LETTER TO CREDITORS

PRACTICE LETTERHEAD

Dear ,

The introduction of COVID- 19 to our planet in 2020 was unforeseen by all . The 21 day lockdown imposed on South African Citizens by President, Cyril Ramaphosa as of midnight on 26 March 2020, will have detrimental economic consequences on businesses throughout the country.

For optometric practices, in particular , a zero income for at least three weeks, considering significant reductions in client consultations for at least two weeks preceding the lockdown, creates a special set of circumstances. There will be practices that may be able to weather the storm; there will be practices that will not. This is to be viewed within the context of a national disaster facing the country.

Taking cognisance of the risks of exposure to a highly contagious and lethal virus, the South African Optometric Association ( SAOA) has issued a directive to optometrists and dispensing opticians to close practices for the duration of the lockdown and only see patients in extreme emergency situations. The SAOA position is attached for your information.

In the spirit of assisting those in need to negotiate anticipated hardship, as has been the case with banking institutions and insurance companies, amongst others, and taking cognisance of the above, it is my appeal that measures be introduced to assist me during these difficult times in order for me to honour my financial obligations. In this regard, I propose the following:

Insert proposal her

My predicament has been aggravated by not having insurance to cover situations, legally referred to as a ***force majeure,*** as well as not being able to work from home, due to the nature of optometric practice. In the meantime, I will be applying for relief from funds set up by Government to assist businesses in these troublesome times. Should I be in a position to pay my rental in full, as a result of any relief obtained, I will certainly do so.

I look forward to your positive response.

Best wishes to you and your team during these trying times. Stay Safe.

Thanking You,

Yours Sincerely,

Practitioner Name