



FROM

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BILLED TO

New Leaf Financial Solutions (Pty) Ltd

Attn: Jeff
217 Pretorius Street
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INVOICE DETAILS

Invoice no. **AO-2026-077**
Issue date **19 August 2026**
Revised **28 September 2026**
Payment terms **Due on receipt**
Project **Case Management
System**
Project value **R130 000.00**

AMOUNT DUE NOW — 70% MILESTONE

R91 000.00

Total project value **R130 000.00**
Balance on completion **R39 000.00 (30%)**
Completion target **set on signing**

Where the R130 000 goes

A full breakdown of the project value by work stream. Every line below is a discrete, deliverable component of the New Leaf Financial Solutions case management system.

WORK STREAM & DELIVERABLES

AMOUNT (ZAR)

1. Discovery, systems architecture & scope

12 000.00

Requirements gathering, business-process mapping, data model design (one client file holding many matters), full systems map, technical documentation and delivery plan.

2. Client web portal

28 000.00

Secure client login, per-client case file, live matter timeline with stage tracking, document and activity view, responsive across desktop, tablet and mobile.

3. Staff console & case management pipeline

30 000.00

Internal operations console: dispute pipeline across all branches, full lending book (application funnel, active book value, arrears buckets, decision mix), per-matter advance controls, client file management and a complete activity audit log.

4. Client mobile application (installable, iOS & Android)**25 000.00**

Credit dashboard, credit report with account conduct history, guided identity verification, loan application wizard, offer acceptance with on-screen signature capture, loan servicing and settlement quotes, dispute tracking, push notifications and full offline capability.

5. Live sync layer & shared client record database**14 000.00**

A single shared record behind the app, the client portal and the staff console. A change made by staff reaches the client's phone in seconds. Includes server-side enforcement of statutory bars (e.g. National Credit Act s88) so restricted actions cannot be processed.

6. Automation & client communications**10 000.00**

Stage-triggered client notifications, internal alerting on new applications and enquiries, and the AI concierge assistant with built-in compliance guardrails.

7. Affordability engine, POPIA compliance & reporting**11 000.00**

NCA-aligned fee, interest and affordability calculations (initiation fee, service fee, credit life, amortisation, effective rate), POPIA-compliant data handling and consent flows, and management reporting.

VAT **R0.00 — not applicable****Total project value****R130 000.00****Payment schedule**

The project value of R130 000.00 is split across two milestones. This invoice covers Milestone 1 only.

70%

Milestone 1 — Structural build complete

The full skeleton of the business system is built and operational across all three surfaces.

R91 000.00

INVOICED NOW · DUE ON RECEIPT

30%

Milestone 2 — Completion & handover

Final content, compliance sign-off, acceptance testing and handover to New Leaf.

R39 000.00

DUE ON COMPLETION · TARGET SET ON SIGNING

Notes

Revised 28 September 2026 — issuer corrected

This invoice is issued by **Andrew Njiokwuemegi, trading as Andritha Online**, the developer named in development agreement **AO-AGR-2026-077**. The version dated 22 September 2026 named Andritha Online (Pty) Ltd as the issuer in error.

The invoice number, the amount due, the scope and the payment reference are unchanged from 19 August 2026.

Why 70% is being requested at this point

This payment falls due because the **entire skeleton of the business structure has been completed**. The full operating shape of New Leaf Financial Solutions now exists as working software: the client-facing application, the client web portal, the internal staff console, and the shared client record that connects all three. Every core screen, workflow and data path is built and can be demonstrated end to end — a staff member advancing a matter is visible on the client's phone within seconds.

In other words, the structural and most technically demanding portion of the build is done. What remains is finishing work on top of a completed frame, not further construction of the frame itself.

- | | |
|---|--|
| ✓ Client mobile application — built & installable | ✓ Client web portal — built & live |
| ✓ Staff case management console — built & live | ✓ Shared live client record — operational |
| ✓ Dispute & lending matter tracks — modelled end to end | ✓ Affordability & compliance logic — implemented |

Final 30% — R39 000.00

The remaining 30% becomes payable **on completion and handover of the project**, which is targeted for **the completion date set when development agreement AO-AGR-2026-077 is signed**.

That final stage covers: population of final New Leaf content and branding, addition of the outstanding regulatory details (NCR / FSP registration numbers, branch addresses, staff profiles), user acceptance testing with the New Leaf team, staff walkthrough and training, and go-live on the New Leaf domain.

What has been delivered — see it live

Every component invoiced above is built and running right now. Open any link below to inspect the work this payment covers.

Client mobile application

The installable app: credit dashboard, identity verification, loan application wizard, offer acceptance with signature, loan servicing and dispute tracking. Opens in a browser, or use "Add to Home Screen" to install it.

new-leaf-app.pages.dev

Client web portal

The desktop client view of the same case file — live matter timeline, stage tracking, documents and activity.

new-leaf-financial.pages.dev/portal/case

Staff case management console

The internal operations console: dispute pipeline across branches, the full lending book, per-matter advance controls and the activity audit log.

new-leaf-financial.pages.dev/portal/admin

New Leaf website

The rebuilt public-facing site, with the client portal and staff console behind the login.

new-leaf-financial.pages.dev

Portal & console login

Single sign-in that routes to the client portal or the staff console depending on the account used.

new-leaf-financial.pages.dev/portal/

This invoice online

The live version of this document, with clickable links and a downloadable PDF.

new-leaf-invoice.pages.dev

Access: the login screen is pre-filled with the demonstration account — `demo@newleaf.co.za` / `demo1234`. Advance a matter in the staff console and watch it appear on the client's phone within seconds. **All figures and client records in these systems are demonstration data;** real New Leaf content, branding and regulatory details are loaded during the completion phase.

Payment details

Please use the invoice number as your payment reference and send proof of payment to andy.n@andrithaonline.com.

BANKING DETAILS

Account name	Andritha Online (Andrew Njiokwuemegi)	Bank	Capitec Bank
Account number	2585041197	Account type	Capitec Entrepreneur
Branch code	470010	Amount due	R91 000.00

Payment reference: **AO-2026-077** · Amount: **R91 000.00**

Terms

- This invoice covers Milestone 1 (70%) of the agreed R130 000.00 project value for the New Leaf Financial Solutions case management system.
- The remaining 30% (R39 000.00) is invoiced separately on completion and handover, targeted for the completion date set when development agreement AO-AGR-2026-077 is signed.
- Payment is due on receipt. Work on the completion phase continues on settlement of this invoice.
- Andritha Online hosts and maintains the system infrastructure. Source code, domain and administrative handover transfer to New Leaf Financial Solutions on settlement of the final invoice.
- Ongoing hosting, maintenance and support after handover are covered by a separate monthly agreement and are not included in this project value.
- Regulatory registration details (NCR / FSP numbers, licensing) remain the responsibility of New Leaf Financial Solutions and must be supplied before the system goes live to the public.

- Andrew Njiokwuemegi, trading as Andritha Online, is not a registered VAT vendor. No VAT is charged and this document is not a tax invoice.

Thank you for your business.

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