		2015 R'000	2014 R'000
9.	**TRADE AND OTHER RECEIVABLES**		
	Trade receivables	**2 642 059**	2 152 107
	Less: Provision for impairment	**(10 927)**	(15 665)
		2 631 132	2 136 442
	Sundry debtors	**34 265**	22 456
	Contingent consideration receivable*	**17 757**	—
	Prepayments	**68 958**	12 544
	VAT	**15 960**	55 255
	Receivables from related parties (refer to note 29)	**9 178**	6 880
		2 777 250	2 233 577
	Less: Amounts included in current portion of trade and other receivables**	**(2 712 165)**	(2 181 973)
		65 085	51 604

* *This relates to the contingent consideration receivable for the disposal of Ukash. Refer to note 6 for further details.*

** *Included in the amount above are starter pack debtors that have a cycle period which may be in excess of 12 months.*

The Group's exposure to credit and currency risk relating to trade and other receivables is disclosed in note 3.

	Gross R'000	Impairment R'000	Net R'000
9. TRADE AND OTHER RECEIVABLES continued			
31 May 2015			
Fully performing	**2 515 633**	**—**	**2 515 633**
Past due by one to 30 days	**50 545**	**111**	**50 434**
Past due by 31 to 60 days	**28 742**	**98**	**28 644**
Past due by 61 to 90 days	**26 154**	**310**	**25 844**
Past due by more than 90 days	**38 390**	**9 408**	**28 982**
	2 659 464	**9 927**	**2 649 537**
Portfolio impairment		**1 000**	**(1 000)**
	2 659 464	**10 927**	**2 648 537**
31 May 2014			
Fully performing	2 127 087	—	2 127 087
Past due by one to 30 days	18 045	166	17 879
Past due by 31 to 60 days	4 349	601	3 748
Past due by 61 to 90 days	3 010	406	2 604
Past due by more than 90 days	13 961	8 030	5 931
	2 166 452	9 203	2 157 249
Portfolio impairment		6 462	(6 462)
	2 166 452	15 665	2 150 787

Receivables in respect of starter pack debtors are included in fully performing debtors above.

Trade receivables are discounted at a discount rate of 9.25% per annum (2014: 9% per annum) based on average debtors' days outstanding. The effect of discounting of the trade receivables balance which amounts to R8.227 million (2014: R7.465 million) is not taken into account in the above table.

The trade receivables that are neither past due nor impaired relate to independent customers for whom there is no recent history of default.

Sundry debtors are considered to be fully performing.

	2015 R'000	2014 R'000
9. TRADE AND OTHER RECEIVABLES continued		
Provision for impairment of receivables		
Balance at the beginning of the year	**15 665**	7 639
Allowances made during the year	**6 994**	5 097
Acquisition/(disposal) of subsidiaries	**—**	6 462
Amounts utilised and reversal of unutilised amounts	**(11 732)**	(3 533)
At 31 May	**10 927**	15 665

Impairment of receivables is determined after assessing the nature of the customer, their geographic location and specific circumstances.

The Group believes that the above provision for impairment of receivables sufficiently covers the risk of default.

There is a cession of trade receivables of R2.485 billion (2014: R2.011 billion) in favour of Investec Bank Limited as security for facilities referred to in note 3.