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STOKVEL TALK

PLATFORM FOR ECONOMIC EMANCIPATION

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Seipati celebrates black beauty with her skincare brand

For black women, finding products that cater for their specific skincare needs have proven to be rare. By experimenting with ingredients she found in her kitchen cupboard, Seipati Masango started to make skincare products that works for her and her customers.

Known as “Miss Gates” due to her surname, Seipati Masango had been making her own skincare solutions for the longest time. The results of her homemade facial scrubs and body butters were evident in her glowing skin, which is why her friends recommended that she start her own business.

Masango took her chance in 2016, after she fell pregnant while employed as a human resources officer. She felt that the demands from her work were too high for her to give the necessary energy towards raising her daughter.

“I did my research before I started. Usually, I would use products you would find on the shelves, then I started incorporating coconut oil and all those other natural oils into my products. After that I did a lot more research on how these products affect the skin,” she explains. Proving that entrepreneurship can take place nearly anywhere, Masango manufactures her products in her mother’s kitchen in Katlehong in Gauteng. Her brand, called Organic Touch, contains body scrubs, butters, facial washes, and moisturizers as well as African black soap, lemon, rooibos, coffee, and cinnamon.

The Organic Touch journey

A point of pride for Masango is that her products do not contain any chemicals. She manufactures the products with natural elements and addresses specific skincare problems faced by many black women.

“It’s all natural because I don’t use any chemicals. I use refined shea butter and tea tree oils. Everything is oil based.” With over five years of skincare manufacturing experience, Masango’s products have an accreditation from the Agricultural Research Centre (ARC). She says clients sometimes ask about the safety of the product, something she is happy to discuss with them.

“When you try to sell the product to a client, they will always ask questions like if it is safe to use. And when you do sell a product, you actually have to explain the product’s benefits. It’s always good to have an interaction with clients so that they can give you constructive feedback.” To aspiring skincare manufacturers, her advice is simple. “Grab the bull by the horns”. She says small business owners make up the backbone of the country’s economy, and urges aspiring business owners to act on their ideas.

“Whatever innovative idea you have, you must not ‘sleep’ on it. That is not going to work. It will work as long as you have done research, and you have told yourself that this is what you want to do from now on.”

Can Stokvels get Insurance?

By Carol Mohlala



As stokvels are evolving, the question then arises, whether or not corporate South Africa, and in particular, the insurance industry is ready for the change that commercial/investment stokvels will bring. Stokvel Talk spoke to Kerryn Zackon from One Spark Insurance about the new phenomena of stokvel insurance.

Kerryn says that "in the formal funeral insurance space, there are a few companies who provide funeral cover for stokvels. This is typically in the form of group funeral cover policies that enable the stokvel to take out funeral cover on behalf of its members. The primary difference between a group policy like this and a policy that a member may take out in their capacity relates to how the premium is paid." This simply means that some insurance companies to have specifically tailored products for stokvels but these products are very limited and mostly only cater for funeral stokvels and not the other types of stokvels.

Even though there are very limited insurance products for stokvels, the funeral insurance product should not be overlooked as it has a lot of advantages. Kerryn explains that "a group funeral product for stokvels is

that the members get the protection of the stokvel from both a premium and claims payment perspective. From a premium payment perspective, because the premium is collected from the stokvel and not from each of the members if a particular member cannot afford the premium in a particular month, the rest of the stokvel can take over that premium for the month so the member can retain their protection. This ensures that members can keep their coverage for longer."

There is also a lot of benefits from a claims payment perspective, the claim can either be paid to the members selected beneficiaries or it can be paid to the stokvel itself, where the stokvel can then assist in preparing funeral arrangements.

According to Kerryn, the above two factors help make a group funeral product for stokvel members a bit more flexible.

Stokvel members are also asked to be very careful when taking out these insurance policies, they need to read the terms carefully and understand what the insurance policy does and does not cover. It is also important to understand things like waiting periods, exclusions and grounds for cancellation. Kerryn explains that most of the insurance companies cover accidental death events immediately from the start of cover. Whilst for natural deaths, such as a heart attack, there is usually a 6-month waiting period before claims will be paid out. Some insurance companies such as One Spark Insurance the 6-month waiting period will typically be waived if the stokvel can demonstrate that they previously had coverage at another insurer. Insurers also have a waiting period for suicides.

Kerryn further explains that "all policies will have certain, market standard exclusions where claims will not be paid out. This includes such things as war, hostilities, acts or deeds by the Member that deliberately violate any criminal law, and use of nuclear, biological or chemical weapons, or any radioactive contamination"

Group funeral cover for stokvels can be cancelled at any time at the request of the stokvel. Nothing is stopping a stokvel from cancelling their cover at any time by informing their insurer, Kerryn explains

As stokvels continue to evolve, it can only be anticipated that the insurance industry will also look into expanding the products that they can offer to stokvels.

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'Wall of Whispers' shares the secrets to saving

In Mzansi poverty is aspect that create social disorder. As the result many families go to bed hungry, majority of them can't afford daily need. And this one reason most people have their own social clubs to so they can work as groups for common goals Paggeld in Thembisa Ekurhuleni East of City of Jozi is just one of many.

The club which is today 9 years old was started by friends who stay in the street to achieve one objective buy grocery as a group and share it among themselves. Winnie Masemola one of the co-founders had this to say : "I am impressed by how we managed to reach this point with little challenges.

When we started the club we were less than 6 and did not have a uniform, but today we have grown to 21 and our finances are running smooth, but again everytime we meet look the same in our beautiful uniform,"she said.

Winnie said:"but the most important thing we no longer struggle to

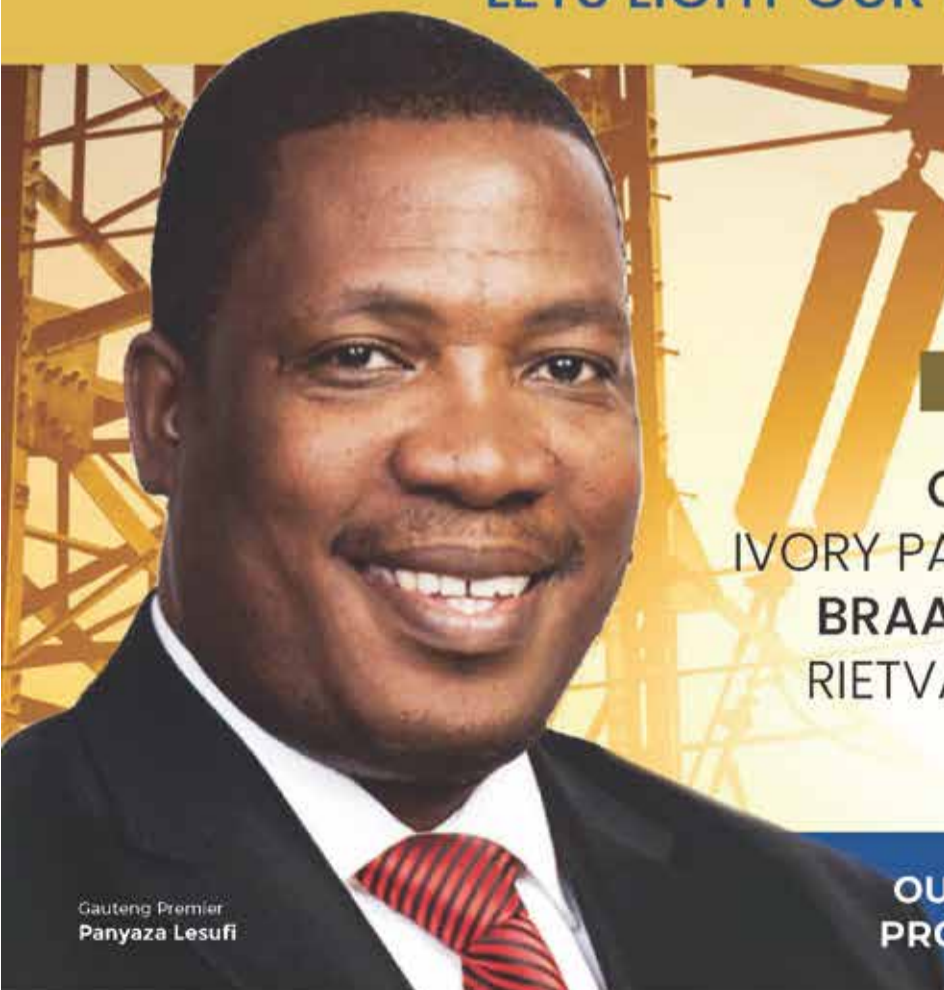
feed our loved ones unlike before we started. Jabu Mphake said : "It is through these club that I have some extra coins for me as pocket money every Month, before I join the club my grocery would last few weeks before Month end.

But these days my family always has enough meals for Months, "he mentioned. Paggeld members contribute R250 each Month into their savings account and every year end they spend most of it on bulk grocery which they later share among themselves and just a small amount of it they spend it on a party they organise together.

To make sure the club run professionally members had to follow rules laydown by the organisation such as a penalty of R50 on absentees without notice R25 for late comers and R100 for coming to a meeting without a uniform.

The club is still looking for new members and no joining fee is not needed.

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Juice business brings hope in trying times



Like many small business owners in South Africa, her juice business experienced many setbacks. But, true to her name, Hope, she remains committed to her passion.

Called “Sup-Maphodi”, Matlala’s juice is available in eight flavours. She explains that the juice was supposed to be called ‘Sap-Maphodi’, like the Afrikaans word for juice.

“But there was a typo, and since each juice has its own greeting, I left it as is,” she says.

Matlala was born and bred in Soweto, and while she was always passionate about cooking, getting her qualification proved to be difficult. She had started studying hospitality management in 2002, but never got the certificate due to financial difficulty.

For a long time, Matlala worked as a dispatcher in the South African Police service (SAPS), but got her next shot at the culinary arts in 2015, with Clover’s Little Big Cook Off, a television show where two-member family groups team up against each other to try and outcook one another.

“It was through my son that I realised that I needed to do what I was passionate about. He was interviewed [on Little Big Cook Off], and he talked about how food is my passion. I asked myself, ‘What will I be teaching my son if I stay in that job?’”

Seeing her son recognise her passion renewed Matlala’s vigour for the hospitality industry and cooking, and in 2017, she decided to start her own restaurant, called Team Joy. Team Joy was also their team’s name on the show.

“I love food. Food is my world, my life. Being able to create something from what you see in the garden... you bring it to a table and enhance [it]. Whether it’s a potato, whether it’s some spinach or any raw material from the farms; you’re able to play around with it and come out with something.”

The “Sup-Maphodi” journey

Success in the culinary industry found Matlala all at once, because while she was running the Team Joy restaurant, she was also training people and moderating and facilitating at different hospitality venues. She says this was the primary reason her restaurant closed in 2019.

“I saw my mistake there because I didn’t give it 100%. You know, I was trusting the wrong people with taking care of my restaurant while I was busy. Also, I was doing some other things on the side.”

The saying “when one door closes, another opens” came true for her as, despite experiencing difficulties after the closure of the restaurant, she was presented with an opportunity to work on the branding of a juice brand. A chef at heart, she wanted to be in the thick of the production process, which is why she started her own business.

“I didn’t know where to start. Eventually, I ended up on Gumtree and met someone called Fred. I called him ‘Old Man Fred’,” she laughs.

Old Man Fred was the one who taught Matlala about agro-processing and juice making, with the knowledge he taught her, she started Sup-Maphodi.

“You know the R500 grant the government provided at the start of the pandemic? I used that to start my business.”

Matlala may not be cooking for a living any longer, but she is happy making her own juices. She says working as a juice manufacturer still satisfies her passion for culinary work.

“To me, I feel like I’m not yet out of the world of [being a chef], you know? It’s just that I’ve changed spots. Like they say when you fish, if you don’t catch fish from that pond, then you don’t have to leave. [You just have to move] to another spot. That’s where I am. I’m currently at another spot.”



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Starting a legacy: Welcome to Didi's Kitchen

Sauces, chilli-infused oils, mayonnaise, spice blends, and even flavoured salts - Ledimo 'Didi' Seliyoi's business, Didi's Kitchen, is equipped to make all kinds of condiments.



South Africans love a good sauce, and like many people, Seliyoi tinkered with the standard kitchen ingredients she had available to make her own sauces. Her sauces were so good, however, that her friends encouraged her to start selling them.

"[Didi's Kitchen] came from just ordinary stuff that I used to make in my kitchen. Sometimes I would give [what I make] to friends, [so] they gave me the idea. [They said,] 'hey, your products are so good. Why don't you try selling these to other people?', and that's how the business came about," she explains.

Seliyoi works from home and makes the sauces in her kitchen with a cousin and friend. She is based in Randburg in Gauteng and has big goals for expanding her business.

"We've got plans to venture out and get a kitchen space, like a cloud kitchen, where we can do mass production and hopefully be able to create some jobs. We are definitely in a process where, right now, there's a lot of interest in my product. [So] we need to grow, and we need to get into a bigger production space."

Cloud kitchens are also known as virtual kitchens, and are built for commercial agro-processing or cooking. Businesses that have a delivery-only model can rent these spaces in order to expand their production. Seliyoi says that, before she can hire a cloud kitchen, she needs to secure more funding.

"I used up a lot of savings [and had] to take out a loan here and there to balance out getting everything started."

Staying motivated

As challenging as having a small business is, there are also many rewarding aspects of working for yourself. For Seliyoi, getting positive feedback from her clients is definitely one of those aspects.

"Getting feedback from people saying, 'your sauce is nice' or 'I've never tried mayonnaise with garlic', and things like that. And just being able to look at my product. I'm proud that I'm the one who created that. That is my work."

Seliyoi says that her ultimate goal with her business is to develop a legacy for her family. She aims to have her products on every major shelf in the country.

"All my cousins who are currently unemployed and my aunts who should be employed but don't have work, can have a hand in the business. And we can keep it in the family, for their kids and my kids. [They] would have something as a legacy that we hand down to them."

Seliyoi's advice for aspiring small business people is to never be afraid of failure. She says mistakes are a part of the journey, and small business owners should use them as an opportunity to learn.

"This is not my first business venture. I have tried other things before that didn't work out. [But] this is the one that I feel like I was meant to be doing for a living. So, don't give up. When you fail, always try again and again and again until you get it right."

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