

Note of appreciation from Cynthia Matshiakgotshi

I am a black female South African. I am who I am today because of the sacrifices made by some politicians, people and institutions who gave me opportunities to learn, grow professionally and be a better person. I am the 5th child of Mma Sophy Matshiakgotshi and Papa Piet Matshiakgotshi. At the age of 15 I stayed with my grandparents Koko Rosina Motlanthe and Rakgolo John Motlanthe in Pietersburg Ga Chokwe, where I was raised like a boy and grew up with boys doing boys chores including milking cows and taking care of animals in the forest for many years. I do and will always appreciate the way my parents and grandparents raised me.

In addition, my sincere appreciation to my former employers, Minolta South Africa, PG Group and the Credit Ombud Office, I would like to thank you and your staff for confidence you had in me, knowledge and experience I gained under your leadership. It was an honour working for you. To the Institute of Credit Management (South Africa), many thanks for the Finalist for the Credit professional (Non- Executive) awards nomination. This nomination was a great motivator for me to contribute more in the credit industry.

Moreover to the credit industry, including the National Credit Regulator, credit providers, service providers, CBA, XDS, Transunion, Experian, Compuscan, TPN, Kudough, NDMA, ITCBA, Accountability, SAFPS, Consumer goods and Services Ombud, Consumer Commission, all Consumer affairs offices, the DTI, Consumers, SABC, Association of Kenya Credit Providers, SA Financial Services board, Legal Aid Board, University of Johannesburg, University of Witwatersrand, Lesedi, Motsweding, Thobela ans SA FM, Association of Kenya Credit Providers many thanks for the engagements and interactions we had. I am grateful to have had the chance to work with you. Moreover the act of giving back to others and sharing my experiences with you all was delightful

To Mr Manie Van Schalkwyk, the former Credit Ombudsman, thank you very much for the career growth and valuable opportunities you gave to me when I was employed by the Credit Ombud Office.

After leaving the Office of the Credit Ombud in 2014, I tried to look for disputes resolution job opportunities to no luck. Based on the passion I have for disputes resolution, I founded Credit Information Academy SA in 2015 to contribute in building a better credit industry

I am extremely honoured and grateful to be Debt Expert for Fin24 and certified appointed Mediator and Arbitrator of The Arbitration Foundation of Southern Africa (AFSA) on the General Commercial panel. AFSA and Fin24 thank you very much, for these valuable recognitions.

To all consumers who supported Credit Information Academy and referred others to us for assistance, many thanks for trusting us. To everyone in the credit industry who contributed to our successes of resolving consumers disputes including the NCR, DC, credit and service providers Experian, Transunion, XDS, Compuscan thank you ever so much for making this possible, we wouldn't have made it without you.

Beyond grateful

Cynthia Matshiakgotshi