



# Credit Provider

this is to certify that

**Capstone Credit (Pty) Ltd**

with Membership Number

**8559**

**is a registered Credit Provider of  
MicroFinance South Africa**

**MFSa Members:**

- Abide by the MFSa Code of Conduct
- Treat their clients with dignity & respect
- Behave professional, ethical and focus on client care
- Operate according to the highest standards
- Register with the appropriate authorities

**Pakie Mphahlele**

Chairperson

**Leonie van Pletzen**

Chief Executive Officer

**MEMBER  
2024**