

# Alternative Dispute Resolution Testimonials and case studies for Cynthia Matshiakgotshi

Names have been removed for confidentiality reasons

## What consumers said

“Some people get up to go to work just because they are getting paid for what they are doing and not for earning a salary.

People who earn a salary are people like you and only like you.

You are such an amazing person and for that i want to thank you for all that you have done to solve my problem with 3 creditors.

Without your help I would still be paying to these people.

You stood out to do beyond what your job requires of you to do and you accomplished what others would have not including myself who was affected.

You are a person of charector and you value other people more than it is expected of you. And for that I will never forget you. Others might say you are not supposed to be thanked for doing your Job. I know as i work for the DoD that we are not to receive gifts for what we do. I am not tempting you but would like to confirm if you do receive gifts if it is from someone's heart and not to tempt you but cos you deserve it.

I have been deeply concerned about the outcome but you have sorted all that out.

The payment to the creditor could have been a challenging factor but what has been more challenging is the enlistment.

For the last 16 months I have been trying to buy myself another Skorokoro(car) but have failed to this juncture as due to my being enlisted.”

“Yesterday I received your e-mail just at the same time as I was writing you one to thank you for the gratitude you have shown in assisting me.

I feel morally obliged to say this because as an institution which exists in the name of public interests I may as well say **it is your duty and as such do not deserve any thanks from me as your customer (the consumer)**. This (the bold) is actually a very popular but immoral opinion amongst members of society which attitude also have an impact on the level of institutional service rendered to the public. However, yesterday I found a new perspective to defining service delivery in you.

Service delivery is thus incomplete when the served do not feedback and one should not even ask for it-it should rather be a humane thing coming out of those who appreciate they were served and those who feel they were served but not satisfactorily. However, it is undeniable that the serving ones face huge challenges and these are institutions such as yours who are bound to deal with different personalities.

Without dwelling into a lot of issues I just wish to thank you for the prompt response towards my querie. This really shows there are those people in our institutions who really define the concept of service delivery to the letter.

I can only encourage you not to stop and to serve everyone with the same pride and commitment you have shown me.

Viva Batho Pele Viva.”

“I thank you all soo much Cynthia. I don't know what I would have done without your help. I now have the financial freedom to get my life on track. Thank you soo much. And thank you for caring and putting so much effort into helping me with my problem. And I am so happy that there are people like you who still go the extra mile to assist.

YOUR A STAR!!!!

Thank you again...”

“I felt like my world was turned up side down.  
Guys keep on doing a great job.  
I cant thank you more.  
God bless.”

“Cynthia, Yes indeed, your assistance has been of more value to me and I would like to sincerely thank you for the time and resolving of my case. For 3 years now, I couldn't access any credit because of my judgements and now I can peacefully enjoy my debt free life, Thanks to the wonderful team of consultants that assisted me. All the people that were liasing with me during the past 2 months were very patient, gave feed back of the process, have people skills & very professional, I personally & sincerely appreciate the wonderful work done, this is a brand new start on my life and Thanks to you guys.”

“Thank you very much for the assistance received with regard to the above matter, without your assistance the above matter wouldn't have been resolved as quick as

expected. I had contacted the creditor and the credit bureaus without any help. My credit profile has now been amended at all the creditor bureaus. Thank you for the professional assistance highly appreciated.”

“Fistly I would like to thank for the wonderful and a very professional service you have rendered to me and my wife to help us to clear our names from credit bureau.

Some past years were the difficult ones for us as we could not access any credit anywhere. Life was so difficult in such a way that our names were black-listed. But due God's grace we have managed to settle all our creditors in full but still our names were listed, but because of your speedy assistance our names were removed and cleared.

Once more we would like to say thank you for everything you have done to us, may the Almighty God be with you at all times and give you more strength to help others as well like you did to us.”

“Hello cynthia.i just wanted to say thanks a million for the urgency and prompt positive response on my account. I had contacted different organisations with the hope that they would at least do something to get me out of this confusion but to no success. Thank you, for instilling hope in me again and i so much liked the way you handled my case. Once again thank you Cynthia i hope that you will keep doing this to others as well who will need your ear that always listens.”

“Thanks for the urgent responce in my enquiry  
In case I need additional info or help I'll keep you posted. enjoy the rest of your working day and have a blessed day. May the grace of the Lord also overflow in you, your life, family and collegues at your workplace.

Stay blessed!”

“I am most grateful for your kind assistance and wish to thank you for your prompt service and help in sorting out my problems.

You may proceed to close my file as my problem is now solved.  
Once again I wish to say a very big THANKYOU and GOD bless.”

### “APPRECIATION FOR DELISTING

I would firstly like to apologise for the delay in responding. It is with great appreciation to work so hard on my behalf for my name to be removed from the credit bureau listing. Thank you very much for your valuable assistance.”

“I am writing to express my honest appreciation for work so well done with a professional touch.

You were very polite, professional and timeous in handling this case and I can confidently say all cases coming to you.

Well done.”

“I hereby acknowledge receipt of your e-mail with regards to the removing of the default listing on my name by the above company.

It has been a privilege, for my husband and me, to work with such capable people such as yourself on a sensitive case as the above. It is still heart warming to know that people can go about doing business in a professional manner.

We are grateful to have had people like you that handled our case.

Thanks a million!”

“I would like to take this opportunity to complement Cynthia Matshiakgotshi on her outstanding service. I had two queries recently, one which was an incorrect listing that was removed speedily after Cynthia investigated. The other a judgement for R130,000-00 for which I only owe R1480-00 to have the judgement removed. Cynthia managed to get this info in record time. On top of that she has such a pleasant telephone manner, indeed an asset to your organisation.”

“I request you to place on record my extreme appreciation for the professional and yet compassionate manner in which you have attended to my problem.

May I thank you for listening to my problem and intervening on my behalf. The South African public is blessed to have people like you.

Once again thank you for the speedy resolution of my problem and the continuous feedback that you had given me.

Regards and God bless”

“I just would like to compliment Cynthia on her manner in which my case was handled.

She was polite and VERY proactive in her dealings with myself and the creditor. Cynthia kept me abreast of every stage in the process and even offered me great advice moving forward relating to my outstanding debt.

It is really appreciated! It's wonderful to see an effective person in your company who knows how to handle matters appropriately.

Thank you”

“Thank you for the most efficient manner in which you handled my query .You trully acted honestly, independently and fairly  
Kind regards,”

“Thank you so much for yr impeccable service and communication concerning the judgement against me. Your persistence in pursuing the matter till it was resolved was inspirational and I started to loose hope that matter would never be resolve. I cant put into words what a difference you have made in restoring faith in the system which I started to doubt.

Cynthia cant thank you enough for what you have done.

Many many thanks!!!”

“In Sincere Appreciation to Cynthia, When we reflect the best in others, We bring out in ourselves.  
People like you make the world a brighter and happier place.

Thank you I REALLY appreciate the good service that you gave me.

God bless”

“Thanks for assisting to have judgment rescinded. I was not aware that creditor got judgment against as I made reasonable payment arrangement after receiving the letter of demand however the attorneys acting on behalf of creditor went ahead with legal action. The creditor wrote an email requesting the attorneys to pend the legal action however the attaarneys attempted to get hold of my file in court without success.

I only discovered that the judgment when I applied for another home loan , the application was declined because of the judgment. After that I phoned the creditor and he informed that according to them no judgment was obtained against me but asked me to phone attoneyrs who were handing my account. I phoned the attorneys

who said according to their records no judgment was obtained against me as the matter was postponed sine die.

I am very excited that the unfair judgement has been final rescinded as the attorneys initially refused to assist me.

Keep up the good the work!”

“Thank you very much for your mail informing me of the removal of the Judgement from my credit record,

I have struggled for four months with credit bureau to remove the judgement, continuously faxing the documentation to them without even responding once or acknowledging receipt.

When I eventually referred my query to you i expected the same treatment. Was I surprised at the professional and efficient manner in which you attended to this matter. Please accept my sincere gratitude in the way you have contributed to my peace of mind as well as my future financial well being. Just the fact that you kept me informed of progress gave me the assurance that my case was important for you to complete.

May you prosper in your work. Thank you for really caring in a professional way for others.”

“I would like to thank Cynthia Matshiakgotshi and her team for the excellent service they have provided for me.

From the time I lodged my complaint until it has been resolved, she has been updating me on everything that was happening with the case.

She took upon herself that the company who wrongfully listed helped me in a way that I deserve.

She is a very patient, professional and friendly person who knows how to deal with clients and was there for me everytime I was confused about the case.

Thank you very much!”

“I would like to thank the you for the assistance and intervention given to me and my situation with the matter in the High Court Pretoria as judgment was taken out by mistake. The judgment was removed from my credit report due to your

intervention. I would also like to thank you for constant feedback, dedication and professionalism in resolving the case. “

“Thank you very much for attending to my query

I am satisfied with the professional service you have provided me as you have speedily responded to my query as the matter is now settled.

Continue to be a blessing to us as you are amongst the few best servant ever assisted me. People like you are very scarce to find. Please assist and teach other public servants on how they can best assist the public so that they can also be better people.”

“After a long suffering with collectors, I would like to thank you for your assistance in this regard.”

“I do not know how to thank you for your help. Your organization is doing a sterling job.

Keep up the good work. I am heavily involved as a lecturer at Wits University and am a prominent speaker at most of the mining conferences. I will give some positive exposure wherever I can.”

“Many thanks for your prompt response.

Your assistance has been of great value to us. Your friendliness and understanding of the matter is highly appreciated and noted.”

“Thank you very much for the feedback. I am over happy with the below outcome”

“Thank you very much for your assistance in this matter.”

“Thank you so much for your assistance. I really appreciate it. You were most helpful. Have a lovely week end. You have made mine”

“Thank you for your email of 26 July. I appreciate your assistance.”

“Thank you very much, I know I've been a pain, but you came through 100%. It is much appreciated”

“I want to inform you about the problem I experience with the creditor the past weekend of 7 June 2008 and they have changed the system from the "fraud suspect" to a "victim". Once more thanks Cynthia for your effort and hard work in dealing with my case you made my life more easier and my name has been cleared from being the fraud suspect to being the " victim" as iam.

May god bless you for doing your wonderful work and help many more people in future.”

“This is the most assistance that I have received in the shortest time frame ever. Thank you very much. I have done what you have proposed and will revert back to you should I encounter any problems.”

“You have fought a everlasting battle with difficult creditors. This was actually a long walk to freedom. Eventually you have made my day. I am so pleased now. My confidence is now restored and I am proud to have reaped the benefits of the CIO office.

Keep us the good work, Cynthia.

Thanks once more”

“I acknowledge receipt of your correspondence received on the 05 September 2006, with regards to the removal of default from credit profile. Thank you for your assistance.”

“ Did received e-mail, thanks for all your help.”

“Thank you, Cynthia - Looking forward to getting this resolve. I also wish to personally thank you for your diligence and efficiency. My family and I really appreciate your efforts and assistance.”

“I WOULD LIKE THANK YOU FOR THE EFFECTIVE AND PROFESSIONAL MANNER IN WHICH

YOU HAVE HANDLED THIS CASE.I REALLY APPRECIATE THE CONCERTED EFFORT YOU HAVE DISPLAYED

BY SUCCESSFULLY BRINGING THIS MATTER TO A CLOSE.

PLEASE KEEP UP THE EXCELLENT,OUTSTANDING AND EFFICIENT WORK THAT I HAVE NOT SEEN IN QUITE

A LONG TIME.

I SUGGEST U FORWARD THIS E-MAIL TO YOUR MANAGEMENT TO BE PLACED ON YOUR RECORDS

AS A COMMENDATION.AS I WOULD HAVE SENT IT TO THEM DIRECTLY HAD I HAVE KNOWN THE ADDRESS.

THANK YOU”

“Thank you very much for the good service that I have received from your organization, your service is quite phenomenal and commendable; please keep up the good work.”

“ Thank you so very much as I think these words are not even enough to express how much I appreciate what you have done on my behalf and all the advise you have given. If only this world came with people like you to guide the young and show or even teach us these skills then I really think this place would be better for all of us.

Again thank you very much and God bless!”

“Thank you so much for ensuring clearance for me. I was under the impression when I paid the monies that they would have the judgements lifted and not just marked as 'paid up' - silly me. Thank you for sorting it on my behalf.”

“Thank you very much for your professional manner and your dedication to helping me. I appreciate your help.”

“ Sorry for not replying sooner. I was so relieved when the listing was finally removed and I cannot thank you enough for your professionalism, courteous manner, for

excellent communication in keeping me informed at all times as to progress on the removal, and for your understanding and support.

There really should be more diligent people like you around in SA. Definitely appreciate your efforts and commend you on your work excellence and your work ethics.”

“Cynthia all i can say is i ask God to bless you in anything that you do and want in life. I just want you to know that even if this query does not come right , i appreciate all your help. It is the commitment and effort that you have shown in this case and you are the only person that worked on it considering i have been trying to solve this query for so many years.”

“I am extending my sincere gratitude for the services i received on defrauded accounts. It is with pleasure to announce that all the accounts were cleared and once again thank you”

“Thank you very much”

“ Thanks I will do so ,then I will keep you posted.

Once again thank you very much”

“Thank you for the response I submit proof of payment and act accordingly.”

“Thank you for your prompt and professional reply.”

“Thank you very much for the reply, greatly appreciated”

“Thank you for all your help, it is appreciated.”

“Your assistance in the matter was very crucial. I believe that it was of great value. Thanks, I really appreciate it.”

“THANK YOU VERY MUCH”

“Thank You very much Cynthia”

“I thank you for your assistance herein.”

“I thank you for the excellent service that you provided to me

I acknowledge receipt of this mail and confirm that you may now close the case.

Thanking you again for your excellent service.”

“Thank you very much for your effort it is much appreciated”

“Thank you for your mail received today.

It is a great pleasure to hear this good news, and I am delighted at the very good service that I have received. I would appreciate it if you could forward my mail to your Manager and/or the Director of your Offices.

Right from the very first contact I made with yourselves I have had very good, efficient and AWESOME service. You are a stars! A great asset to the organisation - THANK YOU for making a really unpleasant situation where I felt I was tied by the hands and a victim of the actions of dishonest people. I appreciate the effort and work that you Cynthia have done over the past few months to help me. Many, many thanks.

“Thank you very much for the help in this regard . I have been struggling with all the role players involved in this matter for a long time and was totally frustrated. Your demeanor and service has been excellent in a country where it is very often criticised. Never lose the passion and energy with which you have accomplished this.”

“I’m writing to express my appreciation of you dealing with my issue on being listed unlawful. I real appreciate your services. I have been trying to solve this problem for some time with credit bureau without any assistance till I contacted your department and today my company has freedom of trading thank you for solving this for me.”

“I have received your email and I am eternally grateful to you for all of your valuable time spent on my case. They say there arent too many good hearted people left out there, but I can honestly vouch that you are one of them. Although you were just doing your job, your efficacy and pursuance really stood out.

Once again thank you for everything and may you always be blessed with peace of mind , contentment of heart, and hapiness in your life.I can now move foward with the plans for my business and its all thanks to you.”

“Thank you very much for your intervention and speedy resolution of my problem. You have been of great help in this regard and your service was highly appreciated. I also appreciated your consistent communication and feedback on the developments at every stage of my query.

I will sign the form and take it to the lawyer's offices for their signature and keep my copy for my records. I will also forward it to you for your finalization and closure of this case.

Once again, thank you very much.”

Yes indeed, your assistance has been of more value to me and I would like to sincerely thank you for the time and resolving of my case. For 3 years now, I couldn't access any credit because of my judgements and now I can peacefully enjoy my debt free life, Thanks for assisted me. I personally & sincerely appreciate the wonderful work done, this is a brand new start on my life and Thanks to you.

“Thank you very much”

“Thank you very much for your assistance in this regard. i 'll even refer others to your office and comment about its efficacy and helpfulness.  
Keep on assisting our nation”

“Your efforts to assist consumers in the kinds of problems they have is very much appreciated and commended.”

“Thank you very much for your assistance and fast response. Keep up the hard work”

“Thank you for your kind assistance to have the listings removed from my credit profile”

“Thanks for the efficient service”

“I have just confirmed with the credit bureau regarding the removal of this judgement from my credit profile, and once more will like to thank you very much for your good and professional handling of this matter.”

“I really appreciate all your efforts. I will spread the gospel for people who are still facing problems”

“Thanks a million.”

“Thank you very much for your kind assistance.”

“thank you very much for assisting me with the judgement”

“Thank you ever so much for your assistance”

“Thanks very much Cynthia..I sincerely appreciate your assistance. You have been a wonderful person to deal with.”

“Thank you for your troubles. It is much appreciated.”

“Thank you a lot, i received the conformation letter.

Thank you once again.”

“Thank You Cynthia!

A relief indeed! Thank you so much for your efforts and honest investigations. I was beggining to lose hope but the outcomes of this case really made to have trust in the industry again. Thank you so much and keep up the good work”

“May I also take this time to thank you personally and your organization for this intervention and speed resolution.

I now trust that this matter will be resolved in the upcoming trial. I have also included my attorney who is representing me in the trial.

Kind regards and keep up the excellent service.”

“I just thought I would add, that I really hope your services can be accessed by the majority of our people who some of them need this intervention as a matter of life and poverty.

Institutions continue to abuse consumers rights without any supervision or regulation. Your office comes as a great savoir for this matter and trust that you will get all the support from the government and other related bodies.

Keep up the excellent work and will recommend all the time.

It' also my wish that your organization can be made more visible the masses out there to reach you.”

“I have received the confirmation as per our telephonic discussion. I would also like to thank you for your prompt and efficient resolution on this matter. You have my heartfelt gratitude in this regard.”

“I'm compelled to write this letter in expressing my gratitude with regards to the above matter that was handled by your offices and in specific Cynthia Matshiakgotshi. The service I received from yourself and your offices (Cynthia) was nothing but less than outstanding and extremely professional. Thank you for assisting me during this stressful matter which I could not have done myself without your guidance.”

“Thank you very much for your assistance, it is much appreciated. I was not even aware that the Judgement is listed on other credit bureau as well until you checked for me. I was already stressed by this. Once more thank you for your good service.”

“Thank you very much for your assistance.”

“Many thanks Cynthia may the good Lord bless you richly. I am very excited and would like to express my sincere thanks to you. I have lost a few properties in the market, but I know that God has the best for me and now I will be going to view with confidence.

Thanks, Cynthia may God bless you.”

“Thank you, much appreciated.”

“This serves to confirm receipt of the aforesaid correspondence and the appreciation of the professional valuable assistance received from yourselves in resolving this matter.

Your service is commendable.”

“Your assistance has been indeed of great value to me. I really appreciate your help. Thank you.”

“I would like to thank you for the way in which you have conducted my query.

It was conducted with due diligence, effective and efficient.

Thank you once more.”

“Thank you for your assistance in this regard and I appreciate the time and effort that you took to solve my judgement.”

“Thank you very much for rectifying my credit profile with creditor.

I hope and trust that i am not the first or the last, KEEP ON DOING GOOD JOB.”

“I appreciate your company's help in everyway.As mentioned last week you don't know how much of a relief and impact this will have on me and my family.

I can now purchase the house I always wanted for my kids.

I also appreciate your professionalism in dealing with this matter.The manner in which you were conversing with me all the time,was just amazing.The care and courtesy I've experienced in this query is so overwhelming

I;m very grateful of your assistance.”

“Thank you very much for the assistance received with regard to the above matter, without your assistance the above matter wouldn’t have been resolved as quick as expected. I had contacted the creditor and the credit bureaus without any help. My credit profile has now been amended at all the creditor bureaus. Thank you for the professional assistance offered by your office it is highly appreciated.”

“I do hereby acknowledge receipt of your email .

I also want to express my sincere thanks for your friendliness and for all the trouble you had in removing this judgment against me.

I wish you well for the future.”

“I want to thank you for your effort so far in connection with wrong listing of my credit report

Once more thanks; for your hard work”

“Thank you for your assistance, greatly appreciated.”

“Thank you very much for your professional and quick handling of my case.”

“Thank You very much I am so grateful words can not describe my appreciation , keep up with the good work”

“Thank you very much and good luck in your venture”

“Thank you very much for your efficient assistance. I really appreciate your effort & the world will defiantly be a better place with more people like you, that take an interest in people like us that’s being exploited.”

“Thank you so much for your assistance in the removal of the incorrect listings.I must confess it was resolved a lot sooner than I expected.You certainly made my day yesterday.”

“this is to extend my appreciation on the above matter, thank you so much for your dedication and commitment in what you have done concerning my case. again i repeat your dedication of what you do is amazing. may you continue and help many more and i know for sure God will axhault you. May you have a wonderful christmas and a blessed new year, i dont know you synthia but you will always shine in my heart.”

“Thank you to you, you have been such a help to me.”

“Thank you a million times! I appreciate all your time and effort that you have put into this case in order to get it solved.

And ones again, Thank you soooooo much”

“Thanks so much for your help. Your assistance has definately been of great value to me

Thanks so much again. I very much appreciate your help as it has reduced the frustration I've been going through since I discovered this fraudulent activities.”

“Thank you for your professionalism in solving this matter.”

“thank u thank u thank u.”

“thank you for the professional way with which you conducted and attended to my querie

Thank you again for your great effort you put in”

“Thank you very much for all your assistance”

“I am the complainant’s mother and on his thank you for your assistance in this matter.”

“I have recieved your message with joy and am happy to say that I can get my new wheels now. My business can operate as planned.

Thank you so much for your assistance.”

“let me take this opportunity to express my sincere gratitude and appreciation for the way you have helped me in arriving at the stage where we are now. There will not be

enough words really to thank you and may the all Mighty give you strength and determination to continue doing the great work that you are doing.  
BIG THANK YOU”

“Thank you so much your office is really serving its purpose.”

“When you called me yesterday it was like a dream,because it's almost 3 years now that I have been fighting with these guys.I am sure without your intervention would be still sitting with this problem and this makes me wonder,of how many consumers out there are having the same problem but do not know where to go.  
With your constant update all the time you kept me informed and assured me that you were working on the matter.  
I thank you again and please keep up the good there are lots of people like myself that needs your intervention”

“Many thanks for your help”

“It is with great appreciation that i send this letter to you. Thank you very much for you assistance in this regard.”

“Thank you for your brilliant assistance! It is greatly appreciated.

You are a great service to the general public.”

“Your assistance has indeed been of great value. Thank you for your kind assistance, co operation and speed in this matter.”

“I appreciate your effort and hope this will help me in future. Your are obviously working around the clock to help many of us with the same problem.  
I can assure you, there are a lot more people who are unfairly treated”

“I would like to thank you sincerely for all the hard work you have put in, in assisting me with all of my requests.

The work done by you has been of tremendous value to me, in that you have helped in giving me a better credit record which you know I would need dearly for employment.

Also thank you for all your e-mails, taking my calls and returning my calls timeously. I look forward to your continued assistance in setting my credit record straight.”

“Thank you so much for your help as this was like been put into jail or your life been taken away from you.

Many thanks to you Mama Cynthia for your regularly updating and your extra effort you have put on this matter. Thank million times”

“Thank you very much for the response and assistance. May I just express my special gratitude to the manner in which you dealt with us in this matter, prompt, firm, clear and knowledgeable explanations, above all, **professional** at all times. Your organization has an asset in you and may you keep up your outstanding standard of work.”

“I would like to thanks you .You are really life saver more to underprivilaged people”

“Thank you very much for your speedy service”

“You have been of great help to me. you have viryually given me a new start in lifi in terms of being able to fully participate in the mainstream economy by reinstating my credit worhiness you were of great help to me”

“Your assistance has been wonderful. Thank you very much for your speedy work, I am truly grateful.”

“Thank you tremendously for your assistance.”

“You have been a great help to me.

Thank you for your assistance.”

“I am so happy and do run out of words to appreciate you personally and your office to have had someone like you in the team. To be honest; I had given up on pursuing this matter, after waiting for couple months without any feed-back, but you have erased that off my mind, heart and system.

Thank you so much, for the God given energy to ensure that; you resolve this matter in a serial of calls. More especially, ensuring that; I receive constant progress updates. As indicated in our conversation this morning; without a blink; I give you 150/100%, for what I call an extra mile action. From my observations on most Public/Government Institutions; it's not easy to find people of your expertise and desire to do their jobs to finality and for that; I am full of joy and will keep on complimenting you every day. If our civil servants can learn and act like you, we are going far as a nation.

Thank you ones again and God bless you. Continue to be the best in performing your role”

“I would like to thank your office for the friendly and efficient manner in which my case was dealt with.

In particular, I would like to thank Cynthia for her friendliness, helpfulness and prompt and swift responses. For phoning back when I left messages. I would like to bring it under your attention that this lady still attended to my case in her usual efficient manner, even though she was so sick that she could hardly speak over the phone.

Her way of handling and sorting out matters is really superior and exceptional.”

“many thanks for your assistance”

“I hereby wish to express my sincere appreciation for the prompt way in which you have dealt with my matter. You have been of great assistance and I now realize the importance of the task of your organization. Thanks once again.”

“I would just like to record the wonderful assistance received from Cynthia Matshiakgotshi.

Cynthia did a sterling job with regards to the dispute between the parties concerned.

Not only that, she had the courtesy to phone me on a regular basis to inform with of the progress.”

“Many thanks for your assistance. I am please and relieved to know that the trace alert has been removed and that my credit profile is in order again.

I really do appreciate it.”

“I would like to take this opportunity to thank you for taking your time and assist me.

I really wouldn't mind recommending your services to my friends and colleagues and to honest I do not have words that can say how thankful I am.

Thank you very much and continue doing what you have done for me to others.”

“I would personally like to thank you for helping me with having the listings removed from my name especially the wrongful judgment. With your help I was able to investigate only to find that it was not me and was given the right documentation from the lawyers so as to have it removed. I am able to continue forward with my life as this wrongful judgment was a great impact in my life and has caused a lot of problems for me.

I am ever so thankful and will always be grateful to have found someone as wonderful as yourself. I am happy to have found someone who is still willing to help people as much as you have helped me. Please never lose this quality because there are but few that have it.

Once again thank you and God speed.”

“I really appreciate all your efforts to clear my name. I know that dealing with a fraud case like this was not an easy task. You showed true kindness in helping me and going an extra mile which was really professional.

The first day when you approached me over the telephone, I was so impressed, you communicated professionally, you gave me feedback of every step you took. I never phoned you about the progress as I was updated of every move.

It is very rare to get such a professional service this days. You showed a tremendous dedication to your work. What you did is unforgettable and challenging.

As you can see on the documents that this matter has been long overdue, I struggled to clear my name, consulting with people from various departments and management but to no avail. You came to my rescue, thank you.

Cynthia, you also set an example to our institution, I told my colleagues about you. Keep it up!

Lastly, I would like to wish you all the best in everything that you do and hope it will not stop with me but continue with others as well. May God bless you and your family during this festive season.

WORDS CANNOT EXPRESS HOW MUCH I APPRECIATE YOUR ASSISTANCE,  
WHAT YOU DID IS UNFORGETTABLE

Once again, thank you”

“I would like to thank you for going through so much trouble in assisting me with regards to my problem.

I would also like to complement you in the manner you assisted me.

I wish that more people would be as highly professional as you.”

“ I was suppose to have paid lot of money but you changed all that thank you very much for helping ihope you do that to many south africans who have the same problem like me my prayer is that may god bless you in evrything you do”

“I am so grateful to you for assisting me”

“Thank you for a swift, prompt and a very sincere service I received from your office, since I requested help from you a few days ago.

Please keep it up and I’ll share this with the people of South Africa live on my radio show

Ke a leboga le ka moso”

“Thank you very much for your assistance.

I am very gratefull for your hard work and effort, we need more dedicated people like you.

You're an asset to your company.

Have a great day and keep up the good work.

God Bless

Thank you “

## **Statements from others**

Speaking engagements

## Kenya Conference

“Thank you for releasing Cynthia to participate in the Conference. We were very pleased with her contribution to the conference, which was highly attended and therefore meant very high expectations. She met the expectations and we therefore wish to express our gratitude to your office and look forward to future collaboration.”

### Attachments

Presentation done at the Conference

Conference report

## South Africa

“We wish to extend our gratitude to Ms Matshiakgotshi for addressing us during our Finance Convention. Your input was revealing and enlightening. Most of our people were empowered and we now know how not to leave on credit. Thank you very much and may you continue to empower our people to walk in true liberty.”

“I would like to sincerely thank you for your participation and excellent contribution to the Consumer Education Training we hosted. Your presentation on the way your office handles complaints and investigations was both informative and inspiring to the representatives of the visiting regulatory and supervisory authorities.

We look forward to further opportunities to collaborate with you and your Office with regard to consumer financial education events. “

## Case studies

Names have been changed for confidentiality reasons

### Case study 1

We received a dispute from a Mr Simba alleging that his company was adversely listed at the credit bureau by one of his service providers for an amount of R229 000 for services which according to Mr Simba, were in fact not rendered.

During the course of Cynthia's investigation she decided to call both parties to attend a round table discussion in order to get a clearer understanding of the facts and what exactly transpired in this case. Through her facilitation, the parties were able to agree on the facts of their dispute and, as a result, she was successful in obtaining agreement from the service provider to have the listing removed from the complainant's credit profile. In addition, the service provider agreed to write off the debt. Mr Simba was very grateful for the assistance she provided and wrote her the following letter:

Our company got involved in service dispute with one of our service providers and our company was adversely listed for R229 000.00 at the credit bureau. We lodged a dispute and done everything to prove to the credit bureau that we have not defaulted on any payment and this was a service dispute where our service provider wanted to be paid for work not done and proved that according to the service agreement they were overpaid by R170 000. We tried everything possible to justify our request for early removal of adverse information from our credit report, to no success. We were bound to pay R229 000.00 just to clear our name. We really appreciate the fact that Cynthia Matshiakgotshi of handled this matter with professionalism by taking time to study the case to get information from both parties and granted us a fair hearing, where the matter was fairly resolved. Again thank you for clearing the adverse information from the credit bureau, we are now able to do business with other players in the industry.

## **Case study 2**

Fraud is a national concern and it can happen to anyone at any time. We received a dispute from a Mr Bruma alleging that he was incorrectly listed at the credit bureau by a creditor for an account which was opened fraudulently and he tried to resolve this matter for more than 3 years to no success. The account listing which the consumer complained about was a judgment for an amount of R1 847 102.00. In the process of investigating this matter, Cynthia personally went to the department of home affairs to verify the allegations made by Mr Bruma. The investigation done by her revealed that the loan was granted based on fraudulent documents. Through her intervention, the credit provider rescinded the judgment and removed it from the consumer's profile. In addition, they agreed to write off the debt.



