

**DHANESVARIN APPAVOO**  
**#41 HERBERT ROAD**  
**BRYANSTON**  
**JOHANNESBURG**  
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### **Personal Details**

**SEX:** Male  
**MARITAL STATUS:** Married  
**AGE:** 51 Years  
**PLACE OF BIRTH:** Port Elizabeth, South Africa  
**NATIONALITY:** South African  
**HEALTH:** Excellent  
**CRIMINAL OFFENCES:** None

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### **Education Background**

#### **SECONDARY EDUCATION**

**SCHOOL:** St. Thomas High School, Port Elizabeth  
**CERTIFICATE:** **Matric** (With Exemption) - 1988  
**SUBJECTS:** English (Hg), Afrikaans (Hg), Math's (Sg),  
Physics (Sg), Accounting (Hg), Biology (Hg)

#### **TERTIARY EDUCATION**

**UNIVERSITY:** Vista University (now NMMU), Port Elizabeth  
**COMPLETED DEGREE:** **B. Com – December 1997**  
**MAJORS:** Accounting, Tax, Auditing, Business Management &  
Economics

**UNIVERSITY:** Vista University (now NMMU), Port Elizabeth  
**COMPLETED DEGREE:** **B.Com (Honours) - June 1999**  
**MAJORS:** Advanced Business Finance, Macro-Economics,  
Micro-Economics and Strategic Management

**INTERNATIONAL COLLEGE:** Molde International College, Molde, Norway  
**COMPLETED DIPLOMA:** **International Programme - December 1999**  
**MAJORS:** Passed all courses with 4 distinctions  
\*\* Academic Scholarship awarded

**UNIVERSITY:** University of Johannesburg  
**COMPLETED DEGREE:** **Masters of Commerce (M.Com) – October 2009**  
**FIELD OF STUDY:** Business Management

**PROFESSIONAL MEMBERSHIP:** South African Institute of Professional Accountants  
(SAIPA) – 2006  
South African Restructuring and Insolvency  
Practitioners Association (SARIPA) - 2014  
CIPC Business Rescue Licence - 2016  
Institute of Directors South Africa (IODSA) – 2017.

## E m p l o y m e n t   E x p e r i e n c e

**Dredin Consulting (Pty) Ltd**, 41 Herbert Road, Bryanston, Johannesburg

**Chief Executive Officer** – March 2012 to presently:

- Provision of Insolvency, Curatorship, Business Rescue and Mentorship services to clients.
- Insolvency appointments from the Master of the High Court.
- Provision of Curatorship services to the National Prosecuting Authority (NPA) and the Council of Medical Schemes (CMS).
- Accountable for all governance, administrative & fiduciary duties relating to Financial Management, Payroll and Tax compliance for various companies;
- General administration of the secretariat of companies;
- Fulfil the Public Officer and Board Secretary roles.

Work experience and description of services performed:

### Curatorship's administered for National Prosecuting Authority (NPA)

T/NO	ESTATE NAME
245/18	NDPP vs MAHLATI
340/19	NDPP vs DU PLESSIS
40859/18	NDPP vs VENTER
2706/18	NDPP vs BANZANA
3362/18	NDPP vs SCHUMACHER
536/15	NDPP vs KASCHULA
3391/14	NDPP vs HLENGIWE
1664/19	NDPP vs KWEZI RISK SOLUTIONS
2076/19	NDPP vs PALMER
2206/2019	NDPP vs G DU PLESSIS
3169/2019	NDPP vs PARKIN
3097/2019	NDPP vs MBILASE
3432/2019	NDPP vs SIYENZA
502/2020	NDPP vs MLONZI
15844/20	NDPP vs SHELA
1758/2020	NDPP vs MASIZA
676/2020	NDPP vs SETHU

### Liquidations administered for Master of the High Court

T/NO	ESTATE NAME
T3296/16	(I/E) SA ROOFING CONSULTING (Pty) LTD
T21551/14	(I/E) LISHER R A
T2398/16	(I/E) PAULEY M
T1858/16	(I/E) POTGIETER M J & A
T0898/16	(I/E) VERWEY T & M
T3019/17	(I/E) SHAZER TRANSPORT LOGISTIX CC
T2999/15	(I/E) DHLAMINI M

*Curriculum Vitae – Dhanesvarin Appavoo*

G337/17	(I/E) DLAMINI N Z & T M
T1205/17	(I/E) EKKERD P C & K
T1823/17	(I/E) HURLEY E
T3502/16	(I/E) VAN DER WALT H J
C368/17	(I/E) VAN ZYL W N & S S
G1186/17	(I/E) BENNETT EMPLOYMENT RELATIONS CC
T2647/17	(I/E) VAN ROOYEN J
T222/18	(I/L) KERALOX (PTY) LTD
T1384/18	(I/L) CRONJE, WC
T1215/18	(I/L) SCHEEPERS, PS
T780/18	(I/E) GUNDULA N F & M L
G452/16	(I/L) DELISIWE SHARON SIPOYO
T1489/16	(I/L) RANTSODI , PQ
T4966/12	(I/L) NEVIN, G
T2236/18	(I/L) OPEN WIDE TRADE AND INVEST (PTY) LTD
G49643/16	(I/L) MJ AND A POTGIETER
N163/18	(I/L) ASHDOWN TRADING 7
E000033/18	(I/L) BHAYISCENE CC
G295/18	(I/L) CLIFTON DUNES CC
C193/18	(I/L) AMANI KOELVERVOER (P) L
D137/18	(I/L) KEEP SMART (P) L
G678/18	(I/L) NNB FINANCIELE DIENSTE (P) L
T2236/18	(I/L) OPEN WIDE TRADE & INVEST (P) L
12/2020	(I/L) STRYDOM
T654/19	(I/L) MACDONALD
B98/2019	(I/L) UKHA CONSTRUCTION
233/19	(I/L) IT4AFRICA SA

**Standard Bank, Corporate and Investment Bank, Simmonds Street, Johannesburg**  
**Portfolio Credit Risk Monitoring Manager – September 2009 to February 2012:**

- Monitor credit risks on Investment Banking transactions to determine compliance/non-compliance that may impact the borrower banking facilities;
- Obtain relevant information on, and understanding of credit conditions to be monitored (conditions precedent, waived conditions and on-going conditions) whilst strategizing with the Origination and Execution team to ensure maximum profit of the deal;
- Report credit risks on transactions to ensure a complete risk view is maintained through incorporating transaction covenant breaches with all facilities availed to the client to understand cross triggers;
- Escalate breaches to the appropriate sanctioning authority and support teams;
- Provide advice to the client on covenant breaches and business remedies.

**Standard Bank Africa, CIB, Simmonds Street, Johannesburg**  
**Risk Financial Manager – January 2008 to September 2009:**

- Preparation, presentation and coordinating of the Annual Budgets, Revised Estimates (Budget revision) and monthly financial accounting reports (Budget R320m; Staff 235);
- Preparation and review of monthly balance sheet reconciliations;
- Supervision and coordination of the financial team;
- Managing the recovery of all costs from the recipients of the services;

- Provide key financial information and support, with recommendations, on the management of operational and capital expenditure.

**Discovery Life**, West Street, Sandton, Johannesburg

**Financial Manager** – January 2004 to December 2007:

- Preparation, presentation and coordinating of annual budget and monthly financial accounting reports (Budget R175m; Headcount 65);
- Compiled policy and procedure manuals for Financial function of the Group Risk;
- Developed reports on trend analysis on policy and claim information;
- Management of 8 staff (4 debtors, 2 creditors, 2 cash book clerks).

**Ernst & Young**, Corlett Drive, Wanderers, Johannesburg

**Team Leader** – June 2000 to December 2003:

- Seconded to Total SA to work on a Debtors recovery project;
- Collections, Reconciliation's & Handling of Queries;
- Debtors-Month End Reconciliation and Pre-Audit.

**Old Mutual**, Main Street, Port Elizabeth.

**Financial Advisor** – August 1993 to December 1999:

- Market Group Schemes policies to companies belonging to certain unions.
- Sell / Retain policies to employees.
- Open new markets.
- Provide client services to policy- holders.

**Woolworths**, Greenacres, Port Elizabeth.

**Food Merchandiser** – August 1989 to July 1993:

- Merchandiser in Food department.

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### Developed Skills

#### COMPUTERS:

Operating Systems:

Windows 12

Software Applications:

Office 2010, Lotus 123, Hyperion, SAP, JDE, TM1, Sales Force,

#### LANGUAGES:

English:

Written / Verbal Ability - Excellent

Afrikaans:

Written / Verbal Ability - Excellent

#### DRIVING:

Light Motor Vehicle License (Code 10) – First issued 1989.

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