PROFESSIONAL PRACTICE | WORKED DECISION PACK

The work can continue only when the arrangements work.

Example Practice A: work, continuity and next decisions

As at 31 October 2026. Proposed decision discussion: 2 November 2026.

A concrete decision for this example

Before relying on Practitioner D for the 20 November A1 report, resolve capacity, client consent, instruction authority, access and payment. A name on a plan is not a working replacement.

Every person, practice, document excerpt, financial amount, event and result in this case is invented solely to demonstrate the service. It is not client evidence, a testimonial, legal advice, an insurer decision or proof that Imijelo has delivered these outcomes.

What you take away

Output	Decision it supports
1 Connected commitments	Which deadline, person or permission can stop delivery?
2 Absence scenarios	What changes at 72 hours, 30 days and 90 days?
3 Authority and replacement	Who can act, and what must first be evidenced?
4 Cash under pressure	When is business cash insufficient? The household view is separate.
5 Continuation choices	Continue, transfer or complete work and close?
6 Owned actions	Who does what, by when, and what proves completion?

This pack is a demonstration of the deeper service. Real release requires accepted written paid scope, agreed recipients and accountable adviser sign-off. Implementation has its own agreed scope and authority.

Scope: one operating entity, one principal and A1-A3 selected engagements. Full A2/A3 appointment terms are missing. No formal valuation, legal opinion, insurer decision or implementation result is represented.

01 CONNECTED COMMITMENTS

Which commitments depend on the principal?

A1 business-planning report

Deadline: 20 Nov 2026 | **Income or cash:** R40,000 invoiceable on accepted report delivery

Dependency: Principal final review; client consent for substitution

Current position: Associate prepares; principal reviews; Practitioner D not agreed

Consequence: Unresolved substitute arrangements could delay delivery and invoicing **Actions:** A02, A03, A04, A05. **Sources:** E01, E03, E04, E07.

A2 monthly bookkeeping package

Deadline: 10 Nov 2026 | **Income or cash:** R30,000 monthly fee; actual collection timing must be verified

Dependency: Principal review and working-file access

Current position: Associate prepares; selected file recovery test passed; full appointment terms absent

Consequence: Recoverable files help, but review/substitution requirements remain unconfirmed **Actions:** A02, A04, A05. **Sources:** E04, E08.

A3 payroll support

Deadline: 25 Nov 2026 | **Income or cash:** R20,000 monthly fee; collection not assumed on invoice date

Dependency: Coordinator prepares, associate checks, client authorisation requirements unknown

Current position: Two internal roles identified; appointment terms not supplied

Consequence: A functioning preparation routine does not establish client approval or final authority **Actions:** A04, A05. **Sources:** E04.

Practice staff and operating commitments

Deadline: 25 Nov 2026 | **Income or cash:** Ongoing cash obligations R95,000/month in illustrative budget

Dependency: Collections and authorised payments

Current position: Recorded operational payment permissions; new replacement contracting authority not established

Consequence: Cash and authority are distinct requirements **Actions:** A04, A06. **Sources:** E05, E06, E09.

Useful work already represented in the example

A shared deadline register makes the next commitment visible. The A2 restore log records one successful recovery step. Retain those strengths; neither establishes A1 access or full continuity.

02 ABSENCE SCENARIOS

Three scenarios, different authority

The checkpoints are response moments, not funding-duration limits. Refresh the cash model for the actual scenario; do not assume temporary permissions also apply to incapacity or death.

Temporary absence

Existing delegations must be checked against the actual tasks; do not assume signing/contracting powers.

Checkpoint	Operating response
72 hours	Retrieve A1-A3 status and deadlines. Identify actions requiring capacity, consent, authority or access.
30 days	Check actual deliveries, collections and replacement costs; refresh the cash forecast.
90 days	If absence extends, reassess capacity and compare continuation with transfer or completion.

Permanent incapacity

Attorney to confirm applicable authority for business and personal decisions; temporary permission cannot be presumed sufficient.

Checkpoint	Operating response
72 hours	Identify the lawful decision-maker before new contracts or disclosures. Preserve essential operations.
30 days	Agree competent long-term delivery and obtain advice on ownership and contract changes.
90 days	Compare hired leadership, transfer or completion using updated costs, permissions and retention evidence.

Death

Attorney/executor and relevant business decision-makers establish their respective powers. No assumption that family, nominee or ordinary power of attorney can act.

Checkpoint	Operating response
72 hours	Preserve records and confidentiality. Establish the person entitled to authorise business actions.
30 days	Separate business from estate liquidity. Confirm payments, client consent and any claim conditions.
90 days	Record the chosen continuation, transfer or completion route with the necessary specialist authority.

03 AUTHORITY AND REPLACEMENT

A replacement needs more than a name

Technical final review

Who coordinates: Potential replacement practitioner | **Evidence status:** stated

Competence, capacity, conflicts, professional permission, scope and fee; not merely a name

Sources: E03, E07. **Actions:** A02.

Client substitution

Who coordinates: Practice principal | **Evidence status:** documented

A1 written client consent; A2/A3 full terms must be obtained before conclusions

Sources: E01. **Actions:** A03.

New replacement contract and legal decisions

Who coordinates: Attorney | **Evidence status:** unconfirmed

Scenario-specific legal authority and executed documents; attorney owns legal conclusion

Sources: E09. **Actions:** A04.

Records and systems access

Who coordinates: IT access administrator | **Evidence status:** documented

A2 restore demonstrated only. Test authorised A1 access for the approved recipient, with logs

Sources: E08. **Actions:** A05.

Payment processing

Who coordinates: Operations coordinator | **Evidence status:** documented

Existing recurring-payment permission recorded; new contracts and incapacity/death authority remain separate checks

Sources: E05. **Actions:** A04, A06.

The decision before reliance

Commission A04 as a bounded authority review. Record who may instruct, sign, disclose information and make payments in each scenario. An attorney owns legal conclusions; the bank confirms its payment requirements.

Documented means that a relevant record exists within the fictional case. It does not mean every requirement is satisfied or that the arrangement has been tested.

04 BUSINESS FUNDING

Cash timing changes the decision

Six months, ZAR cash basis. Opening accessible practice cash: R180,000. No insurance proceeds, new credit, sale proceeds or owner transfers are counted. All assumptions are fictional.

Cash input	Nov 26	Dec 26	Jan 27	Feb 27	Mar 27	Apr 27
Base collections	110,000	90,000	120,000	135,000	140,000	140,000
Adverse collections	90,000	60,000	80,000	100,000	110,000	110,000
Operating payments	95,000	95,000	95,000	95,000	95,000	95,000
Base replacement	35,000	45,000	45,000	30,000	30,000	30,000
Adverse replacement	55,000	55,000	55,000	55,000	55,000	55,000
Base transition	15,000	0	0	0	0	0
Adverse transition	20,000	0	0	0	0	0

Cash result	Nov 26	Dec 26	Jan 27	Feb 27	Mar 27	Apr 27
Base closing	145,000	95,000	75,000	85,000	100,000	115,000
Adverse closing	100,000	10,000	(60,000)	(110,000)	(150,000)	(190,000)
Hypothetical additional support (not confirmed funding)	0	0	60,000	50,000	40,000	40,000

The decision

The base case remains above zero, with its lowest closing balance of R75,000. Lower collections and higher replacement costs cause the adverse case to turn negative in January 2027 and reach a peak hypothetical funding need of R190,000 by April. A06: validate the assumptions and decide an accessible funding or cost response by 9 November.

How to use the editable workbook

Select Base or Adverse on Inputs. Replace blue values and source notes. Enter cash when it can actually be collected or paid. A blank is unknown; zero explicitly means none. The model carries each closing balance into the next month.

Check tax/VAT, debt, exceptional payments and reserves explicitly. In this illustrative budget relevant tax/VAT is assumed included in cash lines; add any omitted obligation once, without double counting. Monthly balances do not prove day-to-day liquidity or first-72-hour access.

Sources: E05/E06 documented within the example; E12 scenario assumptions stated. No sum-assured recommendation is made. The separate household annex must not accompany practice-only circulation.

05 CONTINUATION OPTIONS

Choose a route, then confirm its conditions

Continue with temporary support

Useful when: A return is plausible and the team/substitute can lawfully deliver at sustainable cost

Requirements: Capable available substitute; Required client consent; Instruction/access/payment authority; Viable cash timing.

Open in this case: Candidate unconfirmed; A1 consent absent; New contracting authority unresolved.

Next decision: Resolve A02-A06 before relying on this route; compare actual costs with base/adverse model

Continue with permanent leadership or transfer

Useful when: Longer-term absence and sufficient retainable work justify the replacement cost

Requirements: Clients willing and able to continue; Leadership capability; Transfer/ownership advice; Sustainable earnings after replacing founder functions.

Open in this case: No buyer or permanent successor identified; No retention evidence or valuation; A2/A3 terms missing.

Next decision: Commission scoped transition/legal/valuation input only after the owner/authorised decision-maker chooses this route

Complete current work and close in an orderly way

Useful when: Continuation/transfer is unavailable or not wanted

Requirements: Client/professional obligations understood; Qualified completion or agreed handover; Records retention and notification; Closure budget and lawful decision-maker.

Open in this case: Closure cost/timing not modelled; All appointment terms not reviewed.

Next decision: Ask the appropriate specialists for a scoped completion/closure work plan and cash model if this route is selected

What can be concluded now

Temporary support is possible only after its conditions are met. Permanent leadership, transfer and orderly completion are alternatives to examine, not established solutions. No buyer, valuation, sale value or closure budget is assumed.

At the decision discussion: confirm the preferred route, the person entitled to decide, the work authorised next and what remains deferred. A quote, referral or application is not execution.

06 OWNED ACTION PLAN

Actions with a finish line

PLANNED only. People and target dates are proposed, not external commitments. Finish requires accepted responsibilities, evidenced authority/capability and confirmed dates; nomination gives no signing power. Coordinator C remains concentrated across critical tasks: review capacity/dependencies and separately test loss of Coordinator C and each backup. Distributed names alone do not resolve this. A07 is restricted.

A01 Clarify PI treatment of business-planning advice

Preparation owner: Example adviser F | **Before-absence approval:** Principal A | **Target:** 4 Nov 2026

Proposed absence delegate: Example adviser F | **Backup:** Example second reviewer K | **Depends on:** none

Next: Send a scoped clarification request through the existing advice relationship.

Complete only when: Full wording and endorsements received or limitations explicitly retained Written broker/insurer response addresses the declared service and authorised appointment provisions Accountable adviser records scope and effect without claiming a blanket cover guarantee

Retain: Source documents with dates/version; Written response and adviser interpretation.

A02 Confirm a capable and available replacement

Preparation owner: Associate B | **Before-absence approval:** Principal A | **Target:** 3 Nov 2026

Proposed absence delegate: Associate B | **Backup:** Coordinator C | **Depends on:** none

Next: Give the candidate the permitted A1 scope and delivery date.

Complete only when: Written confirmation of competence, capacity, conflicts, work scope, fee basis and response availability Unconfirmed scope items explicitly recorded

Retain: Candidate confirmation; Professional capability/registration check where relevant.

A03 Resolve A1 substitution consent

Preparation owner: Coordinator C | **Before-absence approval:** Principal A | **Target:** 6 Nov 2026

Proposed absence delegate: Coordinator C | **Backup:** Associate B | **Depends on:** A02

Next: Put a precise substitution proposal to the client once candidate scope is known.

Complete only when: Required written client consent obtained for the named replacement and scope, or alternative delivery decision recorded Attorney reviews unclear appointment requirements where needed

Retain: Client consent/approved amendment or documented alternative decision.

A04 Document authority separately for absence, incapacity and death

Preparation owner: Coordinator C | **Before-absence approval:** Principal A | **Target:** 10 Nov 2026

Proposed absence delegate: Coordinator C | **Backup:** Example adviser F | **Depends on:** none

Next: Commission a bounded authority review using entity, ownership and bank records.

Complete only when: Attorney records who may instruct and contract in each scenario Bank confirms payment permissions and restrictions separately Required instruments are executed by appropriate parties; drafts remain pending

Retain: Scenario-specific legal confirmation; Executed relevant instruments; Bank confirmation.

If prerequisites slip, keep dependent work blocked. The coordinator confirms availability, agrees revised targets and interim decisions with the lawful decision-maker, and escalates threatened client deadlines.

06 OWNED ACTION PLAN | CONTINUED

From action to a tested arrangement

PLANNED only. People and target dates are proposed, not external commitments. Finish requires accepted responsibilities, evidenced authority/capability and confirmed dates; nomination gives no signing power. Coordinator C remains concentrated across critical tasks: review capacity/dependencies and separately test loss of Coordinator C and each backup. Distributed names alone do not resolve this. A07 is restricted.

A05 Prepare and test A1 authorised handover

Preparation owner: Example access administrator I | **Before-absence approval:** Principal A | **Target:** 12 Nov 2026

Proposed absence delegate: Example access administrator I | **Backup:** Coordinator C | **Depends on:** A02, A03, A04

Next: Stage authorised copies in a controlled test environment; do not expose unrelated client files.

Complete only when: Permitted recipient receives current work status, deadlines and source index A1 test files can be retrieved and opened using role-based authorised access No passwords or credentials are copied into the continuity pack Test log records what passed, failed or remains untested

Retain: Handover index; Access approval; Dated test log.

A06 Validate and decide the business funding response

Preparation owner: Coordinator C | **Before-absence approval:** Principal A | **Target:** 9 Nov 2026

Proposed absence delegate: Coordinator C | **Backup:** Example adviser F | **Depends on:** A02

Next: Replace illustrative inputs with evidence before treating the figures as a client recommendation.

Complete only when: Receipts and costs reconciled to evidence and timing Base and adverse assumptions approved or revised Any credit/funding counted has owner, access conditions and date Decision addresses R190,000 illustrative adverse gap or updates the model with reasons

Retain: Reviewed cash forecast; Source/access confirmation; Recorded funding decision.

A08 Run the next absence rehearsal

Preparation owner: Coordinator C | **Before-absence approval:** Principal A | **Target:** 13 Nov 2026

Proposed absence delegate: Coordinator C | **Backup:** Associate B | **Depends on:** A02, A03, A04, A05

Next: Use the included rehearsal script and approved test material.

Complete only when: Complete rehearsal steps with source-linked observations Failed/untested criteria create owned corrective actions No overall readiness score; successful steps are described narrowly

Retain: Rehearsal record; Issue log; Corrective-action assignments.

A09 Review progress and the future route

Preparation owner: Example adviser F | **Before-absence approval:** Principal A | **Target:** 2 Dec 2026

Proposed absence delegate: Example adviser F | **Backup:** Example second reviewer K | **Depends on:** none

Next: Review outstanding actions and avoid treating a referral or application as completed implementation.

Complete only when: Each action reviewed against proof rather than verbal completion Changed deadlines, people, permissions, funding and family assumptions recorded Continue/transfer/close options and further work decision recorded

Retain: Dated 30-day review and decision record.

If prerequisites slip, keep dependent work blocked. The coordinator confirms availability, agrees revised targets and interim decisions with the lawful decision-maker, and escalates threatened client deadlines.

IMPLEMENTATION | ABSENCE REHEARSAL

Can another person take the next step?

Target: 13 November 2026 | **Coordinator:** Coordinator C | **Proposed backup:** Associate B

It is a working morning. Principal A is unavailable; A1 is due 20 November. The authorised team must establish what can be done and what requires a decision.

The date is a planning target. Required replacement, consent, authority and access confirmations remain open. If a prerequisite slips, postpone the affected test and record a revised target and interim decision.

Tabletop with authorised test copies. No client messages, payments or production changes. Household records are excluded. Use only permitted participants and data; stop if authority, access or confidentiality is unclear.

ID	Task	Pass criterion
T1	Locate the next deliverable, deadline, fee milestone and current work status	A participant retrieves the correct version and identifies A1 milestone without principal help
T2	Confirm who can perform and approve the work	Written candidate scope/capacity and required client consent are located
T3	Open the authorised A1 working copy using the approved access path	Approved replacement can retrieve/read the permitted test file; access is logged; no credential sharing
T4	Identify lawful instruction and payment route	Relevant authority and bank conditions are produced for this scenario; no payment executed
T5	Recalculate costs/collections and allocate the next action	Inputs trace to evidence or labelled assumptions; business/household transfers reconcile; action has owner/date

Record the observation, not an overall readiness score

For each step retain date, participants, scenario, expected result, observed fact, result (pass / failed / blocked / not tested), evidence reference, reviewer and elapsed time. Every failed, blocked or untested critical step needs an action, owner, due date and retest date.

Constructed baseline only

E13 illustrates how results would be recorded: T1 locates the deadline; T2 is blocked by capacity/consent; T3 A1 access is untested; T4 contracting authority is unresolved; T5 arithmetic can be reproduced but assumptions are unvalidated. This is not an exercise actually conducted by Imijelo.

Next review: 2 December 2026. Review proof, changed deadlines, permissions, actual collections and costs; choose the next action or no further work. Refresh immediately if an appointment, person, authority, access route or funding source changes.

SOURCE INDEX | PRACTICE CIRCULATION

Where the conclusions come from

All records below are invented and dated 30 October 2026. “Documented” describes the type of mock source, not a real verification or executed arrangement. The full fictional excerpts are retained in worked_case.json.

E01 Illustrative appointment A1 | documented

Clauses 1, 4, 8, 10. Example Practice A provides quarterly business-planning advice.

E02 Illustrative PI schedule S | documented

Pages 1-2. Named insured: Example Practice A.

E03 Principal intake statement | stated

Service answer and continuity questions 1-6. We now provide business-planning advice.

E04 Illustrative work and deadlines register | documented

Rows A1-A3. A1: business-planning report 20 November, R40,000 acceptance milestone, Principal A final review.

E05 Illustrative cash and bank-access record | documented

Cash summary and access permissions. Business bank balance available at scenario start:R180,000.

E06 Illustrative operating cash budget | documented

Monthly cash commitments. Recurring staff costs R65,000, premises/utilities R12,000, software/connectivity R8,000, other committed operating cash R10,000: total R95,000/month.

E07 Potential replacement response | stated

Email excerpt. I may be able to assist with management reporting and business-planning work.

E08 Illustrative restore record | documented

29 October test log. A2 working files were restored to an isolated authorised test workspace and opened successfully.

E09 Illustrative authority inventory | documented

Rows 1-3. Principal A is the sole director listed in the supplied entity record.

E12 Illustrative scenario assumptions | stated

Funding input schedule. All receipt, replacement and transition-cost forecasts are invented scenario inputs, not validated forecasts.

E13 Illustrative baseline rehearsal record | documented

Synthetic tabletop observations. In this fictional worked result, the team locates A1 deadline and fee milestone, but cannot produce agreed Practitioner D capacity, A1 client substitution consent or a tested A1 access path.