 829 (8-Apr-2021)	195.84
01-Jun-2021	Close 838 (8-May-2021) 9 Units	
01-Jul-2021	Water: Open 838 (8-May-2021)	247.00
01-Jul-2021	Close 849 (8-Jun-2021) 11 Units	
01-Aug-2021	Water: Open 849 (8-Jun-2021)	221.42
01-Aug-2021	Close 859 (8-Jul-2021) 10 Units	
<b>TOTAL</b>		
Levies		885.68
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>		
Other		4,486.40
01-May-2021	Levy - CSOS	12.43
01-May-2021	Maintenance Plan - 10 Year	309.56

## ANGOR Online for Owners - Insurance & Claims

Schemes whose Common Property Insurance Claims are lodged with and managed by the Scheme's Insurance Company must deal directly with the Insurance Company. To assist you with lodging a claim, the Insurance Company's Call Centre Number will be displayed on ANGOR Online when you open the Insurance section.

Schemes whose Common Property Insurance Claims are lodged with and managed by ANGOR, are able to submit a claim, view claims in progress, view insurance related information and request an insurance certificate on the Insurance section. Schemes may have suppliers that are familiar with the Scheme and are selected by the Scheme Executives as preferred suppliers. The contact information of these preferred suppliers will also be available to you on the Insurance section.

**INSURANCE**

YOUR UNITS INSURANCE IS HANDLED BY:

**0861**

Please contact them directly to handle your claim

Please Note: Insurance Claim must be submitted within 30 Days of the event/loss. All claims are subject to underwriter approval. No claim is guaranteed.

OR

**INSURANCE**

TGRP0070A - Unit 70, T - Mountains View ...

SUBMIT NEW CLAIM

CLAIMS IN PROGRESS

CLOSED CLAIMS

POLICY NO: 123456786

DISPLAY BROKER INFO

REQUEST INSURANCE CERTIFICATE

PREFERRED SUPPLIERS

EMERGENCY MAINTENANCE

Please Note: Insurance Claim must be submitted within 30 Days of the event/loss. All claims are subject to underwriter approval. No claim is guaranteed.

**NEW CLAIM**

TGRP0035A - Unit 35, T - Mountains View ...

BURST GEYSER

GEYSER MAINTENANCE

RESULTANT DAMAGE

BURST PIPE

LIGHTING & STORM

ACCIDENT & COMMON PROPERTY

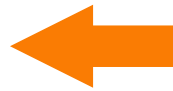
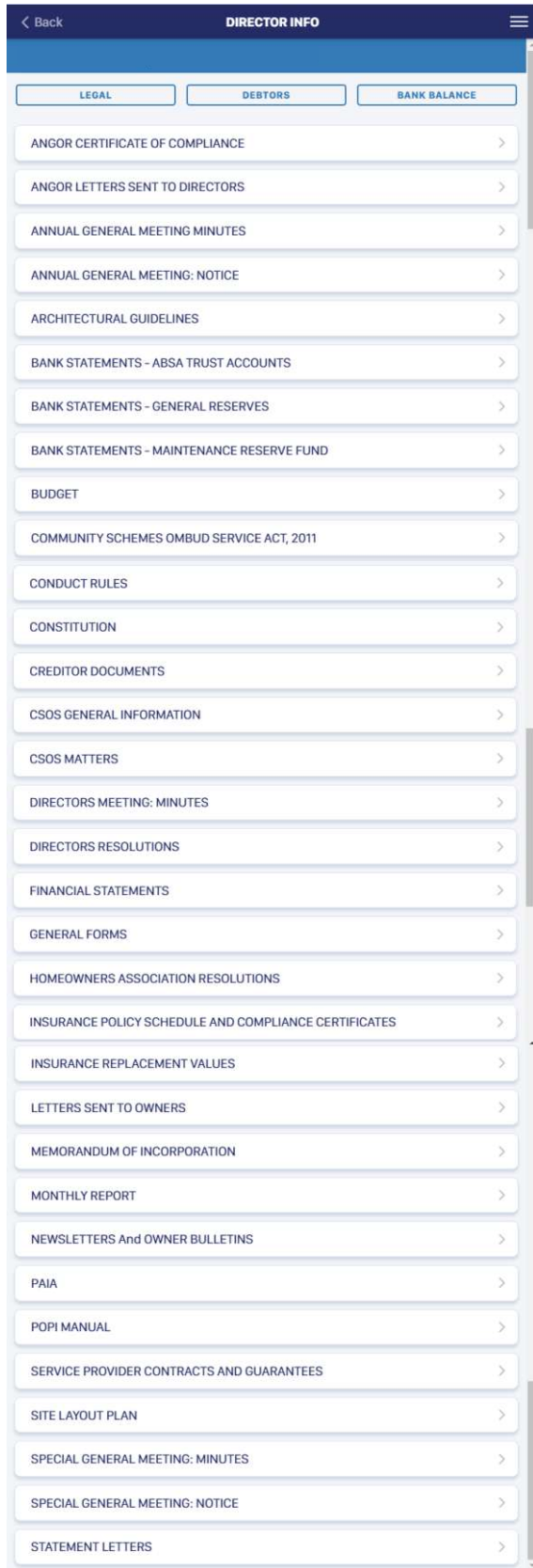
FIRE DAMAGE

3RD PARTY ACCIDENT

THEFT

OTHER

Please Note: Insurance Claim must be submitted within 30 Days of the event/loss. All claims are subject to underwriter approval. No claim is guaranteed.



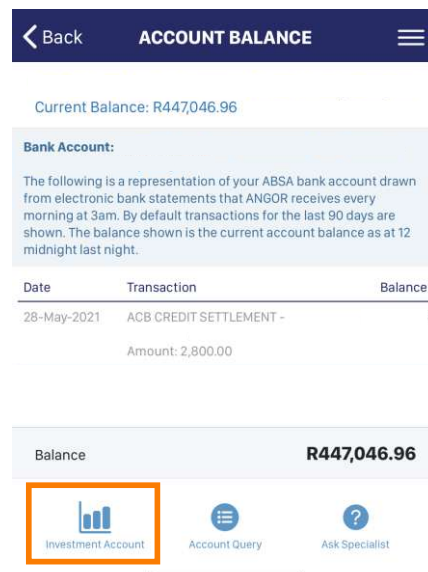
## ANGOR Online for Directors

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
- 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

### Bank Account and Debtor Information available to Directors:

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





# Trusted digital signatures

The latest cryptographic digital signature technology for secure signing of PDF documents

## Dear Scheme Executives,

ANGOR has signed up with SigniFlow® to enable you to sign documents digitally. SigniFlow® uses the latest cryptographic digital signature standards to securely sign PDF documents, which ensures that every document signed with SigniFlow® is legally accepted as a replacement for a handwritten signature.

Our goal is to assist you with signing and approving documents wherever you receive emails, on your device of choice – computer, smartphone, or tablet.

The web-based software is free to use. All you are required to do, is create a free SigniFlow® profile, and this will enable you to create your own unique digital signature that can be used to sign any document electronically.

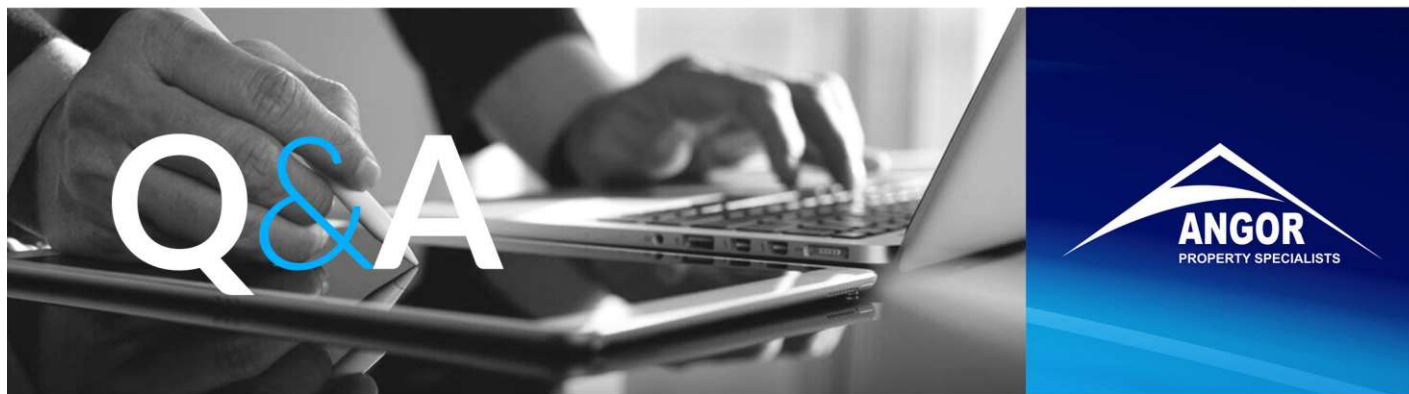
The information required from you to create your secure profile, comprises your names, ID number and contact details. This information is required to confirm your identity (thereby verifying your signature) and is protected in terms of the Protection of Personal Information (POPI) Act.

We trust that – under the “new normal” of remote working, online meetings and less access to printers and scanners – this digital document signing system will benefit you, and allow you and your fellow Scheme Executives to quickly and easily approve and sign quotes, invoices and contracts.

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Be anywhere.





## What is SigniFlow®?

SigniFlow® is a digital workflow, process approval and signature application that is compliant with POPI and GDPR. As such, all information is securely stored.

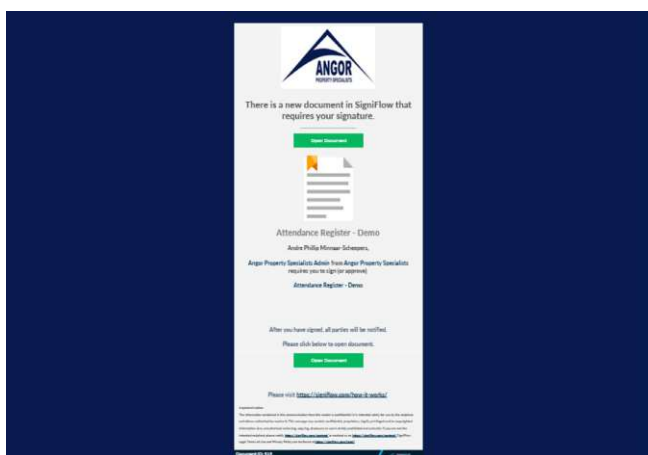
SigniFlow® is designed to digitise processes that were previously paper-based, and therefore lengthy and prone to error. The software not only greatly simplifies the approval process, it also guarantees that every document, contract and approval is legally accepted and binding, while protecting both the person that initiated the workflow and the person(s) signing the document.

## Why SigniFlow®?

Angor Property Specialists has partnered with SigniFlow® to digitise the approval of documents sent to Scheme Executives. Previously, this process required documents to be printed out, signed, and then scanned back in and emailed back to the Portfolio Specialists, which was an ineffective, drawn-out process that created unnecessary admin for Scheme Executives. SigniFlow® digitises paper-based process and allows Scheme Executives to sign documents digitally from anywhere, thus reducing administration and improving corporate governance.

## How do I know the email requesting my signature is not spam?

Below is a sample of the email that will be sent to the user:



When a document requires a signature, the person(s) that need to sign the document will receive an email notification with a link in the email that clicks through to the document in question.

## Why must a user have a business profile to sign a document?

SigniFlow® is compliant with both the POPI and the ECT act, which require at least one level of authentication to be in place when a document is signed electronically, in order for the signature to be legally binding. For this reason, every user that signs a document using SigniFlow® needs to complete a once-off registration.

The registration requires a name, email address and cellphone number. These fields are all verified against the individual's ID number to cement verification and authentication, and all information is used in accordance with the POPI Act.

Once the registration has been completed, the user will be able to log in to the platform using their user-defined password and email address.

## What if I need assistance with SigniFlow®?

If at any time you need assistance with SigniFlow® a call can be logged with the 24-hour Helpdesk via [support@signiflow.co.za](mailto:support@signiflow.co.za).

Please include the following information when logging a call:

- Your email address
- Your contact number
- The Document ID (you will find this on your Document in the SigniFlow system)
- A brief overview of the issue you need assistance with

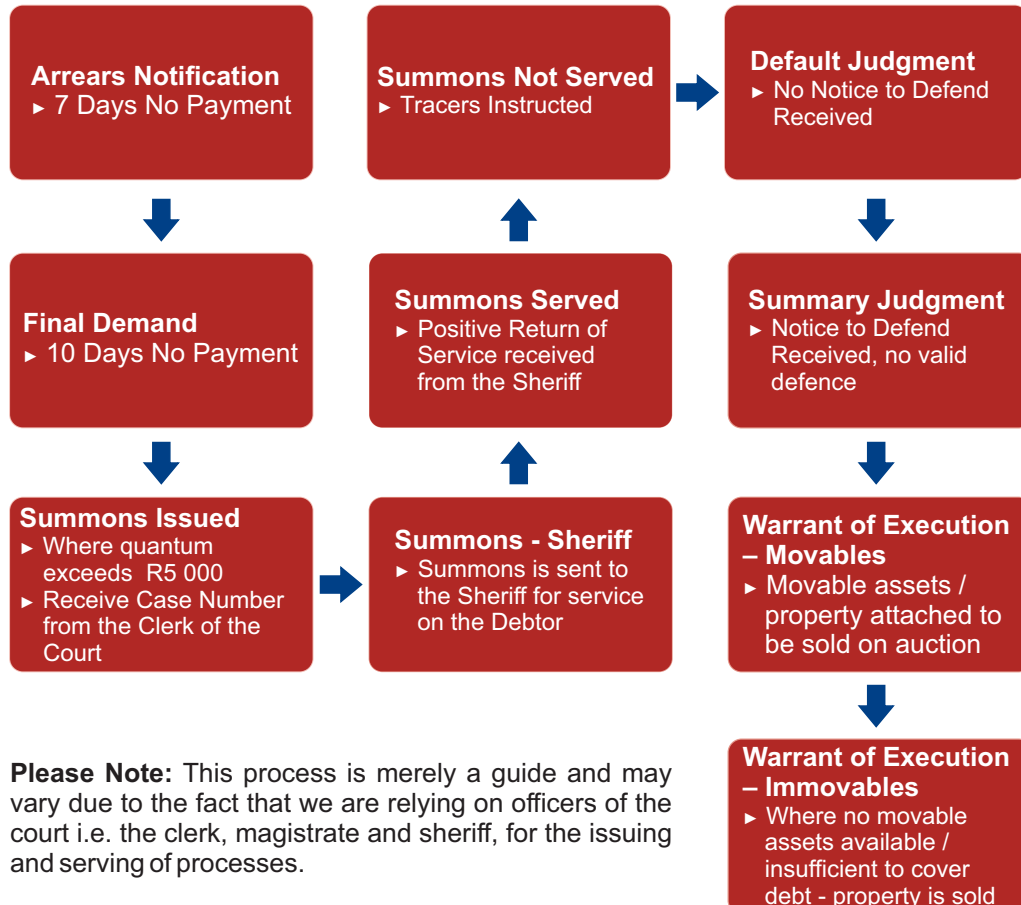
[www.signiflow.com](http://www.signiflow.com)

Be anywhere.

 SIGNIFLOW®

**Debt Management Services (DMS)** is a registered debt collecting company, who acts exclusively for ANGOR clients in the recovery of outstanding levy contributions.

- DMS is registered with the Council for Debt Collectors and adheres strictly to the rules, regulations and charges stipulated for the Council.
- Once DMS receives a mandate to collect outstanding levies, a Letter of Demand is sent to the defaulting owner. After a further 7 days of non-payment, a Final Demand will be sent.
- Should no response and / or payment be received, the legal process will commence.
- All legal matters are outsourced to DMS's preferred attorneys of record, who follow the process up to the stage of Warrant of Execution against immovable property where necessary.
- ANGOR collects the costs of this process from the Body Corporate, and pays same over to DMS.
- All fees and charges levied by DMS are strictly in accordance with the Debt Collectors Act 114 of 1998.





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

*Residential Property Management*

