STOKVEL ACADEMY TAKES YOUR ORDINARY STOKVEL TO EXTRA-ORDINARY LEVELS

Is your stokvel looking for ways to grow? Are you looking for info that will help to take your stokvel to the next level? Look no further. Stokvel Academy is the place to be – it offers various educational programmes that will take your stokvel to extra-ordinary levels.

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- Budgeting
- Investing
- Home Ownership
- Personal Development
- Stokvel Administration
- Business Skills
- Cooking and Nutrition

The Stokvel Academy can accommodate up to 50 members. It is free to participate and refreshments are provided. Stokvel Academy is also a great facility for you to host your stokvel monthly meetings with the added bonus of growing your assets through education. All you have to do is to call and book.

For more info and to book for your stokvel, contact Tebogo Mangope at 011 478 7840 or 060 915 8816, email info@bskmarketing.co.za

STOKVEL Academy™
IT'S ABOUT WEALTH AND WISDOM

YOUR AUTHENTIC STOKVEL VOICE | ISSUE 27

STOKVEL VOICE

ITS ABOUT WEALTH AND WISDOM

WIN! WIN!

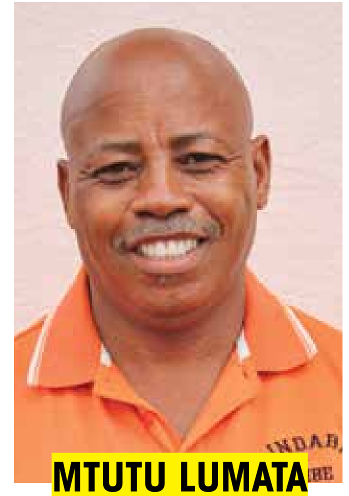
Win a R1000 for your stokvel

TIPS:

- Crime doesn't take a holiday – so stay alert!
- Keeping your home safe when you go away

SIS BUSI

I can't wait for stokvels to show us what they can do – instead of just being talked about by others.



MTUTU LUMATA

LINDY MATABOGE

BUHLE NDLELA

INSIGHT AND EXPERIENCE FROM STOKVEL MEMBERS:

MTUTU LUMATA: When the unexpected happens, we fall apart. It's time to come up with long-term solutions!

LINDY MATABOGE: Stokvels must not focus on groceries only – start saving and investing for the long term!

BUHLE NDLELA: Stokvels should start thinking of owning wholesalers themselves – to serve other stokvels!

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SEND YOUR LETTERS TO:
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Total readership: 100 000 (each Stokvel member belongs to an average family of 5)
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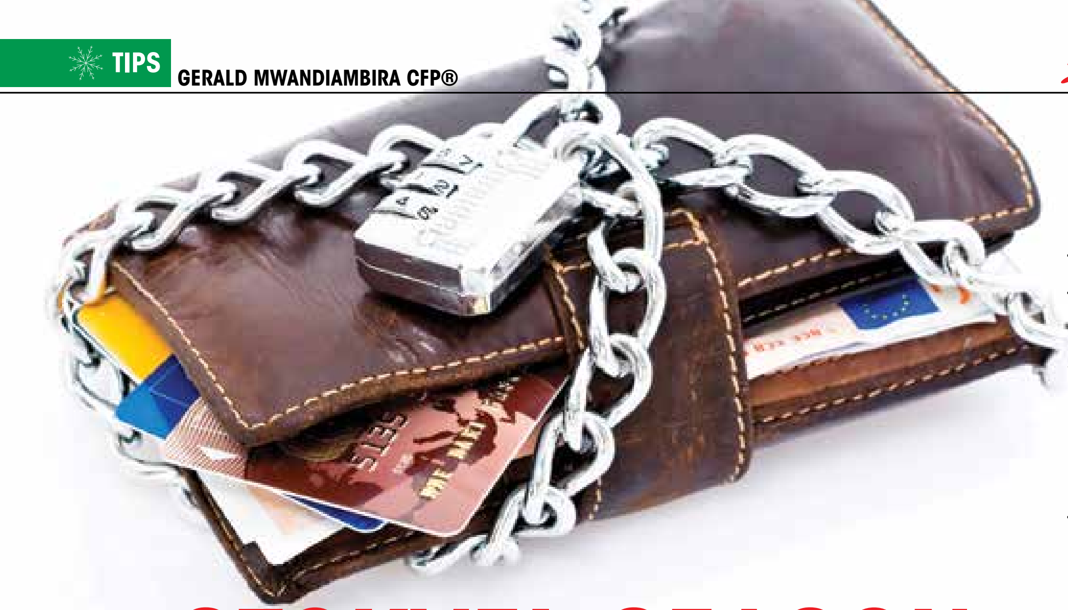
Stokvel Voice: There are 811 830 stokvels and 11.4 million stokvel members with a total estimated value of R44 billion. With 40% of the South African population currently belonging to a stokvel, boasting a myriad of personalities ranging from your ordinary 'Gogo' all the way to the CEO of a blue chip company. Stokvel members are economically active with an estimated contribution of R200 to R2 000 per month. Stokvels have come to be recognised as a 'People's Social Group'. This is a core and cradle of the UBUNTU values. Support is the key word and the glue that cements any given stokvel family.



STOKVEL SEASON OF CELEBRATION

REMEMBER, CRIME DOESN'T TAKE A HOLIDAY – SO STAY ALERT!

The end of the year is here! Stokvels across the country are preparing for their annual grocery shopping and will be distributing to members in December. These groceries are the result of a year of savings by the groups, and represent the food that many families will consume over the festive season and January.

CRIME – BE AWARE!

With banks and stores tightening their security, criminals are finding it harder to benefit and there has been a steady increase in stokvels being robbed, either of cash, or goods, over the festive buying season. It is important for your group to be safe.

SAFETY ADVICE FOR 2015

Use EFT: All reputable businesses have bank accounts and will be happy for groups to pay for their goods via electronic funds transfer (EFT). Where the use of cash is unavoidable and large amounts of cash must be transported, your group can hire a security guard or escort for the day. When hiring security guards, ensure that you hire from a reputable company with indemnity insurance to cover any loss of your goods. Insist on seeing the indemnity insurance certificate and verify the document with the issuer.

Sign for Cash : As part of your standard procedure, all cash handed to any member of the group must be signed for, counted and witnessed by another member. The receipts must be kept secure as they may be required at a later stage should there be any unfortunate losses or theft. If paying in cash, several members must split the cash among them and keep it in "secret" locations.

Stokvel Confidential For the festive period, avoid telling strangers the details of your meeting dates and times. This includes how and when your groceries will be delivered. When hiring a transport vehicle to transport your goods, avoid hiring a stranger, but use known transport providers.

MAKE THE GROCERIES LAST

After saving up for groceries for the whole year, it is often a shame to see how some groups can devour and waste food in just one month in a festival of gluttony. Many members often have no food left by the time children return to school in January. In order to avoid such unhealthy consumption, groups can negotiate to collect half of their groceries in December, and the rest in January. If this is not possible, try to repack your groceries into smaller portions for use every month. This way there will be less wastage.

Also, unless the group has access to cold storage, it is not wise to buy more meat and perishables than can be stored. Again, most good retailers may agree to store goods for you for a small fee in some instances, or will keep credit in your name so you can return to buy more later or when you have found a freezer to store your perishables.

SEASON OF GIVING

In the festive season, spare a thought for the less fortunate. Your group should try and give some goods to those with nothing. It will uplift your community and bless your group's fortunes.

Follow Gerald on Twitter: @ Mrgeezo. SV

TIPS FOR A SAFE HOLIDAY SEASON

HOW TO KEEP YOUR HOME SAFE WHEN YOU GO ON HOLIDAY

During the festive season most of us travel to spend time with our families. This is the season when we relax – but the problem is, while we relax, the criminals are busy. So, before you start packing your suitcases, remember to make plans for the security of your family and property at this time.

- Inform your neighbours of your holiday plans, so that they can keep an eye on your property
- Ask a friend or neighbour to collect your post. A bulging post box is a giveaway that you are not at home
- Leave your curtains open – nothing reveals that a house is unoccupied so much as curtains that are drawn during the day
- Double check that you have locked and secured all the windows and doors before leaving home
- Do not leave ladders, spades or tools unattended outside, as they can be used to break into your house.
- To help create the illusion that the residence is occupied, invest in timers that will turn on the inside lights for a few hours every evening.
- Don't leave the empty boxes of your new computer, DVD player or TV set on the street for the garbage man. You'll be advertising your new stuff to burglars. Break them down or cut them up to conceal them better.
- Facebook is not the best place to announce that you'll be away from home. The less information you put out there, the less likely it is to reach the wrong ears and eyes.
- Unplug your television, computer and other appliances to protect them from power surges. Do will save power as well.
- Keep valuables out of sight and don't leave them where they can be seen through a window.

ADDITIONAL SOURCE: WWW.ADT.CO.ZA

WIN R1000 FOR YOUR STOKVEL

Would you like to win R1000 for your stokvel? Stokvel Academy offers your stokvel a chance to win a R1000. It's so easy to stand a chance to win – all you need to do, is to SMS the name of your stokvel and to say when your stokvel meets, to 41682. What are you waiting for? Send your SMS today! You and your stokvel members could be the lucky winners of R1000 in cash!

TO ENTER:

SMS your stokvel name, and when your stokvel meets, to 41682
Closing date: 31 January 2016.
SMS charged at R1.
***Terms and conditions apply.**

2015 STOKVEL HIGHLIGHTS!

BUSI SKENJANA SHARES THE STOKVEL HIGHLIGHTS SHE ENCOUNTERED IN THE STOKVEL WORLD IN 2015

In all the years that I have been working in the stokvel environment, I have never seen so much interest in stokvels from the business community as this past year. I have come across a chain of creative ideas and concepts about how to make stokvels better. People and companies are offering stokvels fantastic solutions, such as unit trusts specially customised for stokvels, loyalty cards, livestock investment such as cows, co-operative banks, multi-level property investments, and more. I am anxiously waiting for the day when we will no longer hear people talking about stokvels, but when stokvels themselves will be showcasing their achievements.

I get invited to do quite a lot of media interviews for radio, TV and magazines and the same questions are always asked: How big is the stokvel market? How many stokvels are there in South Africa? How many people belong to stokvels?

I honestly do not understand why these questions are still asked, because tons and tons of research have been conducted about the size of the stokvel market. To me it is like asking: Is it true that blacks are the majority population group in South Africa?

What needs to be asked now, is what the practical programmes are that are needed to enhance stokvels. Not programmes to enrich a few individuals. Not another piece of legislation to control stokvels. Not a series of Stokvel Talk Show events.

Sometime this year I attended the Stokvel Indaba, where Gauteng Premier David Makhura was the keynote speaker.

This event was sponsored by one of the biggest insurance companies in South African and other financial institutions. Premier Makhura asked a pertinent question: What is being done to incorporate stokvels into the value chain of these companies, as beneficiaries of profit, not only as contributors of insurance premiums?

He further challenged the event organisers by saying he would like to see practical business programmes run by stokvels as a part of local economic development. Yes, this was a great speech with heart-warming sentiments expressed by the premier. But what bothers me, is what happens after these events.

BSK Marketing also hosted a series of stokvel events nationally on behalf of our clients. These events are primarily meant to promote specific brands.

Much as we value the importance of marketing brands through Stokvel events, we are actually more passionate about positioning brands as stokvel development partners. We ensure that, at all our events, the focus is not only on BSK senior management and brands, but on bringing in experts from different fields to address the stokvels. But what is even more important, is that these events give stokvels the opportunity to share their success stories with other stokvels.

The following are a few of the Stokvel Highlights that I picked up from stokvel groups that I engaged with this year:

1. HOME IMPROVEMENT

a. One Stokvel group contributes money to help each member to upgrade their homes by adding on one extra room – and the Minister of Human Settlement must consider partnering with this Stokvel.

2. SCHOOL FEES

a. Another Stokvel group offers low interest-rate loans to members to pay their children's school fees – making them potential partners of Minister of Education.

3. FEEDING SCHEME

a. There is a Stokvel group that serves food on the roadside to men seeking employment (Abo Makhomba). What a noble gesture to keep these guys going in their search for work! This stokvel is a potential partner of the Minister of Social Development.

4. SWIMMING LESSONS

a. In KZN there is a Stokvel group that has partnered with some white people to teach children to swim. This is to minimise the risk of children drowning when they have to cross rivers to go to school. Is this not a potential partner of the Minister of Sports and Recreation? Perhaps even a gold medal for swimming can result from this.

5. FUDGE FACTORY

a. In 2008 a Stokvel group started making fudge for special events such as birthday parties, weddings and church events. The aim is to build wealth slowly , rather than depending only on their monthly contributions.

6. FAMILY EVENTS EQUIPMENT

a.We recently hosted a traditional family event in Sebokeng (My niece's Vuma Abakhwenyana ceremony).

I was so impressed when a brand new eight-seater table was delivered by my sister-in-law's neighbour, Ma Khumalo, as their community Stokvel's contribution.

All the women of this group contribute money to buy each other catering equipment, such as gas stoves, pots, tables, chairs, etc. Stokvels like these can in the future look at buying, even importing, equipment in bulk to supply other stokvels in their communities.

Yes Stokvels are about Wealth and Wisdom! Wishing you all the best for 2016 and many more years to come. SV

MAIN ARTICLE

SOCIETIES GROWTH HIGHER AND HIGHER

INSIGHTS AND EXPERIENCES FROM SOCIETIES

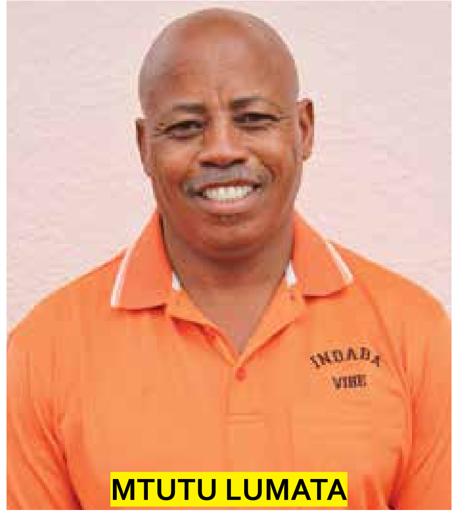
As 2015 comes to an end, we speak to experts in the stokvel industry – who are stokvel members themselves. Most stokvels probably found it challenging this year to reach their goals, so we trust their expertise and advice will help to uplift your stokvel. We focus on important issues affecting stokvels – fundraising, groceries, savings and investment.

FUNDRAISING EXPERIENCE

Mtutu Lumata is the Public Relations Officer for Indaba Vibes, a stokvel umbrella organisation made up of 30 stokvel clubs from around Ekurhuleni. One of the programmes of the organisation helps stokvels to fundraise. Mtutu belongs to Faranani Burial and Investment Society. He is passionate about stokvels and would like them to reach sustainable financial freedom.

WHAT WERE INDABA VIBES' FUNDRAISING GOALS FOR 2015?

Our goal is to fundraise for individual societies, not for Indaba Vibes. Indaba Vibes is a vehicle that helps societies by organising monthly events. Our goal is to help societies to have extra cash to save, to help them to meet



MTUTU LUMATA

unexpected costs in unexpected situations or events.

WERE YOU ABLE TO MEET THESE GOALS?

It was a fairly good year. The programme ran all year and I'm proud to report every month a society hosted accordingly. We had a 100% turnout and no event was cancelled.

WHAT ARE SOME OF THE CHALLENGES YOU FACED THIS YEAR?

The organization grew beyond our imagination – a good sign. But we need a bigger venue. We are looking at bigger venues and have even engaged Ekurhuleni Metro. We have to apply through official channels, which we did around April. We have followed up but we have not even received acknowledgement from the Metro. So, finding a venue is a challenge.

WHAT LESSONS DID YOU LEARN?

We did not plan for the exponential growth we experienced. We did not know growth will be this good. This affects the return on investment for individual societies. It takes close to 20 months for a society to host and fundraise. This is not an ideal situation and we need to evolve. We have exciting plans that we will soon share with our members. Watch the space …

ANY TIPS FOR STOKVELS FOR 2016

As societies, we plan for the obvious – and when something unexpected happens we fall apart. So, we must come up with long-lasting solutions. As stokvels and societies we must believe in what we want to do and must do it ourselves. We must put together ideas and work to make them a reality. We must stop getting outside advisors to advise us – in most cases people who do not even belong to or understand societies. So societies must thrash out ideas and run with those they believe in – and they will see results.

> OUR GOAL IS TO FUNDRAISE FOR INDIVIDUAL SOCIETIES

YEAR-END GROCERY STOKVELS

Lindy Mataboge has a Master's degree in entrepreneurship from Wits University, Management Advanced Programme from Wits Business School and a BAdmin from UNISA. She is involved in numerous community social development initiatives. She passionate about stokvels, witnessed by her mentoring and coaching stokvels through the Stokvel Academy. She aims to empower women through stokvels and inculcate the culture of real saving and investment that will lead to financial freedom.

BRIEFLY DESCRIBE THE SOCIETIES AND YOUR ROLE WITH THEM:

Smarter Ladies Clubs were formed in 2007 in Molapo, Soweto after I attended a stokvel meeting and noticed the ladies did not quite understand their model. The chairlady was the only one who understood what she was doing. I asked to become a sub-member and volunteered to help with the books and coaching. My role is to assist with administration while coaching and mentoring for at least two years. I then move on to assist the next group, but always remain available to all the groups.

WHAT WERE THE SOCIETIES' GOALS FOR 2015?

My personal goal was to financially empower disenfranchised, underemployed and unemployed women through stokvels.


LINDY MATABOGE

- To teach the ladies about money matters and how to grow their money as a group
- To save for end-of-year groceries, meat hampers and additional cash for holidays and January expenses
- To sporadically introduce our ladies to pure savings and investments
- To help them to identify opportunities around them

DID YOU ACHIEVE THE GOALS?

Definitely, our members are well informed about and savvy with money and finances. They know the difference between a real opportunity and a scam. They understand modern banking, such as electronic and cellphone banking and other self-service channels that reduce bank charges and saves time. They understand the advantage and disadvantages of bulk buying.

> OUR MEMBERS ARE WELL INFORMED ABOUT AND SAVVY WITH MONEY AND FINANCES.

WHAT LESSONS DID YOU LEARN?

I have learned that trust remains a major problem for most stokvel groups and scaling up becomes a problem. I have also learned that stokvel communities are now seasoned and looking forward to the next big thing in the stokvel arena.

WHAT WILL YOU DO DIFFERENTLY IN 2016?

In 2016, Smarter Ladies Clubs are taking stokvels to the next level. A stokvel columnist once said there are no real savings in stokvels, only short-term savings, mainly from January to December. The main reason is they are indebted. To alleviate debt among members, we will be piloting two new models, one to clear durrent debt in a short, reasonable time and the other addressing bond repayments.

YOUR ADVICE TO OTHER GROCERY STOKVELS?

Stokvel groups should not fall prey to wholesalers and shops by paying their monthly contributions to them. They should invest their money to generate interest, and pay cash on delivery. They should also check discounted products or promotions – some of these products are pushed at stokvel groups because of short life or they did not sell. Stokvels should demand good customer service. Lastly, I would encourage grocery stokvels to slowly move towards long-term savings and investments opportunities.

SAVINGS & INVESTMENTS INSIGHTS

Buhle Ndlela is a member of EEF Dolls Club. The club has invested in property and in the Stock Exchange. She also runs a company called Potch trading and investment in KwaZulu Natal. The company works with stokvels around KwaZulu-Natal, teaching them the culture of saving and investing.

WHAT COMMON ISSUES MAKE STOKVELS STRUGGLE WITH LONG TERM SAVING?

Most stokvels battle with the idea of saving. Most want to withdraw money before its time. In most cases it is due to unemployment and members not being able to keep up with monthly contributions. When they withdraw before the maturity date, they lose out. Their constitution should cater for everything that can happen to protect investments. Some feel banks offer low interest rates and we encourage them to take a long-term view in investing. You get a better rate on long-term investments than if it is short term, and as a group.

STOKVEL MEMBERS OFTEN COMPLAIN THAT FINANCIAL INSTITUTIONS DO NOT UNDERSTAND THEM OR TREAT THEM WELL.

Stokvels need to use their collective voice to get the service

BUHLE NDLELA

they deserve. I recommend that they ask institutions to provide someone that will speak to them in their own language. They must not sign if they are not happy with the terms and conditions. They have the power to negotiate the terms and conditions and must not be scared to ask. If they are not happy they have the power to take their hard-earned cash to another place that understands their needs. They must exercise their consumer rights and not give up after one bad experience. They must shop around until they are happy.

HOW CAN STOKVELS CULTIVATE THE CULTURE OF LONG TERM SAVING?

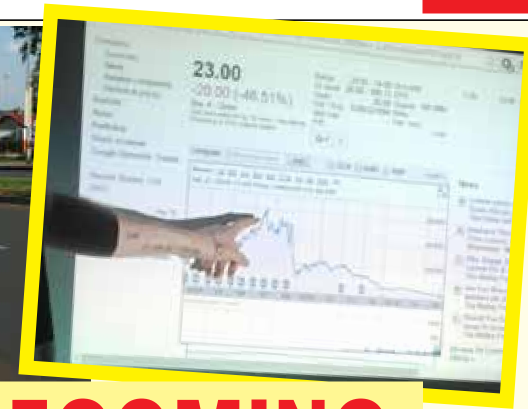
Stokvels come together to save

> " YOU GET A BETTER RATE ON LONG-TERM INVESTMENTS THAN IF IT IS SHORT TERM, AND AS A GROUP

together, and as a group they hold each other accountable. But what has been missing in some stokvels is that they do not set savings goals.
So they should decide on a specific goal, for example, to buy property, or save towards their children's education. If there's a goal they are saving towards everyone will be motivated and disciplined.
Having goals is how people start building wealth for their families. It is not easy and is very challenging. But remember, Rome was not built in a day.
It's about taking that tiny step that will make a difference in a few years' time.

WHAT DO YOU HOPE STOKVELS WILL CHANGE IN 2016?

There's a lot of money in stokvels. It breaks my heart to see how much of that is spent on the December bulk-buying. Yes, it helps to buy in bulk, but I wish all the money was not spent on food that goes to waste almost every year. I wish they would invest a portion of their contributions and do something tangible with it after a few years. Some stokvels deposit their money with wholesalers and earn no interest. I wish they would use their collective voice to support up and coming businesses owned by stokvels. Imagine if stokvel-owned businesses were the suppliers in these wholesalers? Everyone would win. I hope stokvels, at some stage, will themselves interrogate the idea of owning wholesalers that will service stokvels. SV



LEARNING ABOUT BECOMING FINANCIALLY INTELLIGENT

JAMES WILES TALKS ABOUT THE INSPIRATION BEHIND WHITE CITY INVESTMENT CLUB

As a full-time financial planner and adviser, I spend most of my time guiding and educating my wealthy clients on what to do with their money. But I always feel that the people who need this advice the most are those with little or no money at all and young people just starting out.

THE BEGINNING

This motivated me to start a small investment club in the middle of Soweto with a group of my friends from the neighbourhood – so that we can start talking about how to escape the poverty that still inhabits so much of our townships. We got together and just started talking about the need for proper financial insights and skills in investing and handling money – with the idea to uplift ourselves and our communities. With 10 guys starting out, White City Investment Club was born. We each contribute R 100 per month, paid into a joint account. At each monthly or bi-monthly meeting it is decided which shares and companies we will buy into, using a low-cost trading platform. We also created guidelines on how our group should work, with the number one rule being that we must at all times be learning and having fun.

ATTITUDE TO MONEY

We've had three meetings so far and I am learning a lot about the factors that hold people back from becoming financially independent and starting to build wealth. For example, many people simply don't have the right attitude and do not prioritise their long-term financial position. I suspect this is because, when we grow up, we learn everything we know from the people around us, who sometimes are not the best financial role models and there is very little incentive for anyone else to teach us correctly. If you want to be wealthy, financially secure or even just debt-free, there is nothing stopping you from doing this except yourself. There is a simple formula to achieving financial freedom, but it needs the desire and commitment to educate yourself about money.

Money often has connotations associated with it like greed, so people tend to avoid talking about it. Money is actually only a symbol of the goods and services we have traded with society. If we can do away with these stigmas, and realise money does not define a person, then we will talk about it more openly and learn from each other.

LONG-TERM HOPE

I would really love to see more money skills taught at school, however most lessons about life are still learnt at home. If we take the responsibility to educate ourselves and then pass these lessons on to our friends and family, then we will be uplifted as a community and will collectively make better financial decisions. I think that the reason pyramid schemes and other fraudulent activities are still so prevalent is because many people just don't know any better. These are just some of the exciting things we are learning so far. Hopefully, one day, the knowledge we gather and pass on from here will filter through the generations and eventually uplift the whole country. SV

HOW TO HAVE A STRESS-FREE HOLIDAY SEASON

SIX TIPS TO HELP YOU SURVIVE THE HOLIDAY STRESS

Holidays are meant to be fun – a time to destress and take it easy. However, with all the gift-giving, cooking, decorations and get-togethers, it can sometimes feel like hard work rather than a break. We've put together some tips that will help you survive this silly season and still have a good time:

1 REMEMBER THE TRUE MEANING OF THE HOLIDAYS

Holidays are about spending quality time with family, friends and loved ones. It's about giving love and joy to others. Watch your expectations – make sure they are realistic. We want perfection during the holidays and then tend to forget what the holidays are really about. Remind yourself that the holidays are about being close to your loved ones.

2 TAKE CARE OF YOURSELF

During the busy holiday season we often forget about ourself. We worry so much about setting a nice table, buying and cooking the food, decorating the house and buying presents. We forget to take a time out to spend some quiet time alone. If we aren't feeling mentally, physically and emotionally healthy, how we will be able to have a good holiday? The more time you put aside for yourself, the healthier and happier you will feel this holiday season.

3 START EARLY

Start making your to-do lists before the holiday season is in full swing. Start your holiday shopping early and wrap gifts as you buy them.

Plan the Christmas menu early. Be proactive. Getting a lot done ahead of time is a huge stress breaker and means is you have to go out for last minute chores it will be a pleasure – since most of your tasks will already be done.

4 ASK FOR HELP

Delegate and share responsibilities with your family members and friends.

Ask each person coming for a meal to prepare a dish. Make your holidays not about the cooking, but more about the socialising.

If everyone brings a dish it will make your shopping and cooking much easier. If everyone contributes you won't carry the heavy responsibility alone and everyone will enjoy the holidays.

5 BE UP FRONT FINANCIALLY

Tell family and friends what you can and can't do early on. If you know this will be a tough financial holiday season, then recommend alternative options, such as buying gifts for the kids only, home-made gifts, or everyone buying one gift only – and set a value on it! Do not overspend.

6 GRATITUDE

This is the time of year that we should spend more time counting our blessings, remembering what we have instead of worrying about what we don't. Instead of spending money that you do not have, take time to appreciate the abundance of love, health, family and friends. Remember that the most important things in life are the things that make us the happiest, such as good relationships with family and friends, good health and spending time laughing with our loved ones. SV

create magical moments this Christmas

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BSK MARKETING HOLDS STOKVEL WORKSHOPS AND ACTIVATIONS AROUND THE COUNTRY

Stokvel Academy workshops, activations, stokvel network forums and open days were hosted by BSK Marketing around the country over the past weeks. 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, who is passionate about stokvel growth, wants stokvels to acquire all the knowledge they need to better their own and the lives of their children. "I'm pleased with how beneficial these events in 2015 have been. They are not only about brand exposure, but also provide stokvels with practical tips to help them run their stokvels more effectively and make better-informed decisions," said Skenjana. She said BSK Marketing was eager to put together better, bigger, educational and empowering events that will make a tangible difference in the lives of stokvel members holistically.

Pictures: Kabelo Rakgantsho