

AANHANGSEL "A"
ANNEXURE "A"

**STATEMENT OF DEBTOR'S
AFFAIRS**

Insolvency Act, 1936, Sections 4 (3) and (16)

**VERMOËSTAAT VAN
SKULDENAAR**

(Insolvensiewet, 1936, Artikels 4 (3) en (16))

OF / VAN

CHARVÉ GREBE

(IDENTITY NUMBER: 891025 0009 083)

(MARRIED OUT COMMUNITY OF PROPERTY)
(APPLICANT'S PHYSICAL ADDRESS: 27 MANN STREET, BERGSIG,
GEORGE)

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IMMOVABLE PROPERTY / ONROERENDE EIENDOM

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ANNEXURE II / AANHANGSEL II

Any movable property whatsoever which is not included in Annexure III or Annexure V <i>Enige roerende eiendom hoegenaamd wat nie in Aanhangsel III of Aanhangsel V ingesluit is</i>	Description of property <i>Beskrywing van eiendom</i>	Estimated Values <i>Geskatte Waarde.</i>
Property situated in the Republic <i>Eiendom in die Republie geleë</i>		R C
HISENSE 49" SMART TV MACBOOK PRO LAPTOP SAMSUNG TABLET 5 RIFLE SAGE BENO COMPUTER SCREEN ACER LAPTOP BLACK JNR SET CLOF KIT 32" TC-CONDERE TELEFUNKEN 26" TV SOUND BAR WESTPOINT DRYER LG TURBO DRUM WASHING MACHING EIGER AIRFRYER PLATINUM MIRROR MICROWAVE FERRE GAS 4 PLATE STOVE & OVEN SLIVER GAS CYLINDER 9KG DEFY FRIDGE & WATER DISPENSER & FREEZER KIC CHEST FREEZER 5 SEATER RECLINE SOFAS & SINGLE LAZY BOY CASH		R 3 500-00 R 5 000-00 R 1 000-00 R 3 000-00 R 500-00 R 6 000-00 R800-00 R 1 200-00 R 1 000-00 R 1 400-00 R 2 400-00 R 500-00 R 1 800-00 R 1 800-00 R 600-00 R 800-00 R 2 000-00 R300-00 R 2 400-00 R 2 500-00 R 6 500-00 R 42 000-00
	TOTAL	R87 000-00

ANNEXURE III/AANHANGSEL III

Outstanding Claims, Bills, Bonds and other Securities
Uitstaande Eise, Wissels, Verbande en ander Sekuriteite

Name and residential and postal address of the debtor. Naam, woon-en posadres van die skuldenaar	Particular of Claim Besonderhede van Eis	Estimated Amount Good. Geskatte Bedrag Inbaar.	Estimated Amount Bad or Doubtful. Geskatte Bedrag Oninbaar of Twyfelagtig.
In die Republic <i>In the Republic</i>			
NONE			
ELDERS / ELSWHERE			
NONE			
TOTAL / TOTAAL	NIL		

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ANNEXURE V / AANHANGSEL V

Movable Assets pledges, subject to a right of retention or under attachment in execution of a judgement.

Roerende Bate watverband, met hipoteekbeswaar, aan 'n retensieregonderworpe of onder Beslag in eksekusie van 'n vonnisgelê is.

Nature of charge on asset. <i>Aard van beswaring van bate.</i>	Amount of debt to Which charge relates. <i>Bedrag van skuld Waarvan bate beswaar is.</i>	Description of asset <i>Beskrywing van bate.</i>	Name of creditor in whose favour charge is. <i>Naam van skuldeiser ten gunste van wie bate beswaar is</i>	Estimated value of asset. <i>Geskattewaarde van bate.</i>
NONE				NONE

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ANNEXURE VI/AANHANGSEL VI

Enumeration and Description of every book in use by the Debtor at time of Notice of Surrender or Sequestration or at the time when he ceased carrying on business.

OpgaweenBeskrywing van elkeboek in gebruikdeur die Skuldenaar ten tyde van Kennisgewing van Boedeloorgawe of Sekwestrasie of toe hyopgehou het om besigheidtedryf.

NONE

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ANNEXURE VII/ AANHANGSEL VII

*Detailed Statements of Causes of Debtor's Insolvency
Uitvoerige beskrywing van oorsake van Skuldenaar se Insolvensie*

I am the Applicant in this matter, a major female, currently employed as an Accountant at Intigrate and residing at 27 Mann Street, Bergsig, George. I am currently married out of community of property to Jacobus Hendrikus Grebe.

The primary reason for my current financial distress is the drastic and sustained increase in the cost of living, which has far outstripped the growth of my income. Over time, essential living expenses such as food, transport, and household necessities have become significantly more expensive, while my income has remained relatively static. Despite managing my finances with care and avoiding any unnecessary spending, I have consistently found myself unable to meet my basic obligations without relying on credit.

This reliance on credit was never the result of reckless or extravagant behaviour, but rather a means of coping with economic pressures beyond my control. Each month, I was forced to bridge the gap between my earnings and my living costs through loans and credit facilities, in order to provide for my family and maintain a basic standard of living.

In an effort to resolve my debt in a responsible and lawful manner, I entered into the debt review process. Regrettably, the repayment plan proposed by my debt counsellor was not accepted by my creditors, as the monthly instalments they require are far beyond my current means. As a result, the process became unworkable and did not provide the relief I had hoped for.

Sequestration has now become the only viable course of action that will allow for an orderly and fair resolution of my financial obligations. I believe this process will provide structure and finality, and will ensure that my creditors receive at least 20 cents in the rand—an outcome that would not be possible if I remained under my current financial burden.

My husband continues to support our household by covering all debit orders, rent, our children's school fees, and day-to-day expenses. However, he is not in a financial position to take over my personal debts, given his existing



commitments. His support has been vital, but it cannot extend to resolving obligations that arose from my individual financial challenges.

The constant pressure from creditors—through persistent calls, messages, and demands at all hours—has caused me significant emotional distress. I am not in a position to negotiate or maintain meaningful repayment arrangements, and the ongoing harassment has become deeply anxiety-inducing.

In preparation for this sequestration application, I have paid the amount of R42 000-00 into the trust account of my attorney of record. These funds were raised through the sale of movable assets, the encashment of a portion of my accrued leave, and with the assistance of family members who understand the severity of my situation and wish to support my path toward financial rehabilitation.

It is with sincere regret, but also with a clear understanding of my responsibilities, that I now proceed with the voluntary surrender of my estate. This decision has not been made lightly. I believe it is in the best interests of both myself and my creditors to bring legal certainty, closure, and a fair distribution of what I am able to offer through this process.

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ANNEXURE VIII / AANHANSEL VIII

Personal Information / Persoonlike gegewens

State whether the debtor is married, widowed or divorced
Vermeld of skuldenaar getroud, wewenaar of geskeie is

If the debtor is or was married, state—

MARRIED

Indien die skuldenaar getroud is of was, vermeld—

(a) name or names of spouse or spouses
naam of name van eggenote of spouse

JACOBUS HENDRIKUS GREBE

(b) whether the debtor is or was married in or without community of property
of die skuldenaar in of buite gemeenskap van goedere getroud is of was

MARRIED OUT OF COMMUNITY OF PROPERTY

State the debtor's race and nationality
Vermeld skuldenaar se ras en nasionaliteit

SOUTH AFRICAN

State the debtor's place of birth
Vermeld skuldenaar se geboorteplek

SOUTH AFRICA

Was the debtor's estate or the estate of a partnership in which the debtor is or was a partner previously sequestrated or placed in bankruptcy, whether in the Republic or elsewhere?

Was die skuldenaar se boedel of die boedel van 'n vennootskap waarvan die skuldenaar 'n vennoot is of was, voorheen gesekwestreer of bankrot verklaar, hetsy in die Republiek of elders?

NO

If the preceding answer is in the affirmative, state—
Indien voorgaande antwoord bevestigend is, vermeld—

(a) whether debtor's own estate or his partnership's estate was
of skuldenaar se eie boedel dan wel die boedel van sy vennootskap

N/A

(i) sequestrated; or (ii) placed in bankruptcy
(i) gesekwestreer; of (ii) bankrot verklaar is

(b) the place where and the date when that estate was sequestrated, or placed in bankruptcy

waar en wanneer daardie boedel gesekwestreer of bankrot verklaar is

N/A

(c) whether the debtor has been rehabilitated or his estate released; if so when
of die skuldenaar gerehabiliteer of sy boedel vrygegee is, en indien van wel, wanneer

N/A

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LIABILITIES / SKULDE

	R	C
Debts due as per Annexure IV.....		
<i>Skulde betaalbaar volgens Aanhangsel IV.....</i>		268 403 48

TOTAAL / TOTAL R 268 403-48

Die voorgaande balansstaat en verklaring moet bevestig word deur 'n beëdigde verklaring in newestaande vorm of, afgete deur die skuldenaar of deur die persoon wat namens die skuldenaar die petisie ingedien het waarin die oorgawe van die skuldenaar se boedel aangebied word of wat die skuldenaar of sy boedel verteenwoordig.

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