Creating Futures

Supporting young people
in building their livelihoods



View publication stats

My name:

Story one: SBONISO

Character

Sboniso: Male

Birth/migration

Born in Umlazi, moved to KwaMashu

Goals noted

To become a landlord and hire out flats

Family and other social capital

Father 'responsible and strict'. He had a job in a factory but failed to provide for all of our needs because he had 2 additional wives and children living elsewhere. Sboniso did not like the polygamous situation, but appreciates the way his father brought him up. His mother was a housewife who also worked in his father's tuckshop and still sells cooldrinks for extra cash for the family.

There was conflict between his uncles and his mother and the family, and a lot of conflict on both sides of the family over issues of inheritance. Does not have any good relations with his uncles, doesn't even know them. His father got disconnected from his family, never been to his grandfathers' home and never seen his half-brothers.

He says when he was young he mixed with 'progressive' groups of boys and avoided alcohol and drugs. On the whole he is 'happy and proud of his family' and being part of it.

He has a relationship with one girl only. He says she is financially independent.

Wider political/ social/economic context

Eventually moved from Umlazi to Kwamashu because of political conflict. He describes Umlazi as not being a good place for boys, and that there were many boys involved in crime.

Father had a stable job in a factory and grandfather's taxi business also contributed financially. Father now unemployed, but his three brothers work and help with family needs. Father receives an old age grant. Mother sells cool drinks. He owns a company with a friend that hires out a sound system for different functions. Does photography and video filming. Also does printing and clothing embroidery.

Financial capital

Appears not to have any formal post-school qualification.

Education

Does community voluntary work as well as paid work as a Vodacom sales agent.

He also owns his own company with a friend doing photography and videos.

Employment and/or skills learned or shown

Does not explicitly comment.

Health

Is against polygamy because of his family experience. Family conflict noted above.

Life crises and challenges

He has looked at other people's lives and habits and applied them in his own life. He has several role models. Built good networks that earned him a job as sales agent at Vodacom. Learnt that one can work hard towards their own success, starting small and then growing to do bigger business.

'Lessons' the character has shared

Story two: THEMBI

Character

Thembi: Female

Birth/migration

Born in Bhizana, Eastern Cape, and moved to Jamaica informal settlement in Chesterville.

Goals noted

Always wanted to be successful, but no specific goal stated.

Family and other social capital

Stayed with both parents until the age of 3, when she moved in with step sisters until she was 13 years old, as mother was unemployed and struggling. She did not know at first that her step sister was not her real sister, and then she started becoming abusive to her. After some time she ran away back to her own family. She had to cook and look after the other children which prevented her from going to school. Her father worked in sugar cane fields and stayed in KZN with his first wife, but died when she was still a child. After this they did not have any access to his inheritance. She went to live with her mother's sister so she could go to school, and there was more financial security there. Then her mother became ill and she went home to look after her and her siblings until she died three months later, when Thembi was 14 years old. They were very poor and had no help. She moved to Jamaica to find a better life and send money home to her siblings. Her sister, who she shared a room with in Jamaica died after a year there.

Wider political/ social/economic context

Difficult social circumstances.

Some support growing up from an aunt and step sister, but very poor after her mother died. Currently unemployed but gets money from a foster grant. Pregnant and no financial help from her boyfriend.

Financial capital

Matric. Had a scholarship to study social work at Fort Hare but was unable to find the R80 for the forms and transport fare to get there.

Education

Temporary job at a car wash, and then a job at a stationery shop for four years, but not formally employed. She currently undertakes 'voluntary work' which brings in R1300 per month, and accesses foster care grant. She sends money home to her siblings.

Employment and/or skills learned or shown

HIV positive, and pregnant, but on treatment.

Health

Death of both parents and a sibling. Pregnant, HIV positive and unemployed. The voluntary work salary is not consistent. Sometimes she doesn't receive it. Once lived with an abusive step-sister because her mother could not afford to pay for her fees but the step sister didn't do much and she ended up having to drop out. Her boyfriend is not supportive and he already has other 6 children that he does not support.

Life crises and challenges

She feels she is doing the best she can for herself and the baby as she is being treated. Learnt to be at peace with her pregnancy and HIV status and feels good about herself.

'Lessons' the character has shared

Story three: NKOSI

Character

Nkosi: Male

Birth/migration

Born in Malukazi, KwaZulu-Natal.

Goals noted

His goal is to work hard to ensure that in the next five years, his entertainment company is successful and provides opportunities to talented youths. He would also like to start a small community-based organisation to help AIDS orphans. He has a hair salon which he would also like to continue to build. He would like to be rich and believes he will get there. Would love to uplift his community by building a crèche, an old age home and an orphanage.

Family and other social capital

Mother was 18 when he was born. Did not live with or really know his father. His father engaged in criminal activity and he died in 2004. Before he died, he tried to support him by paying his fees and buying him gifts but Nkosi did not consider that as support as he had wanted more than just financial support. His mother had three children from his father, and three from another man. His mother died when he was 25 years old, but was his role model and she did all she could to love and support her children. Taught him to be a go-getter. He now lives with his girlfriend with whom he had a child. She is dependent on him and he finds her demanding. Has a family of 11 and feels obliged to support his siblings and cousins because their mother also took very good care of him and his immediate family when his mother was unemployed. He is hopeful he will get a breakthrough in his life which will make him achieve all the things he has hoped to do and is a prayerful person.

Wider political/ social/economic context

Political violence during the 1980s in Malukazi which saw the collapse of their Income Generating Activities (IGA). There was also a lot of crime, alcohol and drugs in among the young boys in the area.

Financial capital

Both grandparents worked and took care of the financial needs of the family, until his grandfather was retrenched and his grandmother died. His grandfather carried on running his grandmother's tuck shop until political violence hit the area. They moved to his aunt's home in Folweni and his mother got some piece work to sustain them. They moved back home after the violence ceased.

Education

Matriculated. Studied at an FET.

Employment and/or skills learned or shown

Did piece jobs, like gardening, worked at a hardware store and at a take away for three years as a waiter. He wanted to save but all his money went to help his family. He also worked in the performing arts, then quit. Worked at a chain store, then quit because of a bad relationship with the manager. Worked at a construction site to get money for his baby and girlfriend. He quit this but started a hair salon which worked well. He now has an entertainment company.

Health

No bad health mentioned.

Life crises and challenges

Pregnant girlfriend who could not sustain herself. She is not progressive.

'Lessons' the character has shared

His mother was an inspiration and he would like to help his family the way she did. His association with a youth development NGO has also played a key role in helping him set his goals and work hard. Aspired to get a university qualification but failed and so will now work hard to make sure his child will get it and everything he did not get as a child. Aspires for 'soul richness' by being able to provide for his family this will help him to be at peace with himself.

Story four: NOMANDLA

Character

Nomandla: Female

Birth/migration

Place of birth unknown, arrived in Amaoti when she was 4.

Goals noted

A happy house and home for herself and her children.

Family and other social capital

Her mother was the fourth wife of her step-father. Stepfather was a responsible and loving man. Mother used to run a very successful tuckshop business and all of their needs were taken care of. Life got harder after her mother threw her stepfather out; she describes her mother as violent and noisy. Nomandla had a brother who was disabled and received a support grant. He died when she was in Std 9. She never met her biological father. The father of her own child was kicked out by the family as they did not consider him financially supportive enough. He had failed to pay for her lobola. Her mother chased her out of the home as a young adult when she dropped out of college because she said she was now an adult and had to be bringing in an income for the family, yet her mother is the one who had misused her tuition fees. Her grandmother interceded and persuaded her to come back home but things were very bad. Her relationship with her mother was bad as her mother told her who to go out with, what to demand from a man and continuously told her that she was a disgrace as she failed to attract good wealthy men. She had multiple partners to provide for her needs and started dealing in drugs and got addicted to the 'fantasy pill'. She managed to quit when she realised that she would not be able to provide a future for her children. Her relationship with the 'father of her children' was complicated and did not work out in the end because of family conflict. She is now able to challenge her mother, let some things go and speak against abuse or manipulation. However, still has to find a way to talk to her mother to stop abusing her children since she spends the afternoons with them.

Wider political/ social/economic context

Political violence during the 80s, which also led to loss of livelihood as her mother's tuck shop was forced to shut down.

Mother's tuck shop and her elder brother provided financial support. This was lost to political violence in the 80s.
To finish school she had multiple partners from whom she sought financial support as her mother was not able to support her. This went on until she finished Matric. She stuck with one boyfriend after school and he and her grandmother helped pay for her post-school tuition fees whilst studying accounting and business administration. She dropped out when her mother used the registration fee given to her by her grandmother and so she could not write the final exams. Her boyfriend used to steal the money from his father's taxi business and he was busted by his father and so could no longer assist. Receives child grant. Currently has a job which she got through a friend.

Financial capital

Matric.

Education

Studied for a diploma but did not finish. Once worked at a small business but not for long. Currently working but did not specify what exactly she is doing.

Employment and/or skills learned or shown

HIV positive.

Health

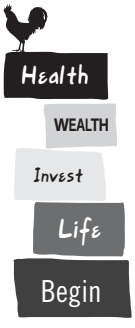
Led a tough life, felt very alone. Grew up in a violent household as her step father and mother used to fight a lot about her mother's drinking habits. She realises she herself is violent and abusive to her boyfriends, just like her mother was abusive to her stepfather.

Life crises and challenges

She realised that she needs to deal with her anger and not be an abusive mother like her own mother – she wants her children to have a happy home. Says young people should strive for success and not focus on failures. Says the biggest mistake we make in life is we fail to acknowledge the little things that push us towards success and we are quick to give up. Has learnt not to allow the bad experiences she has had to haunt her for the rest of her life. She has managed to learn from the bad experiences and come up with positive things from it. Learnt to seek help when she realised her son was turning rebellious, stealing and hanging out with bad people. Realised she had become abusive like her own mother and her son was reacting to that. However, she has stopped beating him up and he has become an obedient child.

'Lessons' the character has shared

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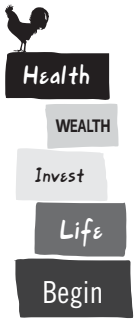

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SESSION 1: SITUATING MYSELF

Aims of this session:

- Introduce participants to the broad aims of the intervention
- Explore course expectations with participants
- Get participants to reflect on their life 'stories' as a way of introducing reflections on the resources they draw on in building their lives and livelihoods
- Facilitate participants' identification of some medium term goals for their livelihoods

Suggestions of things to think about when filling in your life timeline:

1. When were you born and where?
2. Draw or write in the first important event you can remember in your life
3. What major challenges or family crises can you recall about your life?
4. Fill in memories of good experiences you can recall
5. Fill in the times you have moved houses or from one area to another
6. What schools did you attend – Did you complete your schooling?
7. Think about any family loss, deaths or illness that have affected your life and fill in when these were and what happened
8. Do you remember any special people who influenced your life? When did you meet them and who were they?
9. Recall good times and/or bad times that came about because of financial challenges
10. Do you remember any times when you felt particularly safe/or particularly unsafe or scared – what happened?



SESSION 1: JOURNAL WORKSHEET

Learning from today:

1. After reflecting on the session's discussions, record the area in your life that you think you would like to start changing for the better in the next 3-6 months, and exactly how you would like to see it change.



2. Record any 3 steps you can think of that you will need to take to get you there.

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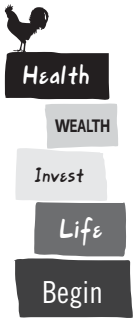


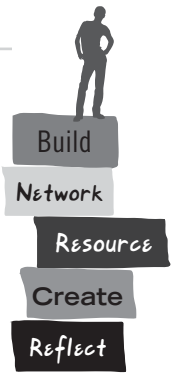
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SESSION 2: ASSETS NEEDED TO SUSTAIN LIVELIHOODS AND REACH FOR GOALS

Aims of this session:

- Create awareness about the assets that people need in order to produce livelihoods, to cope with crises in their lives and to work towards their identified goals

ASSETS

Human: These include education, faith, health and physical strength, life experiences and wisdom, intelligence, knowledge and skills. Spiritual assets include prayer, fellowship and hope.

Social: These assets include people's support networks – family and friends, kinship networks, religious groups and the organisations to which they belong. This includes farmers' groups, savings and loan groups, and HIV support groups.

Political: These reflect the power people have in their communities and families. Political assets include the capacity to influence decision-making, to advocate for resources or change, and the ability to claim one's rights (e.g., to land, education, healthcare or voting rights).

Physical: These can include homes, equipment and tools, bicycles, vehicles, wells, clothes etc.

Financial: These assets include cash or items that can be converted to cash quickly and easily. Financial assets might include income from a job or remittances from abroad.

Natural: These include access to natural resources such as soil, water, plants, trees, animals, air, regular rainfall and oceans.



	Describe the resources you have access to at present and how you use them	Write down any ideas you have to access new resources or make better use of the ones you already use
Human		
Social and political		
Physical		
Financial		
Natural		



SESSION 2: JOURNAL WORKSHEET

Learning from today:

1. After reflecting on the session's discussions, make a note of any assets or resources you can think of in your life that will help you work towards your goal.



My notes

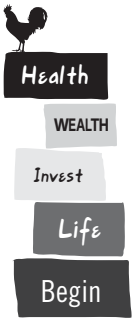


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SESSION 3: SOCIAL RESOURCES

Aims of this session:

- Increased awareness of how to build and maintain reciprocal relationships of trust (inside and outside community) that assist in improving their lives
- Enhanced understanding of advantages and disadvantages of community participation and how to draw benefits from community participation
- Identifying the role of social resources in reaching the livelihood goal selected in Session One.



SESSION 3: JOURNAL WORKSHEET

Learning from today:

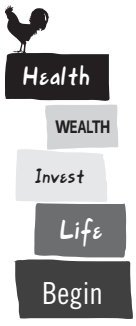
Today you got reminded of your relationships with people who have helped you in one way or the other. Now write in next to your goal that you have been improving all along, the names of people that might be beneficial to you in acting towards achieving your goal.

1. How can these people help you?

2. How comfortable are you to share your ideas with them?



My notes



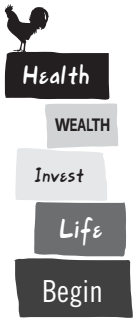

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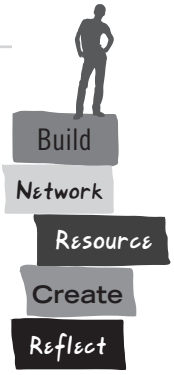
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SESSION 4: PEER GROUP MEETING

Aims of this session:

- To enable the male and female groups to share how their livelihood goals and aspirations, and their views and experiences of gender norms and pressures, influence their sexual experiences.



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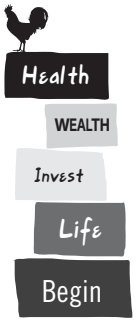


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SESSION 5: EDUCATION & LEARNING

Aims of this session:

- Enhance participant ability to recognise that there are multiple ways of learning, including experiential and educational, formal and informal
- Encouraging participants to identify strategies to identify, utilise and build on learning opportunities
- Enhance participant's ability to critically assess how they decide what determines their own success



SESSION 5: JOURNAL WORKSHEET

Learning from today:

Having thought about education and learning, are there any changes you would like to make to your goals set out in your story line for Session One's worksheet? If there are record these changes here.

Write down any specific ways you can start to overcome any challenges you may have had with accessing learning opportunities.



Specific ways you can start increasing your learning through reflecting on things that happen to you and to others



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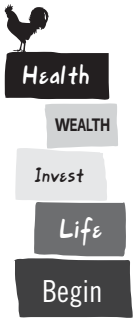


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SESSION 6: GETTING & KEEPING JOBS

Aims of this session:

To enhance participants' ability to:

- reflect critically on work expectations and on own behaviours that impede or increase ability to get a job and to keep it;
- distinguish appropriate work opportunities and increase their own ability to market their own skills and apply for work;
- come up with practical strategies in overcoming challenges in job seeking and maintaining a job.



SESSION 6: JOURNAL WORKSHEET

Learning from today:

1. Using the CV Guide in your journal to assist you, draw up your own curriculum vitae. Remember that if you have not worked but have played a special role in school or a leadership role of some kind in your community these are the kinds of things that can be included in your CV to show a potential employer the kind of person you are.

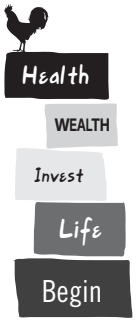
2. Find a job advert you feel you could possibly apply for and write a one paragraph covering letter for your CV as if you were applying for this job.

3. Reflect back on your story line you created in your journal: think about your selected goal
   a. Write down how your thinking about work and your CV affects your goal and how to get there – is your goal exactly the same? Are there intermediate steps you need to take to get there?

4. There is no worksheet to fill out for this session as the work on your CV will take some time and is important.



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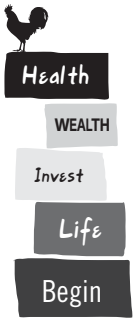

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SESSION 7: INCOME GENERATING ACTIVITIES

Aims of this session:

- Enhanced ability to identify viable business opportunities accessible to oneself, and the resources necessary to respond to such opportunities
- Enhanced ability to identify basic business principles, including business risks



SESSION 7: IGA WORKBOOK

Where to start?

The process is as follows:
1. Identify Your Resources
2. Consider Your Operating Environment
3. Determine Possible Activities

Your resources

To succeed in generating income you need to choose an activity which takes full advantage of your strengths. You first need to identify your resources to build up a picture of where your competitive advantages lie.

Look out for these resources:

a. **Human Resources:** Your skills and the skills of family members'/friends/ potential partners
b. **Financial Resources:** Money
c. **Social Resources:** Family/ friends' support, networks, goodwill
d. **Physical Resources:** Buildings, equipment etc.
e. **Natural Resources:** Land, water, trees etc.

Local market

Every business needs buyers. To become profitable, there must exist a sufficient number of buyers. Ask yourself who:

i) need / want your product in your community or outside? (if outside, think about transport costs, how far away your market is, and what transport options are available. Remember to maximize your profits the transport costs cannot be too high.)
ii) can be made aware of it
iii) are able to access where it is sold
iv) have the money to buy it.

This will help you in deciding which types of activity are most likely to represent a good business opportunity for you.



Availability of finance

Running an income generating activity requires initial start-up finance. Some activities however will require a lot more finance – to pay for materials and equipment – than others. Part of deciding what activity to undertake will therefore depend on whether you have enough savings for your income generating activity (IGA) or there are local sources of finance, such as banks or microcredit programmes that will be prepared to lend you money. Starting out small, and gradually demonstrating your ability to run your activity successfully, may often offer a good route to attracting financing sources where it exists, but will not offer money to a new and unproven activity.

Research the market

Assessing demand

How you assess demand, how easy it is, and how accurate, will depend on whether the product is more or less identical to an existing product already sold e.g. vetkoeks, sweets, prices of goods in a bazaar.

For products similar to ones already on sale, simple observation can be enough to provide a good idea of demand.

Ask yourself:

a) How much of the product is sold in an hour?
b) At what price?
c) What types of customers are buying it?

Basic business

You've had a few ideas about what IGA activity to try out, and from your research you now know which products there's a market for. It's worth reminding ourselves of some very basic economic truths before going any further.

Ask yourself:

a) But which IGA activity will generate for you the most income?
b) At what sales prices?

FOR A GOOD COMPETITIVE ADVANTAGE FOR YOUR IGA, STRIVE TO :

i) To produce standard goods better than everyone else
ii) To serve unmet or under-met needs with new products and services.



Writing it down in black and white

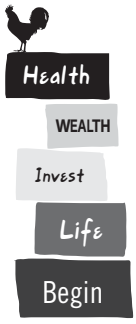
Having a detailed written plan for implementing your income generating activity will:

- Help you to think through all aspects of how your project will run
- Help to draw out uncertainties and areas where more thought or research is needed
- Provide a tool for assessing how successful you've been at achieving your goals, as well as for learning from mistakes
- There is no right or wrong way to put together your plan, but it will have to answer some basic questions:

WHAT?	**WHY?**	**HOW?**
• What are you going to produce? • What resources will you need? • What will be the financial benefits? • What will be the risks?	• Why do you want to start an IGA? • Why have you chosen this particular activity?	• How are you going to go about it? • How much income will be generated? • How will you use the income?
WHO?	**WHERE?**	**WHEN?**
• Who will be your customers? • Who will be your competitors? • Who will take part in the production (employees, family, partners)?	• Where will you get the resources from? • Where will your IGA be located? • Where will you sell it?	• When will you start? • When will it become profitable?



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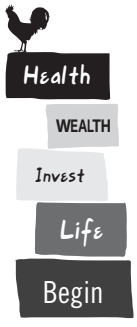

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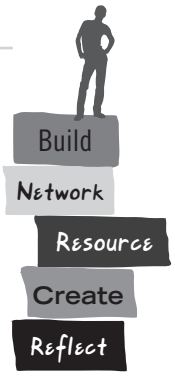
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SESSION 8: SAVING

Aims of this session:

- To motivate critical thinking around spending patterns and strategies for saving
- To explore causes and consequences of getting into debt and ways of overcoming debt.



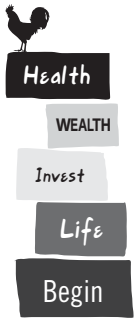
SESSION 8: JOURNAL WORKSHEET

1. Write down 3 concrete things you can do – however small – to help you take greater care of any money that you get.

2. Write down how this might help you work towards your goal identified in Session 1.



My notes



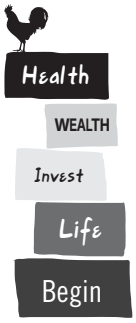

Build
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Reflect

My notes




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My notes




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SESSION 9: SAVING & COPING WITH SHOCKS

Aims of this session:

- To enhance ability to identify different types of shocks and crises and the different ways of responding and the impacts of responses.
- To create awareness of the role of saving and different ways of accomplishing saving.

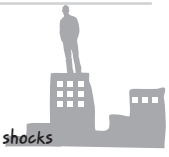
Drawing on the session, fill out the worksheet for this session. This worksheet is also preparation for your final session. The table in the worksheet is similar to the table covered in Session Two – it is repeated here but in much more detail, to help you identify if you have developed any new ideas on using and/or accessing assets.



SESSION 9: JOURNAL WORKSHEET

1. Rewrite here your original goal you hope to work on as a result of these workshops and in the weeks that follow – be as specific as possible.

2. Describe the steps you have taken so far towards this goal.



3. Describe changes you have made to the goal as the workshops have progressed – for example this might have been because you learned something new from a session, or because you learned from the steps you took and changed some plans.

4. Write down what further things you will need to do to achieve it.



5. What are the biggest challenges do you think you will face?

6. What would you like to work on in the next session to help you work towards this goal?

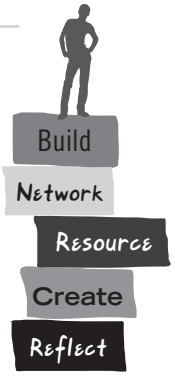


7. To the best of your ability, fill in the following table.

	1. Which assets do you have access to?	2. What assets are there in your family or community that you don't have access to at present?	3. What is stopping you gaining access to or making use of these assets?	4. Write down any ideas you might have to better use existing assets or to increase access to others.	5. Write down how these assets would work together to help you reach the goal you identified in the first session.
Human					
Social and political					
Physical					
Financial					
Natural					



My notes

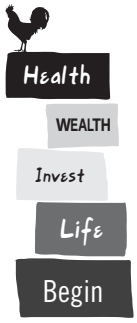


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SESSION 10: REFLECTING ON LEARNING AND LOOKING AHEAD

Aims of this session:

- To allow time for participants to reflect on what they have learned through the intervention, and think further about their goals looking ahead.

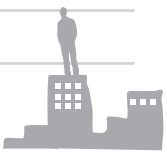


SESSION 10: JOURNAL WORKSHEET

1. What are all the different kinds of assets people use to build their lives and help them find work, save money and generate income?
2. What do you see as the role of relationships in supporting our livelihoods?
3. How can community participation help us build our livelihoods?
4. What are some different ways of learning, and what are some advantages and disadvantages of each in helping us towards our life goals?
5. What have you learned that has been useful in thinking about looking for work?
6. What have you learned that has been useful in helping you think about setting up a small business?
7. What have you learned regarding saving money and ways of coping with shocks?

Questions for working alone

1. What progress have you made in working towards your goal?



2. What progress have you made in each of the following areas, and how does it link to your goal or how will it help you achieve your goal?

i. Getting work
ii. Saving money and preparing to cope with shocks
iii. Developing an income generating activity

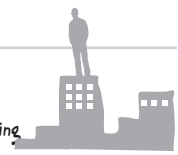
3. What are your plans for the next steps in working towards your goal(s)?



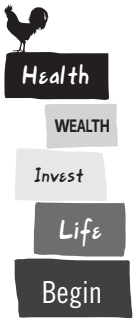
4. What areas do you think you need help with in planning?

5. Thinking about the above answers, prepare a short presentation (no more than 5 mins – this can be presented in any way you like – drawing, writing, acting, talking, singing!) on:

i. What you have learned during this intervention
ii. What progress you have made towards your goals during the intervention
iii. The next steps you aim to take
iv. Questions you have, areas of concern or areas where you would like help with planning



My notes



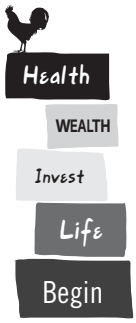

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GUIDE 1: The Action-Reflection Model

Reflection

Reflection is really a process that begins with looking back on a situation, pondering over it, learning from it and then using the new knowledge to help you in future similar situations. Reflection, which is learning through experience, is not a new concept. As humans, we naturally reflect on our surroundings and experiences. However, the conscious, deliberate and ordered process of using reflection as a learning tool in our daily practice is much more challenging. It is a complex activity that requires the individual to develop a set of skills required for problem solving. Reflection, therefore, encourages us to become aware of our thoughts (intellectual) and feelings (affective) which relate to a particular learning experience or area of our practice.

Reflection is a purposeful thoughtful activity to: • Gain new insight. • Gain new ideas. • Acquire new understanding. • Enhance patient / client care.	Reflection helps us to: • Stand back and think of a situation. • Gain a new perspective. • Make sense of our experiences. • Construct meaning and knowledge that guides actions in practice.

Models of Reflection

Learning through reflection is more effective if there is an understanding of frameworks that encourage a structural process to guide the act of reflection. Various models have been developed which may suit individuals or particular situations. One such model is the Gibbs' Reflective Cycle (1988), as discussed below.


Description
What happened?
Feelings
What were you thinking and feeling?
Evaluation
What was good and bad about the experience?
Analysis
What sense can you make of the situation?
Conclusion
What else could you have done?
Action Plan
If it arose again, what would you do?

Stage one: ***Description of the event*** Describe in detail the event you are reflecting on. Include for example where you were; who else was there; why were you there; what were you doing; what were other people doing; what was the context of the event; what happened; what was your part in this; what part/s did other people play; what was the result?	**Stage two:** ***Feelings*** At this stage try to recall and explore the things that were going on inside your head, i.e. why does this event stick in your mind? Include e.g. how you were feeling when the event started; what you were thinking about at the time; how did it make you feel; how did other people make you feel; how did you feel about the outcome of the event; what do you think about it now?	**Stage three:** ***Evaluation*** Try to evaluate or make a judgment about what has happened. Consider what was good about the experience and what was bad about the experience or didn't go so well.
Stage four: ***Analysis*** Break the event down into its component parts, so they can be explored separately; what went well; what did you do well; what did others do well; what went wrong or did not turn out as it should have done; in what way did you or others contribute to this.	**Stage five:** ***Conclusion*** You now have a lot of information on which to base your judgment. It is here that you are likely to develop insight into your own and other people's behaviour in terms of how they contributed to the outcome of the event. Remember the purpose of reflection is to learn from an experience. During this stage you should ask yourself what you could have done differently.	**Stage six:** ***Action plan*** Plan what you would do if you encountered the event again. Would you act differently or would you be likely to do the same? How will this incident affect your future practice? What additional knowledge and skills do you need to develop?

Getting ready to reflect

Now you are about to begin the process of reflection, there are a key few points that are worth revisiting.

What do you reflect on?

You can reflect on any theoretical or practice experience. These reflections can be of either a positive or negative event and can be:

- Meaningful events
- An event that frustrated you
- An event where you wanted to improve your knowledge
- An event that made you happy, sad, distressed, or a moral dilemma.

When engaging in reflection, it is important that you:

- Be spontaneous
- Express yourself freely
- Be open to ideas
- Choose a time to suit you
- Be prepared personally
- Choose a reflective model.

GUIDE 2: University and Technikon bursaries in KZN

University of KwaZulu-Natal

Merit Awards are offered to the top Grade 12 and specially identified Grade 11 learners intending to study at the University of KwaZulu-Natal. The Grade 12 Merit Awards are awarded on receipt of the Senior Certificate symbols from the Education Department and no application is necessary. This does not apply to an individual who has studied beyond Grade 12 before coming to the University of KwaZulu-Natal and/or is not within two years of the applicant's National Senior Certificate (NSC) date.

Name of Award	Details
Prestige Entrant Scholarships	R30,000 to matriculants from schools writing the NSC examinations and ranked in the top ten in each of the nine provinces, and to learners from IEB schools in KZN who are ranked in the top 50 nationally in the IEB final matriculation examinations. Prestige Equity Scholarships: Top 10 African female entrants who register at the University of KwaZulu-Natal are awarded R15,000.
Merit Scholarships for Exceptional Achievement	Merit Scholarships of R15,000 are available to top achievers with Level 7 or greater NSC results in at least six academic subjects excluding Life Orientation, Mathematics Literacy & Ad Maths. Entrant awards are not available to students who join the University of KwaZulu-Natal from other universities.
Renewal/Retention of Entrant Awards	Entrant prestige awards of R30,000 may be retained into the next year of undergraduate study if the recipient scores at least 84.5% on a weighted average basis on a normal full-year subject load. Recipients of prestige awards who score between 80% and 84.5% on the same basis may retain an award of R10,000.

Entrant Awards may not be carried forward into Postgraduate Study.	Entrant merit awards may be retained into the next year of undergraduate study at R15,000 if the recipient scores above 84.5% on a weighted average basis on a normal full-year subject load or Entrant merit awards may be retained at a value of R10,000 into the next year of undergraduate study if the recipient scores between 80% and 84.5% on a weighted average basis on a normal full-year subject load. Entrant awards may not be carried forward into postgraduate study.
GRADE 11 Top Performance Students	Students whose results place them in the top 10% of performers in the final Grade 11 results in the largest 100 feeder schools serving the University of KwaZulu-Natal will be offered entrant scholarships of R15,000 for their first year of study at this university. These students will be identified and briefed by Faculty representatives in the course of their visits to schools. These awards are renewable on the basis set out in 2 above. Entrants attracting these awards cannot also hold Merit Scholarships for Exceptional Achievement. On their visits to the school's faculty representatives also wish to be advised of students with outstanding all round characteristics for several discretionary scholarships.
Prestige Sports Scholarships	Student must have played sport at national level in the year immediately before registration with the institution; the scholarship is intended to cover tuition costs. A maximum of 12 scholarships are awarded, renewals are based on satisfactory academic performance. Closing date for the sport applications is 31 October.

Further information on application procedures can be obtained from: The Scholarships Office Durban (031) 260-2912, Pietermaritzburg (033) 260-6145 and Westville campus (031) 260-8085.
To access latest information on scholarships please visit our website www.ukzn.ac.za/studentfund.

Durban University of Technology (DUT)

DUT provides first year full-time registed students with powerful incentive benefits. Financial academic assistance is offered to the New Power Generation in the form of Scholarship and Merit Awards.

- DUT will pay 100% full tuition fees for first year students who pass their Grade 12 with a matriculation exemption with an aggregate of 80% - 100%
- DUT will pay 75% of your first year tuition fees if you pass your Grade 12 with a matriculation exemption with an aggregate of between 70% -79%
- The Dux Award Scholarship is awarded to the recipient of the DUX/TOP Matriculant at each school. The applicant has to satisfy the entry requirements for the programme applied for. This award takes the form of a remission of tuition fees for the first year of study only.

Additional scholarships are awarded to students if they continue to perform well and achieve top symbols while studying at DUT.

Additional Bursaries Available:

For further details see http://www.unisa.ac.za/contents/courses/docs/Bursary%20Pack%202012.pdf. Here's a list of a few selected bursaries:

ABB INDUSTRIAL (PTY) LTD BURSARY SCHEME
ABSA BURSARY SCHEME
ALLAN GRAY ORBIS FOUNDATION FELLOWSHIP
ANGLO-ALPHA BURSARY SCHEME
ATTORNEYS FIDELITY FUND BURSARY SCHEME
BABETTE TAUTE SCHOLARSHIPS
CITY COUNCIL PORT ELIZABETH BURSARY SCHEME
DE BEERS BURSARY SCHEME
DELOITTE & TOUCHE CHARTERED ACCOUNTANTS (SA) BURSARY SCHEME
DEPARTMENT OF WATER AFFAIRS AND FORESTRY BURSARY SCHEME
EKHURULENI METROPOLITAN MUNICIPALITY BURSARY SCHEME
ERNST & YOUNG BURSARY SCHEME
ESKOM BURSARY SCHEME
HIGHER EDUCATION SOUTH AFRICA (HESA) BURSARY SCHEME
JOHN DEERE EDUCATIONAL TRUST BURSARY SCHEME
KAGISO TRUST BURSARY SCHEME (INCL. ERIC MOLOBI SCHOLARSHIP PROGRAMME)
KPMG BURSARY SCHEME
THE LAW STUDENT SCHOLARSHIP TRUST FUND
LEGALWISE BURSARY SCHEME
MEDICAL EDUCATION FOR SA BLACKS (MESAB) BURSARY SCHEME
SAUVCA BURSARY SCHEME
SAWISE HOPE SCHOLARSHIP
SENTECH EDUCATIONAL FUND
SIEMENS GRADUATE ENGINEERING BURSARY SCHEME
SOUTH AFRICAN ACTUARIES DEVELOPMENT PROGRAMME (SAADP) BURSARY SCHEME
SOUTH AFRICAN BREWERIES: BEER DIVISION BURSARY SCHEME
SOUTH AFRICAN INSTITUTE OF RACE RELATIONS (SAIRR) BURSARY SCHEME
STUDY TRUST BURSARY SCHEME
TELKOM BURSARY SCHEME
UNILEVER ENGINEERING SCHOLARSHIP SCHEME
VODACOM FOUNDATION BURSARY SCHEME
VOLKSWAGEN COMMUNITY TRUST BURSARY SCHEME

GUIDE 3: Cover letter for a job application

314 KwaMashu Ave
Durban
3005
20 February 2012

Dear Sir/Madam (or specific name of person if it was provided on the advert)

REF: APPLICATION FOR A POSITION AS.....

In the opening sentence and paragraph tell how you learned about the position. You may, for example, know of a job through: a classified advertisement, the Internet, personal referrals and you may also want to specify WHY you are interested in this position.

Middle Paragraph
This paragraph gives a summary of your background and critical skills (hard skills) that make you qualified for the position. Keep this as short and to the point as possible.

Second Middle Paragraph
This paragraph can be used to demonstrate your persuasive skills (soft skills), but keep this short and to the point.

Closing
At the end of the letter, talk about your availability for the job. You may also simply want to indicate your anticipation for a response in this part of the letter. Thank the person to whom you are writing for his/her time and consideration of your application.

Yours sincerely,

(Your full name and surname)

GUIDE 4: Curriculum Vitae

Curriculum Vitae of (name)

Personal Information

SURNAME:
NAME:
PHYSICAL ADDRESS
POSTAL ADDRESS
TELEPHONE NUMBER: (HOME)
(CELL)
E-MAIL ADDRESS:

Education and Training

Secondary Education
School:
Year Completed:
Subjects:

Tertiary Education
Institution:
Qualification:
Major:
Subjects Completed:
Date of Completion:

Further Training
Workshop Attended:
Facilitator:
Year:

Skills and Competency

Here list all the skills, competencies and talents that you have.

Employment History

Voluntary Employment

Position:

Organisation:

Period:

Skills Acquired:

Part-Time Employment

Position:

Organisation:

Period:

Skills Acquired:

Full-Time Employment

Position:

Organisation:

Period:

Skills Acquired:

Developed Skills

Provide information on skills you have developed. See **example** below.

• ***Administrative***

I have acquired administrative skills. I am computer literate, and can operate the Microsoft Office Package. I have also gained experience in filing and addressing telephonic queries.

References

List at least **three** professional references, and provide the following details for all.(Make sure you have contacted your referees before listing them)

Name:

Position:

Organisation:

Contact Details: (WORK)

(CELL)

(E-MAIL)

GUIDE 5: Interview skills

Purpose of the interview?	• First impressions • Person – job fit • Person – culture fit • Skills / abilities for the job • To get to know you
How to make a good impression before the interview?	• Complete all necessary documents • Show pride in your application • Be punctual if there is a deadline • Follow – up
How to prepare for an interview?	• Research the position • Research the organisation • Make a list of "curious questions" (questions you wish to ask the interviewer). • Know the location of the venue at which the interview will be held • Practice answering questions • Predict time to get there • Take supporting documentation
What supporting documentation should you take along?	• Updated CV • Academic transcripts • Certificates • Diplomas • Reference letters
On the day of the interview ...	• Sleep well the night before • Arrive 5-10 minutes early • Dress appropriately • Try to relax • Observe • Wait patiently • Look enthusiastic • Show good manners • Watch your body language • Watch "yes" and "no" questions • Do not waffle or babble • Answer questions directly • Do not get personal

• **What is the employer looking for?**	• Abilities and skills • Your performance • Your personal abilities • A positive outlook
• **What is appropriate body language?**	• Eye contact • Relaxed shoulders • Hide hands if nervous • Sit upright • Speak emotively
• **Common errors**	• Too relaxed • Restless • No eye contact • Sluggish • Soft spoken • Not smiling • Being late • No research done • Inappropriate dress code • No manners • No questions
• **After the interview**	• Thank them for the opportunity • Follow up • If you aren't hired, find out what your weak points were

GUIDE 6: Quick questions and tips for assessing job and education adverts and interviews

Quick questions and tips for assessing job and education adverts and interviews:

1. Is the company asking you to ring a premium rate number as the only way to apply?
2. Are they asking you to make money by signing up new members to sell for you?
3. Are they asking you to pay to get the job?
4. Are they asking you to provide your bank or financial information, passport or similar identification? These might be required later, but only if you get the job.
5. Are they promising you that you'll make an unrealistic hundred/thousand rands in a few hours or days?
6. Does the company provide a physical address? Does it exist?

It might be a scam if:

7. It's a small organisation or college and you've never heard about it!
8. The employer doesn't inquire about your experience, background, or career interests to see if you're a good fit for the position.
9. You get vague answers to your questions about the work you'd be doing.
10. The offices are in a questionable location, such as a warehouse area or a person's home.
11. Your instincts are telling you to get out as fast as you can!

If in doubt:

- Do not apply for the job
- Do not agree to sign anything
- Do not pay for any services on offer
- Do not return any contact with the organization
- Ask the Careers Service for a second opinion

Remember: If it sounds too good to be true, it probably is!

How to Identify a Job Scam

Research the Job and the Company
Visit the company's web site and if they don't have one or it doesn't fit with how they describe the company, consider that a red flag. How professional is it? Is there contact information? Are jobs and career information posted on the site?

Use Google
Use Google to research the company. Search by the company name (if the company won't give you a name, don't bother applying) to see what information you can find. Take it one step further and search by "company name scam" to see if you can find information about reported scams.

The Job Details
If it isn't listed in the job posting, try to find out if there's a salary or if you're paid on commission. Ask how much you're paid, how often are you paid, and how you are paid. If the company doesn't pay an hourly rate or a salary, carefully investigate the details.

Check Scam Lists
Check if the company has been reported as a scammer.

Do Not Pay
Do not pay money - for anything. Legitimate employers don't charge to hire you. Don't send money for work at home directories, advice on getting hired, company information or for anything else related to a job.

Check the Company's References
References work both ways. You are as entitled to check a company's references as they are to check you out. Ask for references if you're not sure if the company is legitimate. Request a list of other employees or contractors. Then, contact the references to ask how this is working out. If the company isn't willing to provide references (names, email addresses, and phone numbers) do not consider the opportunity.

Forget Getting Rich Quick
Avoid listings that guarantee you wealth, financial success, or that will help you get rich fast. Stay clear of listings that offer you high income for part-time hours. They will do none of the above.

Be Careful
If it sounds too good to be true, you can be sure it is. Also, read any "offers" you get very carefully. One candidate for employment got a very detailed job offer from an employer. The only problem was that she hadn't applied for the job and buried deep within the lines was a request for her bank account information, so the employer could pay her. It was a scam, of course, but with some of the well-written ones it can be hard to tell.

References:

1. http://jobsearch.about.com/od/jobsearchscams/qt/howtotellscam.htm
2. http://www.careers.manchester.ac.uk/students/findingwork/employmentrights/scamjobs/

GUIDE 7: Information about Basic Conditions of Employment

The following information has been obtained from the **BASIC CONDITIONS OF EMPLOYMENT ACT, 1997**
http://www.labour.gov.za/legislation/acts/basic-conditions-of-employment/basic-conditions-of-employment-act-and-amendments

1. **Regulation of Working Time**

This section does not apply to senior managerial employees, employees engaged as sales staff who travel and employees who work less than 24 hours a month.

Ordinary hours of work

- No employer shall require or permit an employee to work more than –
  - 45 hours in any week;
  - nine hours in any day if an employee works for five days or less in a week; or
  - eight hours in any day if an employee works on more than five days in a week.

Overtime

- An employer may not require or permit an employee –
  - to work overtime except by an agreement;
  - to work more than ten hours' overtime a week.
- An agreement may not require or permit an employee to work more than 12 hours on any day.
- A collective agreement may increase overtime to fifteen hours per week for up to two months in any period of 12 months.
- Overtime must be paid at 1.5 times the employee's normal wage or an employee may agree to receive paid time off.

Compressed working week

- An employee may agree in writing to work up to 12 hours in a day without receiving overtime pay.
- This agreement may not require or permit an employee to work –
  - more than 45 ordinary hours in any week;
  - more than ten hours' overtime in any week; or
  - more than five days in any week.

Meal intervals

- An employee must have a meal interval of 60 minutes after five hours work.

- A written agreement may –
  - o reduce the meal interval to 30 minutes;
  - o dispense with the meal interval for employees who work fewer than six hours on a day.

Pay for work on Sundays
- An employee who occasionally works on a Sunday must receive double pay.
- An employee who ordinarily works on a Sunday must be paid at 1.5 times the normal wage.
- Paid time off in return for working on a Sunday may be agreed upon.

Night work
- Employees who work at night between 18h00 and 06h00 must be compensated by payment of an allowance or by a reduction of working hours and transport must be available.
- Employees who work regularly after 23:00 and before 06:00 the next day must be informed –
  - o of any health and safety hazards; and
  - o the right to undergo a medical examination.

Public holidays
- Employees must be paid their ordinary pay for any public holiday that falls on a working day.
- Work on a public holiday is by agreement and paid at double the rate.
- A public holiday may be exchanged with another day by agreement.

2. **Leave**

The section on leave does not apply to an employee who works less than 24 hours a month for an employer and to leave granted in excess of the leave entitlement under this chapter.

Annual leave
- Employees are entitled to 21 consecutive days annual leave or by agreement, one day for every 17 days worked or one hour for every 17 hours worked.
- Leave must be granted not later than six months after the end of the annual leave cycle.
- An employer must not pay an employee instead of granting leave except on termination of employment.

Sick leave

- An employee is entitled to six weeks paid sick leave in a period of 36 months.
- During the first six months an employee is entitled to one day's paid sick leave for every 26 days worked.
- An employer may require a medical certificate before paying an employee who is absent for more than two consecutive days or who is frequently absent.

Maternity leave

- A pregnant employee is entitled to four consecutive months maternity leave.
- A pregnant employee or employee nursing her child is not allowed to perform work that is hazardous to her or her child.

Family responsibility leave

- Full time employees are entitled to three days paid family responsibility leave per year, on request, when the employee's child is born or sick, or in the event of the death of the employee's spouse or life partner, or the employee's parent, adoptive parent, grandparent, child, adopted child, grandchild or sibling.
- An employer may require reasonable proof.

3. **Particulars of Employment**

This section does not apply to an employee who works less than 24 hours a month for an employer.

Written particulars of employment

- An employer must supply an employee when the employee commences employment, with the following particulars in writing:
  - full name and address of the employer;
  - name and occupation of the employee, or a brief description of the work;
  - various places of work;
  - date of employment;
  - ordinary hours of work and days of work;
  - wage or the rate and method of calculating;
  - rate for overtime work;
  - any other cash payments;
  - any payment in kind and the value thereof;
  - frequency of remuneration;
  - any deductions;
  - leave entitlement;
  - period of notice or period of contract;

- description of any council or sectoral determination which covers the employer's business;
- period of employment with a previous employer that counts towards the period of employment;
- list of any other documents that form part of the contract, indicating a place where a copy of each may be obtained.

- Particulars must be revised if the terms of employment change.

4. **Termination of Employment**

This section does not apply to an employee who works less than 24 hours in a month for an employer.

Notice of termination of employment

- A contract of employment may be terminated on notice of not less than –
  - one week, if the employee has been employed for six months or less;
  - two weeks, if the employee has been employed for more than six months but not more than one year;
  - four weeks, if the employee has been employed for one year or more, or if a farm worker or domestic worker has been employed for more than six months.
- A collective agreement may shorten the four weeks notice period to not less than two weeks.
- Notice must be given in writing except when it is given by an illiterate employee.
- The notice on termination of employment by an employer in terms of the Act does not prevent the employee challenging the fairness or lawfulness of the dismissal in terms of the Labour Relations Act, 1995 or any other law.

Severance pay

An employee dismissed for operational requirements or whose contract of employment is terminated in terms of section 38 of the Insolvency Act, 1936 is entitled to one week's severance pay for every year of service.

Certificate of Service

On termination of employment an employee is entitled to a certificate of service.

5. **Prohibition of Employment of Children and Forced Labour**

- It is a criminal offence to employ a child under 15 years of age.
- Children under 18 may not be employed to do work inappropriate for their age or that places them at risk.
- Causing, demanding or requiring forced labour is a criminal offence.

GUIDE 8: Basic business concepts

Accounts Payable	Accounts Payable (AP) are the bills that you need to pay. An example of an AP is the invoice you receive for buying supplies from the manufacturer. They are considered liabilities.
Accounts Receivable	Accounts Receivable (AR) are the debts owed to you. If you sell your product or service to your customer and they do not pay you at the time of sale, the money they owe you is considered an AR. They are considered assets.
Assets	Assets are property that your business owns. This includes anything that has value, such as cash, inventory, supplies, equipment, etc.
Audit	An examination of a company's accounting records and books conducted by an outside professional in order to determine whether the company is maintaining records according to generally accepted accounting principles.
Balance Sheet	The financial statement that presents a snapshot of the company's financial position as of a particular date in time. It's called a balance sheet because the things owned by the company *(assets)* must equal the claims against those assets *(liabilities and equity)*.
Bad Debt	A debt that is written off and deemed uncollectible or unrecoverable.
Bankruptcy	Inability to pay debts.
Business Plan	A business plan is a document that details the specifics about how a business will run.
Capital	Money invested in a firm.
Cash Flow	A business's cash flow is the process of cash flowing into and out of the business within a set amount of time. For example, you might bring in R100 in sales, but spend R50 in supplies within a given month.
Cost of Goods Sold (COGS)	COGS is the cost you pay for supplies, goods, labor, etc. in order to sell your product. For example, if you buy a bicycle in a second hand shop and sell it to someone else, the cost to buy the bicycle is your COGS.

Commission	Commission is the money paid to a person who sells your product or service to a customer. Commissions paid can be a set amount of money per unit sold or a percentage of the sale.
Earnings	Your earnings are your income or profit.
Expenses	All money spent to operate the company that's not directly related to the sale of individual goods or services.
Fixed Costs	Fixed costs are the costs that do not change in relation how much you sell. Paying rent or salaries are examples of fixed costs. They do not change if your sales or income/ profit increase or decrease.
Interest	The money a company needs to pay if it borrows money from a bank or other company. For example, when you buy a car using a car loan, you must pay not only the amount you borrowed but also interest, based on a percent of the amount you borrowed.
Gross Margin	Your gross margin is the difference between the total amount of money you made from selling your product or service and the total amount of money your product or service cost you. For example, if it cost you R10 to make your scarf, but you sold it for R30, your gross margin is the difference - R20.
Inventory	Your inventory are the goods you have on hand or in stock. Your inventory can also be the materials you have on hand that are used to manufacture your product.
Invoice	An invoice is the bill that is given to the purchaser of a product or service for money due.
Liabilities	Your liabilities are your debts. They are items in which you owe money. If the debt can be repaid in less than five years, it's considered a short-term liability; longer than five years, it's a long-term liability.
Profit	Your profit is the money you made from the sale of your product or service minus your costs/expenses before tax. Your net profit is the money you made minus your costs/ expenses AND tax.

GUIDE 9: Savings accounts

Institution:	ABSA	Capitec Bank	FNB	MTN Banking
Account Name	Money-Builder	Global One Banking Facility	Smart Account	MobileMoney Account
Age Criteria (years)	18 or letter from parent or guardian in case of minors	18 or letter from parent or guardian in case of minors	Over 18	Over 16
Monthly income criteria	Not applicable	Not applicable	Not applicable	Not applicable
Minimum opening balance	R20.00	R10.00	R0.00	R0.00
Debit card issued	None	Maestro debit card	Visa Electron debit card	MobileMoney MasterCard
Monthly Fee	R0.00	R4.50	R11.00	R0.00
Interest Rates	1.75%	6.00%	0.00%	0.00%

Nedbank	**Nedbank**	**Postbank**	**Standard Bank**	**Standard Bank**
Savings Deposit	Transactor Plus Account	Flexi Card Account	Eplan	PlusPlan
Over 19	Over 18	Over 16	Over 18	Over 18
R0.00	Not applicable	Not applicable	< R5000	Not applicable
R50.00	R50.00	R35.00	R50.00	R500.00
Maestro or Visa Electron Debit card	Maestro or Visa Electron debit card	Visa Electron debit card	Maestro debit card	Maestro debit card
R14.00 (R0.00 if monthly balance more than R5 000)	R10.00	R5.25	R10.00 (R5.00 if more than 60 years & 11 months)	R15.00 (R0.00 if monthly balance more than R1 000)
0.10%	0.00%	0.20%	0.00%	0.00%

GUIDE 10: Social Grants

The following information has been obtained from the
South African Government Services
http://www.services.gov.za/services/content/Home/ServicesForPeople/Social-benefits/en_ZA

Name of Grant:	Child Support Grant
About the grant:	If you are needy, you can get a grant to help you raise the child you look after.
To qualify for the grant:	You must: • be the child's primary caregiver (e.g. parent, grandparent or a child over 16 heading a family). Note: If you are not the child's parent, proof that you are the child's primary caregiver through an affidavit from a police official, a social worker's report, an affidavit from the biological parent or a letter from the school principal from the school attended by the child. • be a South African citizen or permanent resident • not earn more than R31 200 per year if you are single. If you are married, your combined income should not be above R 62 400 per year. The child must: • have been born after 31 December 1993 • not be cared for in a state institution • reside with the primary caregiver who is not paid to look after the child. Both you and the child must live in South Africa. Note: You cannot get this grant for more than six children who are not your biological or legally adopted children
How much will I get:	The amount that you will get from April 2012 is R280 per month per child.

How will I be paid:	The South African Social Security Agency (SASSA) will pay the grant to you through one of the following methods: • cash at a specific pay point on a particular day • electronic deposit into your bank or Postbank account (the bank may charge you for the service) • institution acting as administrator of the grant. Note: If you are unable to collect the money yourself, you can appoint a procurator at the SASSA office, or give someone power of attorney to collect the grant on your behalf.
When may the child's grant be reviewed?	SASSA can decide if the child's grant must be reviewed. Your income as declared when you apply for the grant will form the basis for this decision. You will be notified three months in advance of the date the review will take place or the date on which the life certificate is due. If you receive your money through the bank, an institution or procurator, you are required to fill in a life certificate for the child at the SASSA offices every year.
When may the child's grant be suspended?	The following may result in the suspension of the child's grant: • when your circumstances change • the outcome of a review • if you fail to co-operate when the child's grant is reviewed • when you commit fraud or misrepresent the child • if there was a mistake when the child's grant was approved • if the child is no longer in your care.
When may the child's grant lapse?	The grant will lapse if: • the child passes away • the child is admitted to a state institution • the caregiver doesn't claim it for three consecutive months • the child is absent from the country • at the end of the month in which the child turns 18 years.

What do I need to do?	Go to the South African Social Security Agency (SASSA) office nearest to where you live and bring the following:
	• Your 13 digit-bar-coded identity document (ID) and the child's birth certificate. If you don't have an ID or the child's birth certificate, you must bring the following:
	  • you must complete an affidavit on a standard SASSA format in the presence of a Commissioner of Oaths who is not a SASSA official
	  • a sworn statement by a reputable person (e.g. councilor, traditional leader, social worker, minister of religion) who knows the applicant and child
	  • proof that you have applied for an ID and/or birth certificate at the Department of Home Affairs
	  • a temporary ID issued by the Department of Home Affairs (if applicable)
	  • baptismal certificate if available
	  • road to health clinic card if available
	  • school report if available.
	  • proof of any maintenance you receive for the child
	• Proof of your earnings
	• your marriage certificate (if applicable)
	• if you are divorced, the court order saying that you have custody of the child
	• if one or both parents are dead or missing, the death certificate of the deceased or proof that the parent is missing, e.g. a missing person's report from the police.
	• Complete the application form in the presence of the SASSA officer (note that only you as the applicant or a SASSA official can complete the application form).
	• You will be given a receipt. Keep it as proof that you applied.

What if my application is not approved?	If your application is not approved, SASSA will inform you in writing why your application was unsuccessful. If you disagree with the decision, you can appeal to the Minister of Social Development at the national office of the Department of Social Development. You must appeal within 90 days of being notified that your application was unsuccessful.
Timeframe:	• It may take up to three months to process your application. • If your grant is approved, you will be paid from the date on which you applied.
Cost:	• The service is free
Name of g rant:	Older Person's Grant
About the grant:	An older persons grant is paid to women who are 60 years or older and men who are 60 years or older. This grant used to be called the old age pension.
To qualify for the grant:	You must: • be a South African citizen or permanent resident • live in South Africa • not receive any other social grant for yourself • not be cared for in a state institution • not earn more than R44 880 per year or own assets worth more than R752 400 If you are single. If you are married, your combined income must not be more than R89 760 per year and you and your spouse must not have assets worth more than R1 504 800
How much will I get:	The maximum amount that you will get from April 2012 is R1 200 per month. If you are older than 75 years, you will get R1 220.
How will I be paid:	The South African Social Security Agency (SASSA) will pay the grant to you through one of the following methods: • cash at a specific pay point on a particular day • electronic deposit into your bank or Postbank account (the bank may charge you for the service) • institution acting as administrator of the grant. • Note: If you are unable to collect the money yourself, you can appoint a procurator at the SASSA office, or give someone power of attorney to collect the grant on your behalf.

When may the grant be reviewed?	SASSA can decide if your grant must be reviewed. Your income as declared when you apply for the grant will form the basis for this decision. You will be notified three months in advance of the date the review will take place or the date on which the life certificate is due. If you receive your money through the bank, an institution or procurator, you are required to fill in a life certificate at the SASSA offices every year.
When may the grant be suspended?	The following may result in the suspension of your grant: • when your circumstances change • the outcome of a review • if you fail to co-operate when your grant is reviewed • when you commit fraud or misrepresent yourself • if there was a mistake when your grant was approved.
When may the grant lapse?	The grant will lapse when you: • pass away • are admitted to a state institution • do not claim for three consecutive months • are absent from the country. Note: If a beneficiary is admitted to an institution that has a contract with the state to care for and maintain such beneficiary, the social grant is reduced to 25% (R285) of the maximum amount of the social grant with effect from the 4th month following the beneficiary's admission to that institution. The reduced grant is re-instated immediately from the date the beneficiary is discharged from the institution.

What do I need to do?	• Go to the South African Social Security Agency (SASSA) office nearest to where you live and bring the following:
	  • Your 13-digit bar-coded identity document (ID). If you don't have an ID:
	  • you must complete an affidavit on a standard SASSA format in the presence of a Commissioner of Oaths who is not a SASSA official
	  • you must bring a sworn statement signed by a reputable person (like a councilor, traditional leader, social worker, minister of religion or school principal) who can verify your name and age
	  • the SASSA official will take your fingerprints. You will be referred to the Department of Home Affairs to apply for the ID even as your application is processed. If you don't get an ID, your grant will be suspended.
	  • proof of your marital status (if applicable)
	  • proof of residence
	  • proof of your income and/or dividends (if any)
	  • proof of your assets, including the value of the property you own
	  • proof of your private pension (if any)
	  • your three month bank statement
	  • if you were employed, Unemployment Insurance Fund (UIF) ('blue book') or discharge certificate from your previous employer
	  • if your spouse died within the last five years, a copy of the will and the first and final liquidation and distribution accounts where applicable.
	
	Please note: If you are too old or sick to travel to the office to apply, a family member or friend can apply on your behalf. The person should take a letter from you and/or a doctor's note saying why you cannot visit the office.
	
	  • Complete the application form in the presence of the SASSA officer (note that only you as the applicant or a SASSA official can complete the application form). The officer will interview you and tell you if you qualify for the grant.
	  • You will be given a receipt. Keep it as proof that you applied.

What if my application is not approved?	If your application is not approved, SASSA will inform you in writing why your application was unsuccessful. If you disagree with the decision, you can appeal to the Minister of Social Development at the national office of the Department of Social Development. You must appeal within 90 days of being notified that your application was unsuccessful.
Timeframe:	• It may take up to three months to process your application. • If your grant is approved, you will be paid from the date on which you applied.
Cost:	• The service is free
Application forms:	Application forms are not available online, but you can get them from your nearest social security (SASSA) office.
Who to contact:	Provincial office Tel: (033) 342 3580 Fax: (033) 342 3581 City/town: Pietermaritzburg Province: KwaZulu-Natal Physical address: SASSA Offices, 1 Bank Street, Pietermaritzburg, 3201 Postal address: SASSA, Private Bag X 9146, Pietermaritzburg, 3201 Web address www.sassa.gov.za
Name of Grant:	Disability Grant
About the grant:	If you have a physical or mental disability which makes you unfit to work, for a period of longer than six months, then you can apply for a disability grant. You get a permanent disability grant if your disability will continue for more than a year and a temporary disability grant if your disability will continue for a continuous period of not less than six months and not more than twelve months. A permanent disability grant does not mean you will receive the grant for life, but just that it will continue for longer than 12 months.

To qualify for the grant:	You must: • be a South African citizen or permanent resident or refugee and living in South Africa at the time of application • be between 18 and 59 years if you are female or 18 and 60 years if you are male • not be cared for in a state institution • have a 13-digit, bar-coded identity document (ID) • not earn more than R44 880 if you are single or R89 760 if married. Your assets must not be worth more than R752 400 if you are single or R1 504 800 if you are married. • undergo a medical examination where a doctor appointed by the state will assess the degree of your disability • bring along any previous medical records and reports, when you make the application and when the assessment is done.
How much will I get:	The maximum grant from April 2012 is R1 200 per month.
How will I be paid:	The South African Social Security Agency (SASSA) will pay the grant to you through one of the following methods: • cash at a specific pay point on a particular day • electronic deposit into your bank or Postbank account (the bank may charge you for the service) • institution acting as administrator of the grant. Note: If you are unable to collect the money yourself, you can appoint a procurator at the SASSA office, or give someone power of attorney to collect the grant on your behalf.
When may the grant be suspended?	The following may result in the suspension of your grant: • when your circumstances change • the outcome of a review • if you fail to co-operate when your grant is reviewed • when you commit fraud or misrepresent yourself • if there was a mistake when your grant was approved.

When may the grant lapse?	• if you pass away • are admitted to a state institution • do not claim for three consecutive months • are absent from the country. Please note: If a beneficiary is admitted to an institution that has a contract with the state to care for and maintain such beneficiary, the social grant is reduced to 25% (R285) of the maximum amount of the social grant with effect from the 4th month following the beneficiary's admission to that institution. The reduced grant is re-instated immediately from the date the beneficiary is discharged from the institution.

What do I need to do?	• Complete a disability grant application form at your nearest South African Social Security Agency (SASSA) office in the presence of a SASSA officer
	• Submit the following:
	  • Your 13-digit bar-coded identity document (ID). If you don't have an ID:
	  • you must complete an affidavit on a standard SASSA format in the presence of a Commissioner of Oaths who is not a SASSA official
	  • you must bring a sworn statement signed by a reputable person (like a councilor, traditional leader, social worker, minister of religion or school principal) who can verify your name and age
	  • the SASSA official will take your fingerprints. You will be referred to the Department of Home Affairs to apply for the ID even as your application is processed. If you don't get an ID, your grant will be suspended.
	  • a medical report and functional assessment report confirming your disability
	  • proof of marital status (if applicable)
	  • proof of residence
	  • proof of income, dividends (if any)
	  • proof of assets, including the municipal value of your property
	  • proof of private pension (if any)
	  • your three months bank statements
	  • refugee status permit and 13-digit refugee ID
	  • Unemployment Insurance Fund (UIF) ('blue book') or discharge certificate from your previous employer if you were employed
	  • a copy of the will and the first and final liquidation and distribution accounts, if your spouse died within the last five years.
	• After submitting your application you will be given a receipt to keep as proof of application.

What if my application is not approved?	• The social security office will inform you in writing as to whether or not your application was successful • If your grant is not approved, the social security office will state the reasons why your application was unsuccessful and you can appeal to the Minister of Social Development in writing, explaining why you disagree. Appeal within 90 days of receiving notification about the outcome of your application.
Timeframe:	• It may take up to three months to process your application • If your grant is approved, you will be paid from the date on which you applied.
Cost:	The service is free
Application forms:	Application forms are not available online, but you can get them from your nearest social security (SASSA) office.
Who to contact:	Provincial office Tel: (033) 342 3580 Fax: (033) 342 3581 City/town: Pietermaritzburg Province: KwaZulu-Natal Physical address: SASSA Offices, 1 Bank Street, Pietermaritzburg, 3201 Postal address: SASSA, Private Bag X 9146, Pietermaritzburg, 3201 Web address: www.sassa.gov.za
Name of Grant:	Foster Child Grant
About the grant:	A foster child is a child who has been placed in your custody by a court as a result of being: • orphaned • abandoned • at risk • abused • neglected.

To qualify for the grant:	You must: • be a South African citizen, permanent resident or refugee • you and the child must live in South Africa • the foster child must be legally placed in your care and the child must remain in your care • the child must be younger than 18.
How much will I get:	The amount that you will get from April 2012 is R770 per month per child.
How will I be paid:	The South African Social Security Agency (SASSA) will pay the grant to you through one of the following methods: • cash at a specific pay point on a particular day • electronic deposit into your bank or Postbank account (the bank may charge you for the service) • institution acting as administrator of the grant. Note: If you are unable to collect the money yourself, you can appoint a procurator at the SASSA office, or give someone power of attorney to collect the grant on your behalf.
When may the grant be reviewed?	The grant will be reviewed on expiry of the court order – currently this is every 2 years. You will be advised three months in advance of the need to review. If you receive your money through the bank, an institution or procurator, you are required to fill in a life certificate at the SASSA offices every year.
When may the grant be suspended?	The following may result in the suspension of your grant: • when your circumstances change • the outcome of a review • if you fail to co-operate when your grant is reviewed • when you commit fraud or misrepresent yourself • if there was a mistake when your grant was approved.
When may the grant lapse?	The grant will lapse in the case of: • death of the child or the last living foster parent • admission to a state institution • if the grant is not claimed for three consecutive months • when you are absent from the country • if the child is no longer in your foster care • if you are not a refugee any more.

What do I need to do?	• Go to the South African Security Agency (SASSA) and bring the following
	  • your 13 digit-bar-coded identity document (ID) and the birth certificate for the child
	  • if you are a refugee, your status permit and refugee ID
	  • if you don't have your ID or the child's birth certificate, you must do the following:
	  • complete an affidavit on a standard SASSA format in the presence of a Commissioner of Oaths who is not a SASSA official
	  • bring a sworn statement signed by a reputable person (like a councilor, traditional leader, social worker, minister of religion or school principal) who knows you and the child
	  • the SASSA official will take your fingerprints. You will be referred to the Department of Home Affairs to apply for the ID even as your application is processed. If you don't get an ID, your grant will be suspended
	  • submit proof that you have applied for an ID and/or birth certificate at the Department of Home Affairs
	  • submit a temporary ID issued by the Department of Home Affairs (if applicable)
	  • present a baptismal certificate if available
	  • submit a road to health clinic card if available
	  • if the child is at school, the child's school certificate.
	  • birth certificate/s of the child/ children, or their identity documents from their country of origin
	  • court order that placed the child in your care
	  • proof of your marital status.
	• Complete the application form in the presence of the SASSA officer (note that only you as the applicant or a SASSA official can complete the application form).
	• You will be given a receipt. Keep it as proof that you applied.

What if my application is not approved?	If your application is not approved, SASSA will inform you in writing why your application was unsuccessful. If you disagree with the decision, you can appeal to the Minister of Social Development at the national office of the Department of Social Development. You must appeal within 90 days of being notified that your application was unsuccessful.
Timeframe:	• It may take up to three months to process your application • If your grant is approved, you will be paid from the date on which you applied.
Cost:	• The service is free
Application forms:	Application forms are not available online, but you can get them from your nearest social security (SASSA) office.
Who to contact:	Provincial office Tel: (033) 342 3580 Fax: (033) 342 3581 City/town: Pietermaritzburg Province: KwaZulu-Natal Physical address: SASSA Offices, 1 Bank Street, Pietermaritzburg 3201 Postal address: SASSA Private Bag X 9146, Pietermaritzburg 3201 Web address: www.sassa.gov.za
Name of grant:	Care Dependency Grant
About the grant:	This grant enables you to take care of a child who has a severe disability and is in need of full-time and special care. The care dependency grant covers disabled children from birth until they turn 18.

To qualify for the grant:	You must: • be a parent, primary caregiver or a foster parent appointed by the court • be a South African citizen or permanent resident • not earn more than R136 800 per year if you are single. Your combined income should not be above R273 600 per year if you are married. Note: This income limit does not apply to foster parents. The child must: • be younger than 18 years • not be cared for permanently in a state institution • have a severe disability and need full-time and special care. • Both you and the child must live in South Africa. Note: A state medical officer must asses the child before the grant will be approved.
How much will I get:	The amount that you will get from April 2012 is R1 200 per month.
How will I be paid:	The South African Social Security Agency (SASSA) will pay the grant to you through one of the following methods: • cash at a specific pay point on a particular day • electronic deposit into your bank or Postbank account (the bank may charge you for the service) • institution acting as administrator of the grant (e.g. welfare organisations). Note: If you are unable to collect the money yourself, you can appoint a procurator at the SASSA office, or give someone power of attorney to collect the grant on your behalf.
When may the grant be reviewed?	SASSA can decide if your grant must be reviewed. Your income as declared when you apply for the grant will form the basis for this decision. You will be notified three months in advance of the date the review will take place or the date on which the life certificate is due. If you receive your money through the bank, an institution or procurator, you are required to fill in a life certificate at the SASSA offices every year.

When may the grant be suspended?	The following may result in the suspension of the grant: • when the child's circumstances change • the outcome of a review • if you fail to co-operate when the child's grant is reviewed • when you commit fraud or misrepresent the child • if there was a mistake when the child's grant was approved
When may the grant lapse?	The grant will lapse when: • the child passes away • the child is admitted to a state institution • the beneficiary who is the caregiver does not claim the grant for three consecutive months • the child is absent from the country.

What do I need to do?	• Go to the South African Security Agency (SASSA) and bring the following
	  • Your 13-digit bar-coded identity document (ID) and birth certificate. If you don't have an ID or birth certificate:
	  • you must complete an affidavit on a standard SASSA format in the presence of a Commissioner of Oaths who is not a SASSA official
	  • you must bring a sworn statement signed by a reputable person (like a councilor, traditional leader, social worker, minister of religion or school principal) who can verify your name and age
	  • the SASSA official will take your fingerprints. You will be referred to the Department of Home Affairs to apply for the ID even as your application is processed. If you don't get an ID, your grant will be suspended.
	  • proof that you have applied for an ID and/or birth certificate at the Department of Home Affairs
	  • a temporary ID issued by the Department of Home Affairs (if applicable)
	  • baptismal certificate if available
	  • road to health clinic card if available
	  • school report if available
	  • a medical/assessment report that confirms the child's disability
	  • proof of your marital status

	• your salary slip, bank statements for three months, or pension slips, and any other proof of income (Note: this does not apply to refugee foster parents).
	• If you are:
	  • not the child's parent, proof that you are the child's primary caregiver through an affidavit from a police official, a social worker's report, an affidavit from the biological parent or a letter from the school principal from the school attended by the child
	  • the biological parent of the child and the sole provider and caregiver, proof that you have tried to get the other parent to pay maintenance
	  • unemployed, proof from the Unemployment Insurance Fund (UIF) or a discharge certificate from your previous employer
	  • a refugee foster parent, refugee status permit and refugee ID
	  • the child's foster parent, the court order placing the child in your care.
	
	Please note: If you are too old or sick to travel to the office to apply, a family member or friend can apply on your behalf. The person should take a letter from you and/or a doctor's note saying why you cannot visit the office.
	
	• The child will be referred by SASSA for a state medical officer's assessment before the application is made.
	• Complete an application form in the presence of the SASSA officer (note that only you as the applicant or a SASSA official can complete the application form).
	• You will be given a receipt. Keep it as proof that you applied.

What if my application is not approved?	If your application is not approved, SASSA will inform you in writing why your application was unsuccessful. If you disagree with the decision, you can appeal to the Minister of Social Development at the national office of the Department of Social Development. You must appeal within 90 days of being notified that your application was unsuccessful.
Timeframe:	• It may take up to three months to process your application • If your grant is approved, you will be paid from the date on which you applied.
Cost:	• The service is free
Application forms:	• Application forms are not available online, but you can get them from your nearest social security (SASSA) office.
Who to contact:	Provincial office Tel: (033) 342 3580 Fax: (033) 342 3581 City/town: Pietermaritzburg Province: KwaZulu-Natal Physical address: SASSA Offices, 1 Bank Street, Pietermaritzburg 3201 Postal address: SASSA Private Bag X 9146, Pietermaritzburg 3201 Web address: www.sassa.gov.za
Name of grant:	War Veteran's Grant
About the grant:	If you are a former soldier who fought in the First World War (1904-1918), Second World War (1939-1945), the Zulu uprising (1906) or the Korean War and are unable to support yourself, you can apply for the War veteran's grant.

To qualify for the grant:	You must: • be a South African citizen or permanent resident • live in South Africa • 60 years or older or be disabled • have fought in the Second World War or the Korean War • not receive any other social grant for yourself • not be cared for in a state institution • earn more than R44 880 per year or own assets worth more than R89 760 if you are single. If you are married, your combined income must not be more than R752 400 per year and you and your spouse must not have assets worth more than R1 504 800. Note: If you live in the house that you or your spouse own, the value is not taken into account for the purpose of the means test.
How much will I get:	The maximum amount that you will get from April 2012 is R1 220 per month.
How will I be paid:	The South African Social Security Agency (SASSA) will pay the grant to you through one of the following methods: • cash at a specific pay point on a particular day • electronic deposit into your bank or Postbank account (the bank may charge you for the service) • institution acting as administrator of the grant. Note: If you are unable to collect the money yourself, you can appoint a procurator at the SASSA office, or give someone power of attorney to collect the grant on your behalf.
When may the grant be reviewed?	SASSA can decide if your grant must be reviewed. Your income as declared when you apply for the grant will form the basis this decision. You will be notified three months in advance of the date the review will take place or the date on which the life certificate is due. If you receive your money through the bank, an institution or procurator, you are required to fill in a life certificate at the SASSA offices every year.

When may the grant lapse?	The grant will lapse in the case of: • death • admission to state institution • if the grant is not claimed for three consecutive months • when you are absent from the country. Please note: If a beneficiary is admitted to an institution that has a contract with the state to care for and maintain such beneficiary, the social grant is reduced to 25% (R285) of the maximum amount of the social grant with effect from the 4th month following the beneficiary's admission to that institution. The reduced grant is re-instated immediately from the date the beneficiary is discharged from the institution.

What do I need to do?	• Go to the South African Security Agency (SASSA) and bring the following
	  • Your 13-digit bar-coded identity document (ID. If you don't have an ID:
	  • you must complete an affidavit on a standard SASSA format in the presence of a Commissioner of Oaths who is not a SASSA official
	  • you must bring a sworn statement signed by a reputable person (like a councilor, traditional leader, social worker, minister of religion or school principal) who can verify your name and age
	  • proof that you have applied for an ID or birth certificate at the Department of Home Affairs.
	  • a temporary ID issued by the Department of Home Affairs (if applicable)
	  • proof of your war service, e.g. certificate of service
	  • if you are under 60, a medical assessment or report stating that you cannot work.
	  • Proof of your marital status. If:
	  • you are single, an affidavit stating that you are single
	  • you are married, your marriage certificate and your spouse's identity document
	  • you are divorced, your divorce order
	  • your spouse is dead, your spouse's death certificate.
	  • if you or your spouse is employed, your pay slips
	  • if you are unemployed, your Unemployment Insurance Fund (UIF) 'blue book' or discharge certificate from your previous employer
	  • if you have a bank account, your bank statements for the last three months
	  • if you have investments, information on the interest and dividends you earn.

	Please note: If you are too old or sick to travel to the office to apply, a family member or friend can apply on your behalf. The person should take a letter from you and/or a doctor's note saying why you cannot visit the office. • Complete the application form in the presence of the SASSA officer (note that only you as the applicant or a SASSA official can complete the application form). • You will be given a receipt. Keep it as proof that you applied. • If you want to enroll for cash payments, the SASSA officer will give you a date when you need to come back and what you need to bring with you.
What if my application is not approved?	If your application is not approved, SASSA will inform you in writing why your application was unsuccessful. If you disagree with the decision, you can appeal to the Minister of Social Development at the national office of the Department of Social Development. You must appeal within 90 days of being notified that your application was unsuccessful.
Timeframe:	• It may take up to three months to process your application • If your grant is approved, you will be paid from the date on which you applied.
Cost:	• The service is free
Application forms:	• Application forms are not available online, but you can get them from your nearest social security (SASSA) office.
Who to contact:	Provincial office Tel: (033) 342 3580 Fax: (033) 342 3581 City/town: Pietermaritzburg Province: KwaZulu-Natal Physical address: SASSA Offices, 1 Bank Street, Pietermaritzburg 3201 Postal address: SASSA Private Bag X 9146, Pietermaritzburg 3201 Web address: www.sassa.gov.za

GUIDE 11: Information about being blacklisted

The following information has been obtained from LEGALWISE
http://www.legalwise.co.za/documents/quicklaw/INFOBLACKLISTED.pdf

When are you blacklisted?	You are blacklisted if: • You fail to pay your accounts on time. • You fail to pay your accounts at all. • A civil court judgment is obtained against you for not paying your debt.
What does it mean to be "blacklisted"?	It means that you have a negative credit profile. If you have been blacklisted, you will not be able to obtain credit, for example, open a clothing or furniture account or obtain a loan from a bank.
How do you avoid being blacklisted?	It is very important to pay your accounts on time so that you are not blacklisted. If you are unable to pay on time because you lose your job, for example, you should contact the credit grantor (the bank, clothing or furniture store) and ask them to give you an extension for your repayment.
Why do we have credit profiles?	A credit grantor must consider consumers' credit historiesto make sure that they will pay back their accounts or loans. We have both positive and negative credit profiles. If you have a positive credit profile, credit grantors will look at this favourably and the chances of you obtaining credit are good. On the other hand, if you have a negative credit profile, you will not be able to obtain credit.
How can we check our credit profiles?	• Credit Bureaus must give consumers access to their credit profiles. • The credit profile may be given to you in person or in writing. • A Credit Bureau may not give you the information over the telephone. • A Credit Bureau may charge a reasonable fee to allow consumers to inspect their credit profiles.

What is a Credit Bureau?	Credit Bureaus are businesses which record and keep credit profiles of consumers and businesses. The purpose of Credit Bureaus is to protect consumers from unlawful business entities and for credit grantors (businesses) to assess their risk, when providing credit. The largest Credit Bureaus in South Africa are • Experian Credit Bureau (Consumers), • Transunion ITC (Consumers and Businesses) and • Kredit Inform (Businesses).
How long will I be blacklisted at the Credit Bureau?	Defaults (failure to pay account on time): 3 years

Can you remove a default listing before 3 years?	The Credit Information Ombudsman (Ombud) is a department established to assist consumers with credit disputes. The Ombud will assist consumers who have defaulted in repayments due to circumstances beyond their control.
	You will need to prove the following:
	You did not intentionally default on your repayments.
	• Did you default on your debt due to circumstances beyond your control?
	• If your default was caused because you lost your job or other income, you must supply the following information to the Ombud:
	  • Proof of former employment (provide evidence such as a payslip or a letter).
	  • When did you lose your job (provide dates)?
	  • How did you lose your job (provide written evidence such as a letter)?
	  • What has your employment situation been since the blacklisting (provide dates)?
	You did not carelessly cause the default listing.
	• Before you were listed, did your payment behaviour show an intention to pay your debt?
	• Did you take the necessary steps to avoid the default listing.
	You have paid the debt in full.
	• Do you have letters from your credit grantors confirming that you have paid in full? (provide evidence of the letters)

Key Terms:
BLACKLISTED: a public list where people with bad credit records are recorded
DEFAULTED: failure to fulfil an obligation
SUMMONS: a command to do something or to appear in a court of law

GUIDE 12: Housing

The following information has been obtained from the eThekwini Municipality via http://www.durban.gov.za/City_Services/housing/Pages/Accessing_Government_Subsidised_House.aspx

Accessing a Government Subsidised House

Accessing a government subsidised house depends on the current circumstances of the applicant which can be summarised as follows:

1. Applicant currently resides in an informal settlement: the informal settlement will either be upgraded and houses and services provided or residents will be relocated to a housing project under the slums clearance programme.

2. Applicant is from eThekwini Municipal area but not from informal settlement: the applicant can only access housing opportunities if a *Greenfield Project* is available. When a *Greenfield Project* is available, adverts will be placed in the media detailing what is on offer and what requirements must be met.

3. Qualifying Criteria: In order to be able to access the above programmes an applicant needs to meet the following qualifying criteria:
   - must be a South African citizen;
   - must not have received government subsidy before;
   - combined household income must not exceed R3500;
   - must not be owning or have owned property before;
   - must be married or cohabiting with long term partner or single with financial dependants;
   - must be 18 years of age or above.

NOTE:
Greenfield Project: These projects are undertaken on vacant land. Given the fact that informal settlements have been identified as a high priority by National and Provincial Government, a large proportion of sites will be allocated to residents from relocation or upgrade projects. A portion of sites will be advertised in the local newspapers for the general public to access. The public will need to respond to such adverts by phoning in and making an appointment to fill in the relevant application forms.

Accessing a RDP House

What criteria must I fulfil in order to qualify for a RDP house?
All applicants must meet the following criteria:

- be a South African citizen or have a permanent residence certificate
- married, cohabiting with a partner or single with dependants
- have never owned property
- have never received a Government Housing Subsidy
- be 21 years or older
- joint household income should not exceed R3 500 per month.

GUIDE 13: Nutrition

The following information has been obtained from the Centres for Disease Control and Prevention http://www.cdc.gov/healthyyouth/nutrition/facts.htm

Nutrition Facts

- Healthy eating is associated with reduced risk for many diseases, including several of the leading causes of death: heart disease, cancer, stroke, and diabetes.
- Healthy eating in childhood and adolescence is important for proper growth and development and can prevent health problems such as obesity, dental cavities, iron deficiency, and osteoporosis.
- The Dietary Guidelines recommend a diet rich in fruits and vegetables, whole grains, and fat-free and low-fat dairy products for persons aged 2 years and older. The guidelines also recommend that children, adolescents, and adults limit intake of solid fats (major sources of saturated and trans fatty acids), cholesterol, sodium, added sugars, and refined grains. Unfortunately, most young people are not following the recommendations set forth in the Dietary Guidelines.
- Schools are in a unique position to promote healthy eating and help ensure appropriate food and nutrient intake among students. Schools provide students with opportunities to consume an array of foods and beverages throughout the school day and enable students to learn about and practice healthy eating behaviors.
- Schools should ensure that only nutritious and appealing foods and beverages are provided in school cafeterias, vending machines, snack bars, school stores, and other venues that offer food and beverages to students. In addition, nutrition education should be part of a comprehensive school health education curriculum.

Nutrition and the Health of Young People

- *Benefits of Healthy Eating*
  - Proper nutrition promotes the optimal growth and development of children.
  - Healthy eating helps prevent high cholesterol and high blood pressure and helps reduce the risk of developing chronic diseases such as cardiovascular disease, cancer, and diabetes.
  - Healthy eating helps reduce one's risk for developing obesity, osteoporosis, iron deficiency, and dental cavities.

- *Consequences of a Poor Diet*
  - A poor diet can lead to energy imbalance (e.g., eating more calories than one expends through physical activity) and can increase one's risk for overweight and obesity.
  - A poor diet can increase the risk for lung, esophageal, stomach, colorectal, and prostate cancers.
  - Individuals who eat fast food one or more times per week are at increased risk for weight gain, overweight, and obesity.
  - Drinking sugar-sweetened beverages can result in weight gain, overweight, and obesity.
  - Hunger and *food insecurity* (i.e., reduced food intake and disrupted eating patterns because a household lacks money and other resources for food) might increase the risk for lower dietary quality and undernutrition. In turn, undernutrition can negatively affect overall health, cognitive development, and school performance.

- *Diet and Academic Performance*
  - Eating a healthy breakfast is associated with improved cognitive function (especially memory), reduced absenteeism, and improved mood.

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