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ISSUE 26 | LONG-TERM VISION

STOKVEL VOICE

ITS ABOUT WEALTH AND WISDOM

HEALTH

What you must know
about diabetes

SIS BUSI

Practical solutions
needed to make
stokvel lives better

STOKVEL PROFILES

CLUB 2000:

Caring for members

FRIENDZ CLUB:

A long-term view

RATANANG SOCIETY:

Helping Hands

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is no longer a killer due to a lack of awareness"



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FINANCIAL QUESTIONS ANSWERED

GERALD MWANDIAMBIRA, ACTING CEO OF THE SOUTH AFRICAN SAVINGS INSTITUTE, ANSWERS BURNING FINANCIAL QUESTIONS FROM OUR STOKVEL VOICE READERS

Q am looking at obtaining a personal loan and have been told that making many loan applications at the same time will hurt my credit score. Is this true? Because I really need to look for a loan with the best repayment and interest rate.

SHARON, NALEDI

A If you get your loan within seven days of starting your search, this should not affect your credit score as lenders do recognise that people have to shop around for the best deal. However, should you keep on triggering frequent credit searches, it may start to affect you negatively – especially if you have a low credit score to start with. Remember, many people who had a good score have in the past taken out multiple loans on the same day – which they could not afford. Credit bureaux and lenders are therefore very cautious when many searches are done on your ID number as it could mean you are desperate

and are being declined credit. Rather shop around and get telephonic quotes without sharing your personal details.

Q I received an amount of R95 324,95 paid into my bank account, which I have almost used up. It was a payment made to me in error and now I do not know what to do. Could I end up being arrested?

DINEO, BLOEMFONTEIN

A You are in a very tricky situation as there are several factors here. If you knew from the outset that it was not your money, it could be interpreted as theft. Or you could even be charged as an accessory to fraud, depending on how the money ended up in your account. However, if you believed it was your money because you expected a payment from elsewhere, it could simply be an error on your part. Either way, you need to commit to a plan to repay the money

to avoid further action. I am not a legal expert, so I would also suggest you seek a legal opinion on what would be best to do. Even if you pick up a large amount of cash in the street, you are obliged to report it and hand it in to the police. It becomes “yours” only when it had not been claimed after a certain period. Be careful about assuming that any money in your account is automatically yours to spend.

Q I have received a raw deal from my car insurance company which is refusing to pay a claim of theft because I changed my address without telling them. They say that my risk increased when I moved to a property where I parked in the street, whereas before I had a lock-up garage.

NONHLANHLA, COSMO CITY

A Most car insurance policies rate your risk based on various factors, including your age and how long you have had a licence, as well as security arrangements for the car. Strictly speaking you are supposed to inform the insurer of a change in security arrangements for the car. However, without knowing the intricacies and specifics of your claim, I suggest you try to get assistance from the Ombudsman of Short Term Insurance. Please call 011 726 8900 or visit www.osti.co.za.

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GUARDIAN ANGEL SOCIETY WINS A SHEEP IN THE STOKVEL ACADEMY SMS COMPETITION



The Guardian Angel Society from Soweto was the first lucky stokvel to have won a sheep in a Stokvel Academy Competition. The members of this burial society – formed in 1988 – were ecstatic to be the winners of a sheep. "We are extremely happy and excited to have won a sheep. What a way to end the year! It was so easy to enter. All we did was to SMS the name of our stokvel – and here we are," said Nthathi Molahle, chairperson of the society.

She says the society is going to have a big party and celebrate their win with their friends and family members.

CONSOLATION PRIZE WINNERS

The following stokvels each won a consolation prize of R500:
Amandla Ngokuzwana Club, Soweto
Bonolo Women's Club, Soweto
Siyakhula Club, Soweto
Wanderers Mama's Club, Johannesburg CBD

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THE PAIN AND DEDICATION OF STOKVELS

“REAL, PRACTICAL SOLUTIONS ARE NEEDED TO MAKE STOKVEL LIVES BETTER,” SAYS BUSI SKENJANA

When the word “stokvel” comes up, everyone thinks about money – with many emerging and seasoned entrepreneurs brewing up different “solutions” to better the lives of stokvel members. I sometimes wonder whether some of these “solutions” are genuinely in the interest of stokvels, or whether they are simply in line with the principle that the rich are getting richer and the poor are getting poorer.

I am looking forward to the day when stokvels will be listed with the Most Wealthy Clubs – the Patrice Motsepes, Sandile Zungus, Richard Maponyas, Dr Anna Mokgokongs and many others. This is not a pipe dream. Sanlam started as a Stokvel amongst a group of Afrikaners.



own in an urban area might be a shack, or an apartment in some dingy “hijacked” block.

UNUSUAL STOKVEL MEETING PLACES

In my constant quest to understand the dynamics of stokvels, I have visited stokvels who hold their monthly meetings at municipality parks and under bridges. These stokvels do not hold their meetings at such places because they love the outdoor life. They are forced by circumstances. Most of them are our South African migrant workers, who come from all over the country to the big cities, such as Johannesburg, Durban and Cape Town. They are mothers and fathers, who toil the whole month, living in someone’s backyard as a domestic worker or gardener. Some work in formal employment, but they do not own a house in the urban areas. The only form of “house” they

DISPARITY IS STILL WITH US

The experience I had at these stokvel meetings in parks and at bridges brought me pain about the reality of disparity in this country.

But on the positive side, it made me appreciate the dedication and resilience that lies within stokvels. This is the same spirit that gave birth to the Stokvel Movement in 1932. Unfortunately, for those stokvels who hold their meetings at the park or under a bridge, not much has changed since 1932.

They still do not have decent homes or facilities where they could host their meetings, and yet they continue to oil the economy with their savings. They continue to dress up with pride for these meetings. No



matter how hot it is, men and women wear their uniform, suits, and costumes, like any business executives attending a business meeting.

Of course, Stokvel (Mokgodiso, Soceity, Lekgotla) is their business. But these meetings are held under the most inhumane conditions. Anything that offers some form of shelter and comfort is used, be it a tree or some scrapped car – and a stone used as a chair. (see pic)

WEALTH AND WISDOM

This brings me back to our Stokvel Academy philosophy, that says stokvels are, or should be, about “Wealth and Wisdom”. I think it is high time that stokvels take their rightful place in the economy and demand support from the industries that benefit from their hard-earned savings. While stokvels collect their monthly contributions with commitment and dedication, they must apply the same energy towards exploring different ways to make their lives better, over and above the burial and

grocery saving schemes. Stokvel solutions should cover the holistic needs of stokvel members. When I was on my Stokvel @ Park/Bridge exploration mission, I decided to pop into the nearest fast food outlet to buy lunch. Gee! I could hardly believe it when in front of me a member from one of the stokvels placed an order for about R2000 for their closing party in the park the following week. I don’t think they were ordering so much of junk food because they love it. It is probably because they do not have any decent place where they can prepare a meal of their choice for their party.

WHERE ARE THE SOLUTIONS?

I KNOW FOR SURE” SOMETHING CAN BE DONE TO UPGRADE STOKVELS.



For now, I may not have a solution for the plight of these hard-working men and women who continue to suffer the indignity of holding meetings in harsh weather, year in and year out. Yet they continue to save, and spend the little money they earn without any support from the big businesses that benefit from them.

I am not a sponsorship expert, but something tells me that as much as there is sponsorship for all sorts of things, such as sport, etc... this group of Stokvels @ the Park/Bridge deserve some consideration in terms of decent venues for holding their meetings. Real, practical solutions are needed to make stokvel lives better. This is the challenge that needs to be addressed by both stokvels and the industries that are benefiting from their savings. To quote my favourite role model, Oprah Winfrey, “I Know for sure” something can be done to upgrade stokvels.

Yes! Stokvels are about Wealth and Wisdom! Take care of your hard-earned cash. Invest for the better future of your children! **SV**



SPREADING THE WORD ABOUT DIABETES

Bongsi Ngema-Zuma shares her vision of seeing a South Africa where diabetes is no longer a killer due to a lack of information

On 14 November it is World Diabetes Day. Stokvel Voice chatted to first lady Bongsi Ngema-Zuma, founder of the Bongsi Ngema-Zuma Foundation, and who is married to President Jacob Zuma. Inspired by her late mother, Prisca Ngema, who lived positively with diabetes, she wanted to spread awareness about the condition. Her foundation also does health education to empower vulnerable people in rural and peri-rural areas.

WHAT'S YOUR EARLIEST MEMORY OF A STOKVEL WHILE GROWING UP?

We had a stokvel when I was still

at school, saving pocket money towards school trips.

DO YOU BELONG TO A STOKVEL?

No, but I use other avenues to save money. At the moment I won't be able to be fully involved because I travel frequently, and with stokvels you have to meet.

WHAT DO YOU BELIEVE MAKES A GOOD STOKVEL?

Balance. For example if it is a grocery stokvel, members must not use all the money to buy groceries, but must save a portion. It is better to save as a collective as you earn a decent interest.

TELL US A BIT ABOUT YOUR FOUNDATION AND COMMUNITY PROJECTS YOU ARE INVOLVED WITH.

The foundation was established in 2010. Our main aim is to raise awareness about diabetes. Our vision is to see a South Africa where diabetes is no longer a killer due to lack of awareness. However, when we started, we thought we cannot look at diabetes in isolation. So even though diabetes is our flagship, we play a part in education – health education or education in general. We also look at the empowerment and development of people in rural and peri-urban areas, with a special focus on vulnerable communities, including children, women and the aged.

WHY DIABETES?

I come from a family affected by diabetes. But what propelled me was observing the life of my mother, Prisca Ngema, who died in 1997. She lived with diabetes for nearly 30 years. Though she had little information, she managed the condition and continued with life. She complied with her medication and ate correctly. She grew her own vegetables and was very religious about her medica-

tion. I observed that, with that kind of adherence, doing what doctors told you to do, you can live a long and normal life.

WHY WAS IT IMPORTANT FOR YOU TO START THE FOUNDATION?

To share the story that diabetes is not a death sentence. You can live positively with diabetes. I wanted to share how my mother and other family members with diabetes lived. Maybe others will have hope and pay attention – and won't die unnecessarily. My wish is that no one dies because they did not know what to do. Also, to make people aware of the signs and symptoms. At our outreach programmes we screen people so that they will know what the signs are. Screening shows whether one is on the borderline, at risk – or not. Our function is to spread the word, empower people with knowledge and encourage them to be tested.

WHAT DO YOU LOVE ABOUT YOUR ROLE IN THE FOUNDATION?

I am a hands-on founder and run the office. At outreach campaigns I am out there, enjoying interacting with people. Also the feedback we get. If you hear someone saying they attended your event and they are now on medication, we have saved a life.

HOW DO YOU HELP PEOPLE TO UNDERSTAND THAT DIABETES IS SERIOUS WITHOUT INSTILLING FEAR?

My mother's story alone is posi-

THERE IS A DIRECT CORRELATION BETWEEN DIABETES AND POVERTY – IF YOU DON'T HAVE ENOUGH TO EAT, YOU ARE LIKELY NOT TO COMPLY.

tive. We talk, and people give testimonials. We did a 5km walk in Sasolburg. Walking with me were people with diabetes – one 71 years old, another 61, and a 14-year-old child. You can live with diabetes, it's not that you should be in bed. You minimise the complications by exercising and eating correctly.

IT IS WORLD DIABETES DAY ON 14 NOVEMBER. WHAT ARE YOU PLANNING?

We will be at Esikhawini and expect about 5000 people to participate in a 5km walk and outdoor aerobics. We will provide information and screen for diabetes and hypertension. The special focus is on diabetes and healthy eating – which begins with breakfast.

WHAT ADVICE DO YOU HAVE FOR THOSE LIVING WITH DIABETES TO IMPROVE THEIR OVERALL HEALTH?

You have to move your body until you are sweating. Exercise is not about a gym subscription – you can put on a CD and dance until you sweat. And cleaning your carpets is also exercise!

WHAT DO YOU THINK IS THE BIGGEST OBSTACLE FOR PEOPLE LIVING WITH DIABETES IN SOUTH AFRICA?

I will generalise and say it is not only South Africa, but 80% of people living with non-communicable diseases are in low-income or developing countries.

There is a direct correlation between diabetes and poverty – if you don't have enough to eat, you are likely not to comply.

The easy food is mealie mealie and bread, but they are starchy. Low-income people have fewer choices than the affluent.

People default on medication, not by choice, but because of their situation. That is why we encourage people to plant. Even one square meter of land is enough to have something to eat.

WHAT IS THE BEST WAY FOR PEOPLE TO MAKE A DIFFERENCE TO THE CAUSE?

First, go to the clinic to be screened for diabetes. You must know if you are at risk. Also, adopt a healthy lifestyle – mind what you put in your mouth, and exercise.

WHAT ADVICE DO YOU HAVE FOR STOKVEL MEMBERS ABOUT LOOKING AFTER THEIR HEALTH?

Food choices. Your plate should consist of a quarter of starch, a quarter of protein, and half of vegetables.

Do not use too much oil and salt in cooking. Cook vegetables so that they do not lose the nutrients. Eat correctly – breakfast, lunch and supper. **SV**

SEVEN THINGS YOUR DIETITIAN WANTS YOU TO KNOW ABOUT DIABETES

ARM YOURSELF WITH INFORMATION AGAINST THIS CONDITION – THE BEST WAY TO MAKE SURE YOU CAN PREVENT OR CONTROL IT

"Act Today to Change Tomorrow" – this is the theme of World Diabetes Day in November. Ria Catsicas, spokesperson for the Association for Dietetics in Southern Africa (ADSA), has 25 years' experience as a clinical dietitian. She is also the author of the book "The Complete Nutritional Solution to Diabetes". We asked her what the ten things are that your dietitian wants you to know about diabetes:

1 EARLY DIAGNOSIS OF DIABETES IS VITALLY IMPORTANT.

The sooner elevated blood glucose levels are treated and returned to normal, the better. If you are diagnosed with pre-diabetes or diabetes, you need to adopt a healthier lifestyle, focusing on exercise, good nutrition and weight-loss if you are overweight or obese. Should you experience any of these symptoms, contact your doctor ASAP: sudden weight loss, hunger, blurred vision, tiredness, excessive thirst and frequent urination.

2 THE ROLE OF LIFESTYLE IN THE SEVERITY OF DIABETES

The severity of diabetes is not distinguished by the type of medication you use, but by how effectively you control your blood sugar levels through healthy eating, physical activity and medication.

3 THE WARNING SIGNS

The most common features of pre-diabetes are abdominal obesity, high blood pressure, high uric acid levels and abnormal cholesterol levels. Most people do not experience classic diabetes symptoms and might go untested for years unless they regularly see their doctor.

4 THE ROLE OF NUTRITION IN DIABETES

The timing, quantity and type of the meals, snacks and drinks you consume are the three basic nutrition components that affect your blood glucose levels.

5 DIABETES AND ALCOHOL

Most alcoholic beverages are high in calories and contain no significant nutrients. If you do enjoy a drink, exercise moderation – one to two alcoholic drinks

for men and one drink for women per day. Alcohol can contribute to weight gain and excessive consumption (more than three drinks per day on a consistent basis) contributes to high blood glucose levels.

6 DIABETES AND SUGAR

Small amounts of sugar in manufactured non-sweet products such as condiments is allowed, but products with large amounts of sugar – such as biscuits, sweets, cakes, desserts, chocolates, soft drinks, fruit juices and flavoured water – should be avoided. There is no scientific evidence that artificial sweeteners cause diseases such as cancer – a claim that is often made.

7 DEVELOP AN INDIVIDUAL TREATMENT AND EATING PLAN

Consult your doctor or dietitian to obtain an individual treatment plan that will control your diabetes in the best possible way and taking your current lifestyle factors into consideration. Following fad diets is not recommended. There are four equally important areas – exercise, nutrition, medication and blood glucose monitoring – that you need to master in order to manage your diabetes to better health.

To find a dietitian in your area who can assist you with a diabetic-friendly lifestyle plan, visit www.adsa.org.za

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CLUB 2000 ALWAYS LOOKS AFTER ITS MEMBERS

FINDING WAYS TO KEEP GOING EVEN WHEN
UNEMPLOYMENT AND RETIREMENT STRIKE



Club 2000 was founded in 1995 by a group of friends who had just moved into a new suburb in Vooslorus, Mfundo Park extension 30. Its name was inspired by all the talk about the year 2000.

"We were a group of guys that used to meet every Sunday. We were new in the area but came from different parts of Johannesburg. We started a burial society, to help each other during times of bereavement," says the chairman of the club, Steven Mkhonto.

When the club started, he says, they were still young, with young families.

"This was a new area, with new houses, so most of the people were growing their families – which comes with all kinds of responsibilities. So the club was a good way to be responsible and think about life events we can't control, such as death," he says.

THE JOURNEY

Initially the club consisted of male members only. "But after the male members of certain families

passed on, we decided to allow female members from these households to join us in order to keep their benefits and carry on with what their husbands had started," says Steven.

Club 2000 now has 30 members and meets once a month. The main member can get cover for up to 10 people – the main member, wife or husband, children and extended family members. "It has not been an easy ride, especially when it comes to where the contributions are placed. Initially, the club was covered by an insurance company, but the arrangement was not favourable to members. So we decided to take out cover with a funeral parlour. This also did not work for us, as it did not cover extended family members," he says.

The club then decided to open an investment account. This allows them to withdraw money when there is a death. "The investment account works better for us right now. We do not have to stress that the policy is going to lapse when people lose their

jobs. Or that they can't afford the premiums any more. We encourage each other to aggressively put money into this account, so that we have more money to earn more interest," he adds.

The club is always on the lookout for ideas they can utilise to raise funds. "It is a reality. People are being retrenched out there, or are retiring, so we need to find ways to earn money, so that no one will be excluded from the society because of a lack of funds. We started this society many years ago – so, just imagine if one can't be part of it anymore."

ADVICE TO OTHER SOCIETIES

Societies must work hard and look at all avenues to make money for their society. "They must make sure they make extra money, so that they will be able to carry a member who is no longer working. Societies are about looking after each other and most members have travelled the journey for many years. So unemployment should really not lead to a member being excluded. But this is only possible if the society has money. It must find ways to do fundraising," he concluded. **SV**

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FRIENDZ CLUB'S LONG-TERM VIEW

TAPPING INTO BUSINESS OPPORTUNITIES TO BUILD A BETTER FUTURE

The passing of a friend encouraged them to launch Friendz Club. It was launched as a burial society in August 1995 in Spruitview. "Our friend passed away and we each had to contribute R20 towards his funeral.

This was such an embarrassment to all of us as it was not enough. We found ourselves wanting. But after that experience, we decided to organise ourselves and launch a burial society that would help us in times of need," says Paul Rammekoa, the president of Friendz Club.

He says they needed to position themselves in a way that would make it possible to bury each other with dignity. Initially the club had 75 male members. "Most of us were newlyweds and had the responsibility of taking care

of our families. It made sense that we grouped ourselves and do something worthwhile. When a main member passes away, the widow continues the membership but do not attend meetings. We keep it strictly for males, for various reasons.

The club recruits people who will add value to it. We need to learn from each other, about different spheres of life and society," says Paul.

When the club launched the contribution was R50. Today it is R250: R80 for funeral cover, R50 for food on the day they meet, and with the balance being saved in different long-term investment portfolios. Members meet once a month, and with each member in turn hosting the others, it takes close to five years before a member's turn to host comes up again.

DIVERSIFICATION

The club, which is also registered as a corporate entity, bought 4,2 hectares of land in Walkerville in 2008. "We bought the land – which is earmarked for development – as part of our investment. There was massive construction around the country before 2010. We are still in discussion as to what we will do with it and there are many options. It can be land for agriculture, or it could be used for housing development, to build flats, or a business park or shopping centre," says Paul. The club would like to tap into business opportunities that are available out there. "As a club, we need to get to a point where the monthly premiums are paid for by our returns on investments. We are avoiding getting to a point where we lose members

who cannot afford to pay the premiums due to retirement or unemployment. We also have a 2% BEE shareholding in Megarom, importers and distributors of an interactive video game," he says.

CHALLENGES

It has been a long journey, and the club has had to face challenges over the years – but now it has celebrated its 20th anniversary with a black tie event. The membership now stands at 55. "We had a misunderstanding with some members due to the club's constitution. So their membership was discontinued. The club paid them off," says Paul.

From time to time, different or opposing opinions are experienced over certain issues. But the club allows members the opportunity to voice their opinions, and every side is listened to. They discuss an issue until everyone is on the same page. They make sure that common ground is reached and everyone is happy about the decision at the end of the day.

COMMUNITY SOCIAL INVESTMENT

Each year in the first week of December, the club donates various goods – ranging from clothes and furniture to food – to the Emnden Children's Home for Christmas. "We are a caring club and we need to take care of those who are less fortunate and vulnerable in our communities. We have a relationship with Pick n Pay in Roodepoort Crossing, who helps us with some of the stuff we donate. We also solicit non-perishable goods and clothes from our members," says Paul.

ADVICE TO OTHER SOCIAL CLUBS

He advises other social clubs to move away from just being burial societies. "Yes, saving money for funerals is important. However, clubs need to invest some of their money in long-term portfolios where they stand a chance of reaping better benefits and rewards over time. They need to diversify and look at business opportunities out there that will work for them," he concluded. **SV**

UNITY

Financial Services



Unity Financial Services provide a number of affordable funeral plans to cater to the needs of both families and individuals..

Funeral Plans

Cover	5000	10 000	15 000	20 000	25 000	30 000
Individual (from)	R 26	R 36	R 45	R 54	R 64	R 73
Family (from)	R 61.80	R 72.60	R 86.00	R 108.50	R 124.70	R 136.40

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HELPING EACH OTHER IN TIMES OF NEED

**RATANANG SOCIETY COMES TO THE RESCUE
WHEN TIMES ARE TOUGH**



It was when a group of ladies saw the need for a society that would provide a helping hand at times of bereavement, that the Ratanang Society was established in February 2015. The club is based in Alexandra.

"The society currently has 12 members and we are hoping that six more members will join us. The idea was born when we realised that even when you have the money to pay the expenses when a loved one dies, you still have the problem that you need people to help you with chores in the lead-up to and on the day of the funeral.

So, this society will do just that," says Jessie Khesue, assistant chairlady of Ratanang.

Ratanang members' role is to be of help during difficult times, so that a bereaved member does not have to worry about chores and

can concentrate on other issues during funeral preparations.

CONTRIBUTIONS

Members contribute R50 a month. The money is saved, with funds to be given to a member who has lost a loved one. "You can cover up to 11 people. But as we only started this year, we are still raising funds – and it is not yet enough to cover members comfortably when there is a funeral. While we are still saving up to have enough, we decided we will contribute R200 to give to a member who has lost a loved one," says Jessie.

The club members meet once a month to talk about society issues, after which they also talk about issues that affect them personally. "Our society meetings are a fully rounded affair. We are not only about money and funer-

al cover, but we care about each other's wellbeing. As women, we discuss the issues that we face in our lives, be it parenting, marriage or anything else. We discuss and give each other advice on how to tackle these issues," she says.

She says it is important to support each other as women in order to be the best partners and parents to their different families. "Life can be hard, and it is better to share our experiences as we give each other hope that whatever you are facing is going to pass. You are not the only one with problems and we must not suffer in silence," she says.

She says their open relationship also helps to run the society effectively. "We have an open communication policy. If one of our members is not happy about a particular issue, we encourage them to raise it immediately and it gets discussed in an open manner. We want to avoid people discussing these things over the phone when they are unhappy, as that can get out of hand," says Jessie.

FUTURE PLANS

Ratanang has big goals that they hope to reach as a club. This includes to grow and save as much money as possible. "We are still new, but we would like to go away on holiday as a club – to see other places and unwind. Travelling opens one's mind. So, next year we will definitely do something. As a start, for our closing meeting this year, we will go to Zoo Lake and spoil ourselves. We are taking one small step at a time," she concluded. **SV**

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BSK MARKETING HOSTED
WORKSHOPS AND ACTIVATIONS
AROUND THE COUNTRY

BSK Marketing hosted Stokvel Academy workshops, activations and open days around the country. Stokvel members from different groups attended the workshops and activations, where they were given tips on how to manage and grow their stokvels. BSK Marketing CEO Busi Skenjana reminded the stokvel members that they needed to acquire knowledge that they could use to better their lives and those of their children. "Stokvels should be more than for saving for burials or grocery money. They should be about sharing information that will help change the lives of stokvel members and their families. The Stokvel Academy is all about getting experts to share information with stokvel members to help them think differently and start taking small steps that will bring about positive change in their lives," she said. She adds that stokvel members need new skills to help them run their stokvels more efficiently and allow them to take advantage of the opportunities that are available. "BSK Marketing believes in education, empowerment and enlightenment. The better educated and more empowered stokvel members are, the better will they appreciate and use brand's and value proposition," Skenjana said.



Pictures: Kabelo Rakgantshe



WIN WIN WIN

02 Nov - 04 Dec 2015

Entry boxes situated in front of Pick n Pay & Shoprite

Stokvel competition

WIN your share of R25 000

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Spend R150 or more at two or more shops

Terms & conditions apply

Centre Management: 016 522 1150
Centre Marketing: 079 578 7130
Physical Address: Corner Easton Rd & Golden Highway

ENTRY FORM

Name and Surname:

Contact details:

Stokvel Name:

Email address:

Which Evaton Mall shop do you support for your Stokvel groceries?

Would you like to receive sms communication from Evaton Mall?
(Please tick)? Yes ☐ No ☐

Terms and conditions
This competition is open to South African citizens over the age of 18 in possession of a valid South African ID. Entrants are required to make purchases at a minimum of R 150.00 at two or more shops in Evaton Mall. Shoppers must attach their shopping slips to the entry form to be in contention for any prize.
These rules will govern and apply to the competition. Please take a moment to review these rules. By your participation, you agree that these rules will govern all aspects of your relationship with the competition and competition-related agents, and the Promoter.

Participation
The competition is conducted by Promoter.
No person who is a director, member, partner, employee or agent of, or consultant to the promoter or any other person who directly or indirectly controls or is controlled by, the Promoter as well as a supplier of goods or services in connection with the competition is eligible to participate or enter this competition.

Entries
Entries must be made by an individual spending a minimum of R150.00 at two or more shops in Evaton Mall. Shoppers are required to attach their shopping slips to the entry form and submit their entry form by means of the entry box, situated in front of Shoprite and Game.
By participating in the competition each participant accepts the risks and further indemnifies the promoter against entries which are lost, delayed or damaged in transmission which was not caused by the gross negligence of the promoter. Entries reflected on Promoter's records will be treated as the only validation source and will be the only evidence of successful entries.

Prizes
Various prizes to be won.
Prize is not transferable and non-redeemable for cash.
The Promoter is not responsible for any damaged prize items after signature of receipt.
The prize winner must collect their prize from Evaton Mall Centre Management within one calendar month of notification.

General rules
The participant unconditionally and irrevocably indemnifies and holds harmless Promoter and its successors, employees, officers, suppliers, contractors, agents, consultants, directors and shareholders against all and any losses, claims, proceedings, actions, damages, (direct, consequential or otherwise), liability, demands, expenses, legal costs, medical costs or other costs howsoever arising out of, based upon, or in connection with (directly or indirectly) the participants participation in the competition, to the maximum extent permitted by law.
If a participant contravenes these rules, the participant may, in Promoter's discretion, be disqualified from the competition. The judge's decision is final and no correspondence will be entered into.
The laws of the Republic of South Africa govern this competition.
By participating in the promotional competition participants consent to the use of personal information for purposes of this competition.