Izak Labuschagne Financial & Medical Overview

Arrived back in Australia after a 29 years back ion South Africa in April 2018

With no assets and a foreign debt of +/- \$ 38,000.00 costing +/- \$ 1,900 p.m to maintain.

As can be seen from the attached medical certificate, I suffer from CFS cause by a chronic Rickettsia infection. There were serious barriers to getting the right treatment due to various factors ranging from over regulation, and being barred from sending serum to overseas laboratories that could isolate the specific markers for the condition. Local specialists bickering amongst themselves and their unwillingness to accept the treatment regime used by the specialist that had treated me for the last 25 years in South Africa. She is the daughter of the doctor that won the Nobel price in Rickettsia research.

I was effectively barred from re-entering the financial sector as ASIC required me to do a graduate and post graduate degree to renew the ACIP license and dealers rep status I held prior to leaving in 1989. Due to lack of funds and time(as I needed to find work full time so that I could continue servicing the debt), this was impossible.

I was effectively barred from re-entering the maritime sector as AMSA required me to do a coxswains and then a Master IV and accumulate the sea time from scratch even though my commercial log book contained over 40,000 NM as commercial charter captain on vessels under 100T for sail and power on a coastline, vastly more dangerous than anything in Queensland. Due to lack of funds and time this was also impossible.

After a short period on Newstart with Centrelink, Graeme Sawers, a friend of my landlord, got me a job doing internal construction for the new RSPCA shelter in Cairns. With the income I bought a bicycle for transport, a keyboard and PA with which to try and enter the entertainment sector, some tools in order to obtain a means of production and finally a second hand station wagon. As I had to provide an ABN number on the invoices to the RSPCA, I formed ZAKSLAB, which I intended to use as an entertainment business.

After that contract ended I ended in ICU and isolation at the Cairns hospital as my system which was weakened by the chronic condition described above and lack of access to my usual medication (that I needed to control the condition) I could not cope with the unhygienic practices by persons in a share accommodation / share bathroom and kitchen situation. As a result I developed enteritis and an infection of the colon that spread to the uteral track. I survived only because of the excellent facilities and treatment of the Cairns Hospital.

Following that incident I found work at Tonkin Steel as saw and crane operator. I rented an en suite room with only the landlord and one other tenant sharing the hygienic kitchen. The pay was much less and left no room for reducing the overseas debt but I managed to trade up into a keyboard fit for entertainment work from funds accumulated whilst working at the RSPCA

That job was followed by another RSPCA construction job in Toowoomba. Whilst waiting for that I worked with Graeme in the Gold Coast and helped him develop his business Accommodation Care.

The Toowoomba job lasted from September to March the next year. At Toowoomba I was referred to specialist who had been the head of virology in one of South Africa's hospitals and seeing that he knew was familiar with the South Africa specifics of my condition, prescribed the right medication for me. This allowed me to work longer hours. As a result I earned enough to acquire more tools, a tradies trailer that I upgraded, a tinny I fixed and sold for a profit and enrolled in a course to try and get back into the financial sector. When ASIC finally made up their minds as to what they would condone, the course was no longer relevant. There were no provisions for a refund. The COVID 19 pandemic cut that contract short as well as any prospect of getting further work with the RSPCA.

After a short stint doing a temporary fencing job in Stanthorpe I relocated to Bunderberg where I pursued a possible position with a branch of the company that acquired Tonkin Steel, only to be told that recruitment drive had been postponed.

I then joined the NEIS program and subsequently created <u>Mobidoor Pty Limited</u> after trying another initiative called Financial Vaccines, which could not get a bank on board for debt consolidation. My doctor informed me that he could not renew my medication unless I make regular visits to the specialist in Toowoomba. This left me bereft of medication once again and as a result my condition deteriorated further.

I eventually tracked down an ex South African doctor who knew my South Africa specialist and she restored medication to me, but this time made it permanent instead of cyclical.

By the end of the year it became clear that despite me having maintained a 100% credit rating my age was was a barrier to obtaining any grant or loan financing for Mobidoor. The initiative stagnated as a result.

Over Christmas and the new year I negotiated with the manager of Heron Island and on Jan 1 commenced as a piano entertainer, later also entering a casual contract for maintenance work. The manager and his HR manager were unable to resolve a problem with three staff members who seemed intent on undermining my entertainment work because the manager had, by hiring me, denuded them of a lucrative arrangement they had with previous entertainers Two weeks after I left to give them the opportunity to resolve the matter, the manager also resigned as the problem appeared to be far greater than he could handle as it emerged in various other sectors on the island and not just entertainment.

On return to Gladstone I found the odd gig and handyman work to do.

My health deteriorated further when I became immune to part of the permanent treatment. Then other parts of my treatment became prohibited due to what I can only describe as Big pharma / government COVID 19 politics. Due to the gaps in medication, my situation worsened until I became effectively debilitated, only managing to do one entertainment gig a week. My doctor issued a certificate stating that I was suffering from debilitating CFS caused by a chronic rickettsia infection for which I am on permanent medication. The condition worsened the sleep apnea I was suffering from and I subsequently needed to acquire a CPAP machine as I was beginning to suffer significant memory and concentration loss. The latter condition is taking forever to recover.

Handyman work became completely out of the question. Subsequently I have managed to obtain some medication and my new doctor (who thankfully knows and agrees with my South African specialists) is trying different approaches. Some medication (which I used to be able to get over the

<mark>counter in South Africa) I am still barred from getting. This has sabotaged the chances of recovery immensely.</mark>

As my condition is not described and catered for in so far claims for disability support is concerned so that route is effectively barred to me as well.

I have submitted the medical certificate to my bankers in South Africa and asked them to claim from the disability policies installed to cover repayments on that exposure until such time as I might recover sufficiently to start generating income via Mobidoor Pty Limited.

Currently I am trying to catch up on my tax returns and produce financials to support a claim to Centrelink. The financial's can be made available on request.

Is there anyway in which I can get some help with the Centrelink application as there are several questions I need to get answers to in respect of what decisions to take with regards to for example retaining the tools of my trade in my own name as opposed to transferring them into the two businesses.

The last job I was able to complete for Mobidoor was on 18 May 2021

I am able to 'secure one gig a week at this stage for \$200. The work is not constant, so I am following up other possible venues.

My monthly expenses are as set out in the spread sheet attached as are balance sheets, income and expenses statements and relevant ownership and shareholding information on Zakslab and Mobidoor Pty Limited.

If the attached are in the wrong format please could someone guide and assist me with this.



Vitality Solutions 43 Toolooa Street

GLADSTONE QLD, 4680 (07) 4829 - 5215

17/03/2021

MEDICAL CERTIFICATE

Dear To whom it may concern,

Re: Mr Izak Labuschagne

DOB: 18/08/1959

Australian passport number N6025602

I declare that Mr Izak Labuschagne, attended my practice on 17/03/2021.

He suffers from debilitating Chronic Fatigue Syndrome (CFS) despite being on permanent treatment for the underlying cause, which has been identified as a chronic Rickettsia infection.

Yours Sincerely,

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Dr Ananta Kolesky 251894GW