		2013 R'000	2012 R'000
7.	**Loans receivable**		
	Interest-free loans	**21 285**	23 148
	Interest-bearing loans receivable	**16 146**	8 336
		37 431	31 484
	Less: Amounts included in current portion of loans receivable	**(36 431)**	(30 049)
		1 000	1 435

Non-interest-bearing loans are unsecured and have no fixed terms of repayment. Interest-bearing loans bear interest at an average of between prime and prime plus 2% and are unsecured. Interest-bearing loans amounting to R7.9 million have no repayment terms; the remaining balance is repayable over an average of one year.

The loans receivable are neither past due nor impaired with a low risk of default. Of this amount, R20 million (2012: R23 million) relates to loans receivable from related parties, which are interest free (refer to note 30).

8.	**Starter pack assets**		
	Balance at the beginning of the year	**7 692**	37 138
	Additions	**8 388**	5 078
	Impairments*	**(4 007)**	(3 534)
	Disposals*	**(8 385)**	(30 990)
	At the end of the year	**3 688**	7 692
	Less: Current portion	**(1 115)**	(3 191)
		2 573	4 501

** These impairments and disposals are charged to the statement of comprehensive income and are included in changes in inventories of finished goods. The impairments represent the value of starter packs that management considers the probability of activation to be low. The disposals represent starter packs that have activated during the year.*