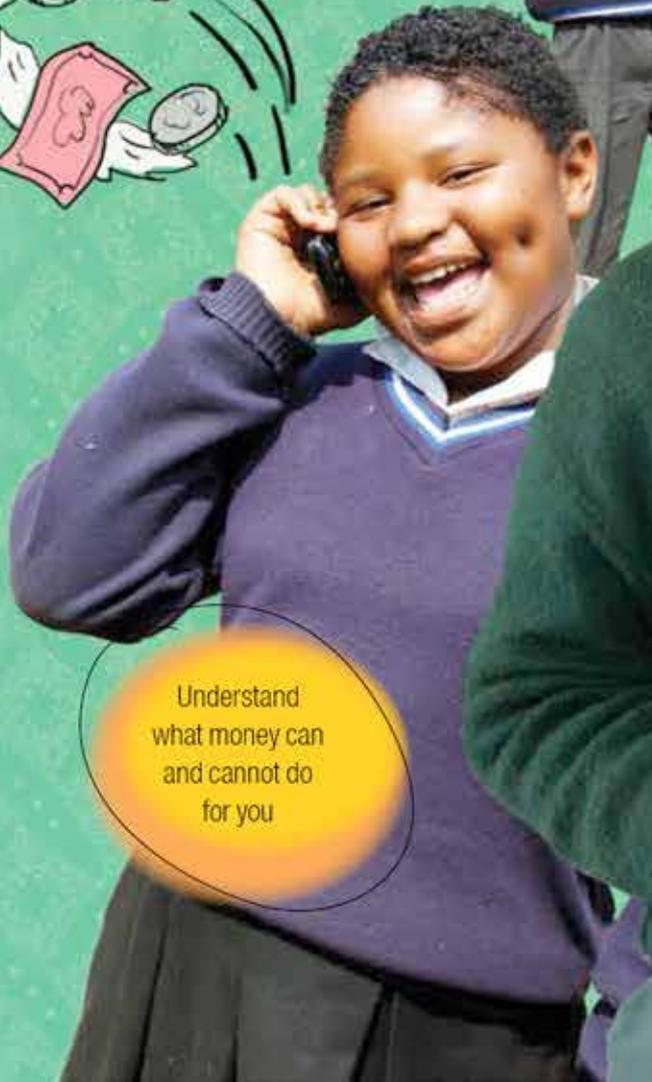
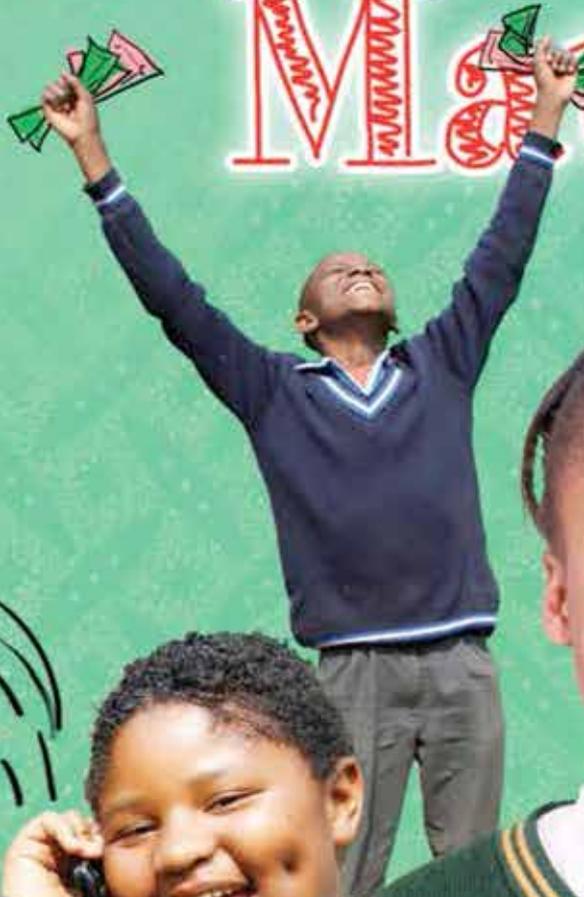




# Money Matters



Understand  
what money can  
and cannot do  
for you

# Hi Buddyz!

This magazine is all about money. You will read about how to:

**earn**

**save**

**share**

and **manage** it.

Have fun doing the **puzzles**, **playing the games**, **making things**, and doing the **club activities** with your friends. Read the **stories** and write or draw your own.

Do a **club project** and **earn points**. Maybe you'll even win a trip to the Soul Buddyz Club Congress!

**Share** what you learn with your friends and family. Help more people to become **money wise**.

Have fun!



from

**The Soul Buddyz Club Team**

## Joking around



1. Where do fish keep their money?



2. Where can you always find money?

3. What has a hundred heads and a hundred tails?



Answers to Joking around: 1. In a river-bank. 2. In the dictionary. 3. One hundred coins.

# What's inside

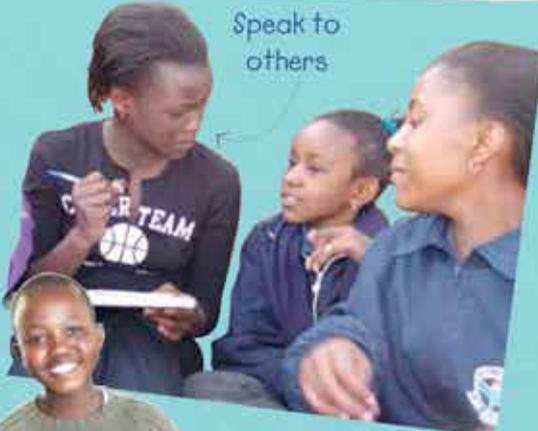
Stay informed



Make a budget



Speak to others



Start saving



Have fun!



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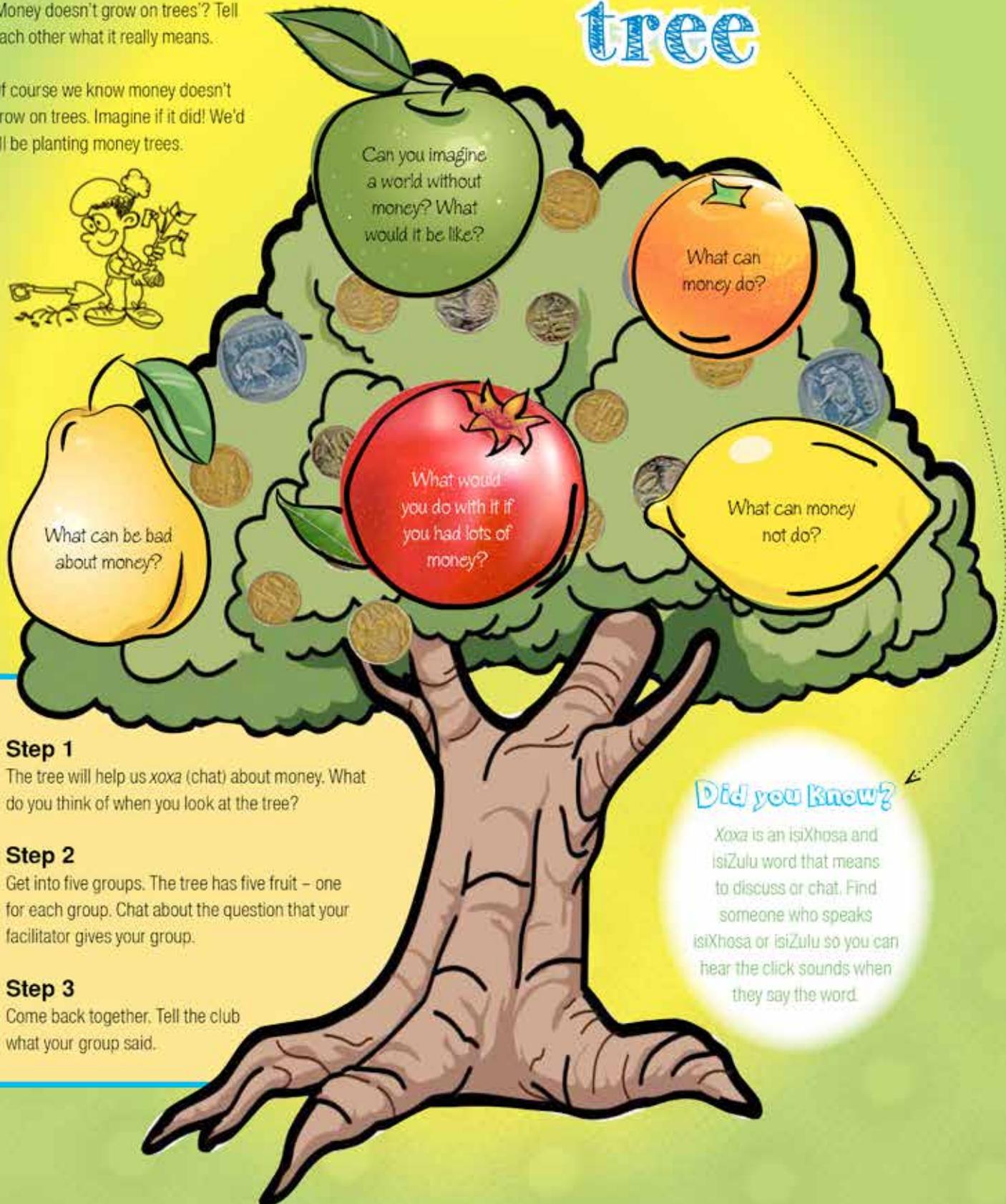
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# Money xoxa/chat tree

Have you ever heard someone say, 'Money doesn't grow on trees'? Tell each other what it really means.

Of course we know money doesn't grow on trees. Imagine if it did! We'd all be planting money trees.



## Step 1

The tree will help us xoxa (chat) about money. What do you think of when you look at the tree?

## Step 2

Get into five groups. The tree has five fruit – one for each group. Chat about the question that your facilitator gives your group.

## Step 3

Come back together. Tell the club what your group said.

## Did you know?

Xoxa is an isiXhosa and isiZulu word that means to discuss or chat. Find someone who speaks isiXhosa or isiZulu so you can hear the click sounds when they say the word.

Club activity

# Wishing well



We all have wishes about things we would like to have or do. What are yours?

## Step 1

Draw a circle on the floor with chalk. We'll pretend it is a wishing well.

## Step 2

Everyone stands around the circle. Think about something you wish for. It can be for anyone, like for you, your friend, family or community – or anyone anywhere.

## Step 3

Take turns to stand in the 'wishing well', and tell everyone one thing you wish for.

## Step 4

Sometimes you need money to make wishes come true. Sometimes you don't.

If you think your wish needs money, stand on one side of the wishing well. If your wish doesn't need money, stand on the other side.

## Step 5

Can we help each other's wishes to come true? How?

# I Can't Wait!

'Let's go! I can't wait any longer,' said Siphon to his friends Leila and Emmanuel. They were standing outside Emmanuel's house. It was Sunday afternoon. They always played together – and went on adventures – on Sunday afternoons.

'Wait. Have you got a bag?' Leila asked Emmanuel. He pulled out a yellow plastic bag from his pocket.

They chatted as they went. When they reached the top of the hill, they stopped, puffing a bit.

'Race to our tree?' said Emmanuel. They nodded.

'Take your marks, get set, go!' shouted Siphon.

They raced down the hill to the mango trees in the valley below.

They ran through the long grass as fast as they could. The last one to the mango tree had to carry the packet of mangoes home. They splash-splashed across the stream and ... Leila won! Emmanuel would be carrying the bag home.

Panting but happy, they looked up at their favourite hideaway tree with big hungry eyes. Yes! It was bursting with mangoes! Sure, many of the mangoes were still a bit green, but some were nice and ripe. When they got back, they would sprinkle masala on mango slices at Leila's house and eat them that way with their families. But they couldn't wait to start eating. Now. They skinned and munched ripe mangoes. And more mangoes. They chatted and munched, and munched and chatted, without a care in the world. Mango juice dripped down their chins and onto their clothes.

'Yummy,' said Siphon. The other two couldn't reply – their mouths were full of mango.

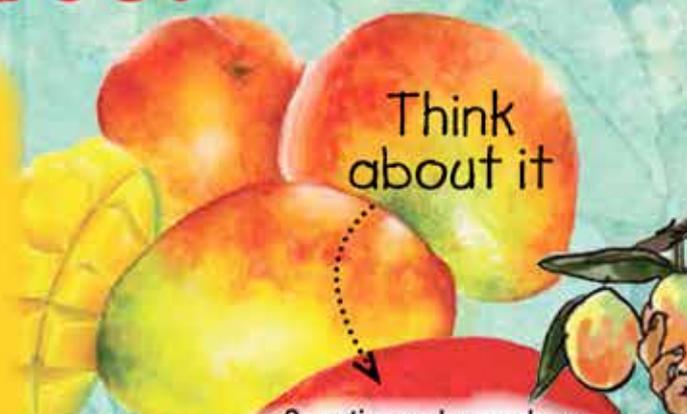
Later, they climbed down the tree and walked slowly back home. Their tummies were full. Too full.

'I feel sick,' said Leila.

'Me too,' said Siphon and Emmanuel.

That night, they all groaned in bed. They couldn't sleep. They had the worst tummy aches of their lives.

'If only I had eaten fewer mangoes,' was in each of their thoughts.



Think about it



Sometimes when we have money we want to spend it straight away, instead of being patient and saving.

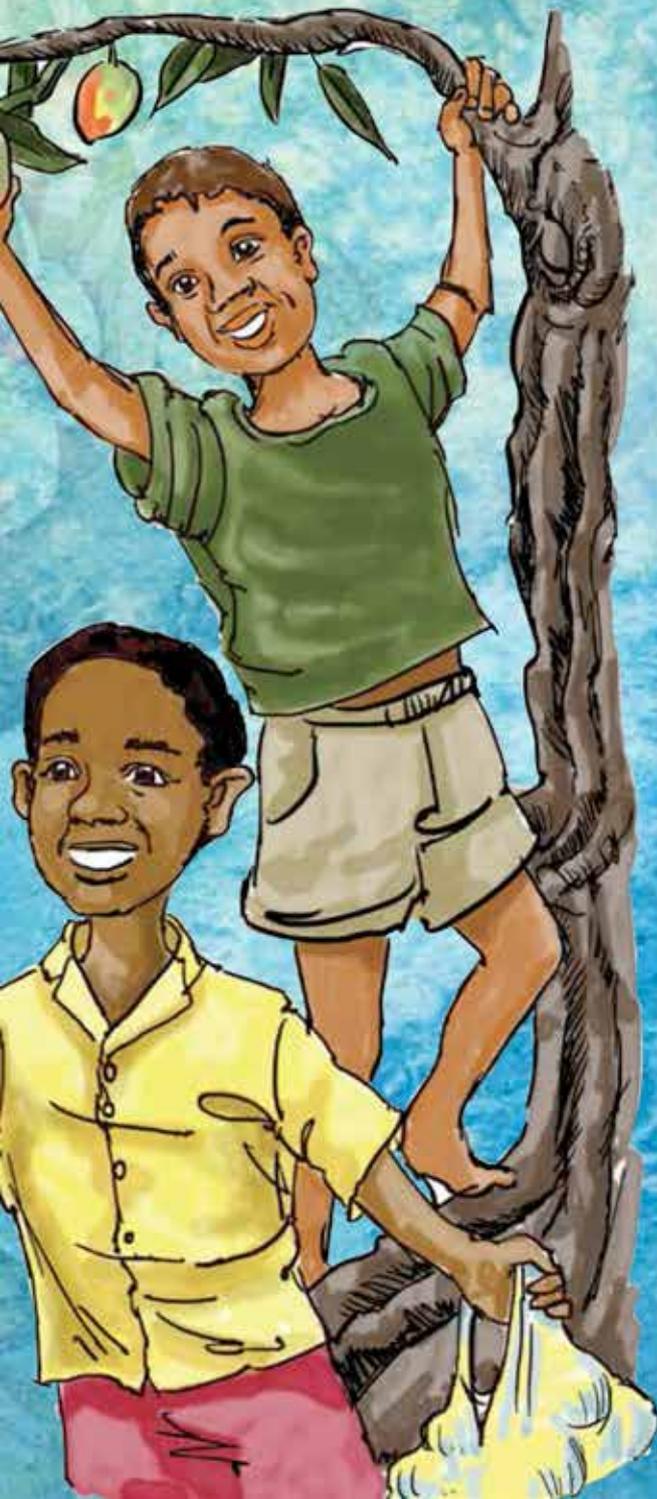
Think of what these children could have done with some of the mangoes they ate to earn some money to save.



### Do you have a story to tell?

Have you ever eaten too much, or done something straight away, because you couldn't wait? Were you sorry about it afterwards?

1. Tell a friend about it.
2. Say what lesson you learnt.
3. How would you do things differently next time?



My name is .....

Here is my story (you can write or draw it):

# Karabo's Story



I wish I had a cell phone. I can never afford to buy myself anything cool!



Karabo asks Aunt Patsi ...

I was wondering ... can I get more for babysitting Thumi?



I don't think so Kari, but I could make a plan if it was something you really needed.

The Buddyz Saving Club money is enough for a cell phone ...



... But it's not my money.

But I can save up and return the money before they find out.



The next day ...



That includes the charger and air time. It's part of the special.



Later ...



Hey Karabo! Guess what. Sipho has been chosen for the soccer trip to Durban!

And Zandi says he can use the Savings Club money for the trip.



But I've just used the money to buy a cell ...



Iyo, Karabo, how could you use our money?



What have I done? Did I really need the cell phone?





Story and  
activity



### Step 1

Read Karabo's story.

### Step 2

In groups, answer these questions:

- Do you think Karabo really needed the cellphone?
- Do you think it was okay for her to borrow the Savings Club money? Why or why not?
- Talk about other ways Karabo could have got money for a cellphone.
- How did the story make you feel?

### Step 3

Take turns to tell each other what your group said about each question.

### Step 4

Do this on your own:

Ask someone older to tell you a true story about a time they had to wait, maybe a very long time, for something they really wanted but could not afford.

Next time you meet, you'll take turns to tell everyone the story.



### Step 5

Story time! Take turns to tell the stories you heard in Step 4.

After all the stories have been told, talk about whatever you have learnt from them.



Club activity

# Can I afford it?

I nearly lost my friends because I did not want to wait for something I couldn't afford.

Sometimes, like Karabo, we want something so much we convince ourselves that we need it. Then we make bad decisions, like Karabo did.

Let's look at the difference between **wants** and **needs**.



## Do you need it?

There are some things we need to survive. This means that we would die without these things. Like food and water. There are also things we might want, like a pair of expensive branded jeans. But we can survive without them. We're going to think about this now in small groups.

### Step 1

Make a list of your survival needs. Write down only those things you need to stay alive. Now make a list of your wants. These are the things you would love to have, but you can survive without them.

### Step 2

Share your lists with the rest of the club. Were there any differences? Which needs and wants did you get that were the same?

### Step 3

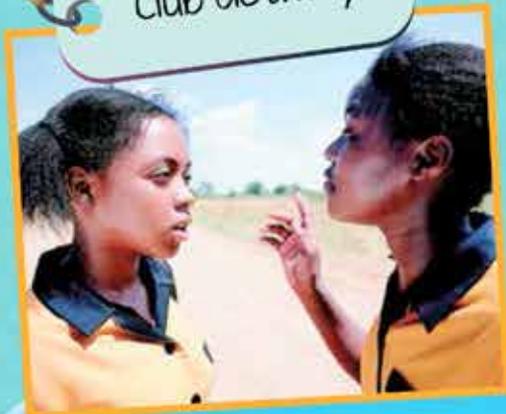
Work again in your groups. This time make a list of the other things people need that are not things like food and water. For example, love is something all people need, and so is being safe. Make a list of all these needs.

### Step 4

Share your list with the club. How many of these needs can be bought with money?



Club activity



# Do you want to fit in?

Sometimes, we think we need something because other people around us have it. Like Karabo felt she needed a cellphone.

## Step 1

Take turns to read what these girls said about wanting to fit in:

The idea of being popular is important. At school they talk about what phone you have and who is cool.

At my school when you go to a party they look at what you are wearing and that's how you become popular. Everybody pays attention to what you wear. If you wear expensive clothes you become popular. It means you have been seen. Lots of people saw you.

**Question: So what happens to the children that don't have money for clothes?**

Some girls sleep with boys who will give them money.

Sometimes boys do crime to get the things they want.

These girls are between 13 and 16 years old, and live in Kaitleng, Gauteng.

## Step 2

Talk about these questions:

- Do you know people who think that what you wear is important?
- Do the young people you know want to be popular? Do you want to be popular?
- What other ways are there for young people to be popular?

## Step 3

Talk about why some young people choose to do dangerous things to get money so that they can be popular, but other young people do not? What is the difference between the people who make bad choices and those who make good choices?



**Chat about it**

What if you really do need something? What do you do then? What could Karabo have done to get money instead of borrowing the Savings Club money without permission? In this magazine we're going to get some ideas on how to make and keep money.

## Word search

Can you find these words in the puzzle? When you find a word, draw around all the letters of that word.

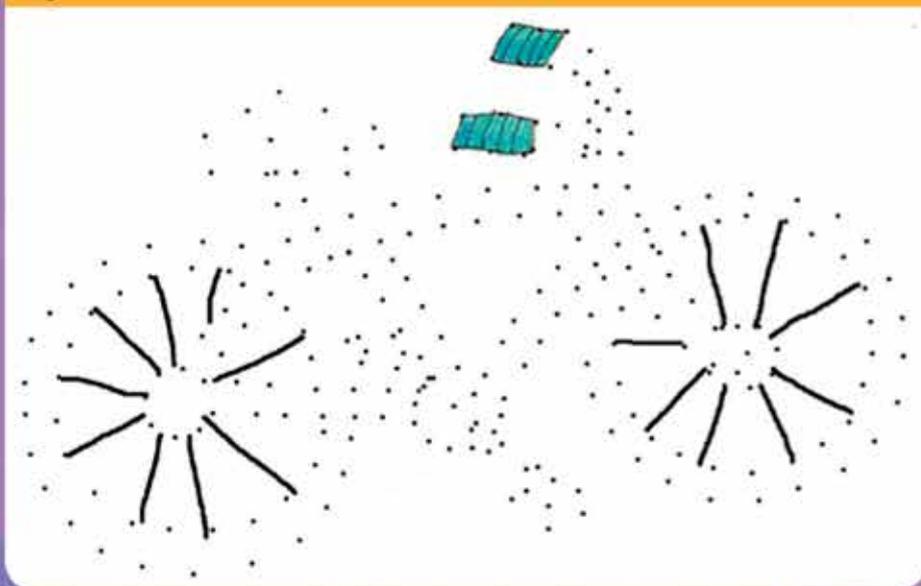
money save earn  
work spend bank  
plan buy grow best

b	b	b	s	a	v	e	a	r	n
f	k	a	z	a	g	w	o	r	k
b	i	n	t	e	r	e	s	t	m
e	r	k	h	a	o	s	s	n	o
s	u	b	u	y	w	p	l	a	n
t	t	o	m	o	r	r	o	w	e
u	g	l	s	p	e	n	d	d	y

## Sudoku

	R5	R20	
R10			R2
R5			R20
	R10	R2	

## Join the dots



## Neo and Moneybags

Neo has a job every day for 20 minutes. His neighbour pays him R1.50 to walk his dog called Moneybags. Neo decides to put all the money he earns into a pot. Every so often, he counts his savings and writes the amount down. Help Neo to do the sums.

Neo earns this every day	After ...	... he has saved
R1.50	7 days	R10.50
R1.50	14 days	
R1.50	21 days	
R1.50	28 days	
R1.50	40 days	
R1.50	60 days	



Answers to Neo and Moneybags:  
14 days: R21.00; 21 days: R31.50; 28 days: R42.00; 40 days: R60.00; 60 days: R90.00

# Sarah and Mpho

## Sarah's story

Sarah's family owns a bakery. Every day she pushes her dream of becoming a star netball player to the back of her mind. Straight after school, she rushes to the bakery, slips on an apron, quickly ties it at the back, and greets the next customer. When the shop closes at 5.30pm, she too wishes that she could close her heavy eyes and sleep. But there is still homework to do ... and what about her project on dinosaurs?



## Mpho's story

Mpho's neighbour sells vegetables at the local market. Her stall is always busy. Everyone knows that Mama Mapaseka sells the juiciest oranges, the best potatoes, the plumpest tomatoes, and the most delicious spinach in the world. During the week on his way home from school, Mpho passes by her stall to say 'Hi!' – and catches one of those oranges she throws to him! On busy Saturday mornings you will find Mpho at Mama Mapaseka's stall calling out prices, bartering a bit, teasing customers, and packing fruit and veggies into shopping bags. At the end of the morning, exhausted but happy he clutches the three shiny R5 coins she presses into his palm with a quick 'ke a lebaha.'



### Your view

1. How did each story make you feel?
2. Would you rather be Sarah or Mpho?
3. What kind of work do you think it is okay for children to do?

### To do with your crew

Make a drama with Sarah, her mother and father, and her older brother. Sarah wants to talk to her parents about working less in the shop. She wants to play netball and have more time for her school work.

Make your drama exciting and with a happy ending for Sarah where she is able to persuade them to let her follow her dreams.



# Saving money



Many people buy the things they need by saving money. Sometimes it can take a long time. But saving is a good way to make the most of your money.

## Step 1

Do a quick survey together with your club about saving money:

How many Buddyz:	Number
are there in your club?	
say they save money?	
don't save money?	
want to save money?	
think it is important to save money?	
have been to a Post Office or a bank with an adult to save money?	
want to learn more about saving money?	
want to learn more about managing money?	

## Step 2

These children know how important it is to save. Take turns to read what they said.



I save money bit by bit so that when there is a school trip I am able to pay for myself.

I saved my pocket money for a whole six months and bought a cellphone! Now I use some of my money each week for airtime.

My friend Nobuhle and I each save R2 per day. We save it with Nobuhle's mother. At the end of the month we take R3 and buy play cards. Then I take the rest of the money from Nobuhle's mother and give it to my mother to buy me school shoes and socks. My mother feels happy when I give her the money.

It is important to save money because at home when they do not have enough money to buy cabbage, you can give to the grown-ups to go and buy it.

## Step 3

Tell each other your stories about saving.

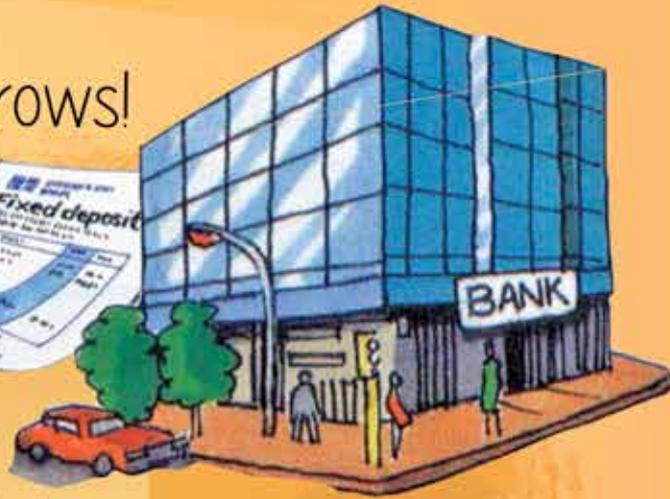
## Step 4

Read the tips on saving on the back cover of this magazine.



# Saving at a bank

When you save, money grows.  
The longer you save for, the more it grows!



## Step 1

Share what you know about all the different ways people save money.

## Step 2

In this activity we are going to find out more about saving with a bank. Take turns to read out the information:

## Bank

If you save money in a bank you get interest. This means the bank gives you a small amount of money every month. The more money you put in, and the longer you leave it there, the more interest you make. This is how your money grows.

Banks also charge you to look after your money. Most banks will charge you something every time you take money out or put money in. So you need to find out which bank will pay the most interest, and which has the lowest bank charges.

Your parent or guardian can open a bank account for you if you are under 18 years old. You can even have a bank account from the day you are born! They need to go to the bank with:

- your birth certificate
- their ID
- proof of where they stay.

Children are special – even banks think so! Many banks have accounts especially for children under 18 years old. You only need around R10 to R20 to open one, and the bank fees are very low – or the bank doesn't charge at all.



## Step 3

Think about these things:

- a) Which banks are near to you? (The Post Office also has a bank, called Postbank.)
- b) How can your club find out more about opening a bank account?
- c) How will you decide which bank gives you the best deal? (Now you know about things like interest on savings, bank fees and children's accounts.)
- d) What questions should you ask about banking?



# Saving together

We saved together so we could help anyone in the group who needed money. That's how we helped our friend Sipho get to Durban to play soccer.



## Step 1

Think of groups you know who have saved together to help someone. Share your stories.

## Step 2

Take turns to read what these children say. They all save together. Each of them has a different way of saving together.



We do *mogodisano*. We save as a group. Every Friday each person brings R10 and we all give it to one person. So each Friday one person gets R120. We are 13 in our group so it is a lot of money. We use it for school things or clothes. We give it to Bonginkosi's mother to keep it. She is happy to do it. She gives us when we ask for it.



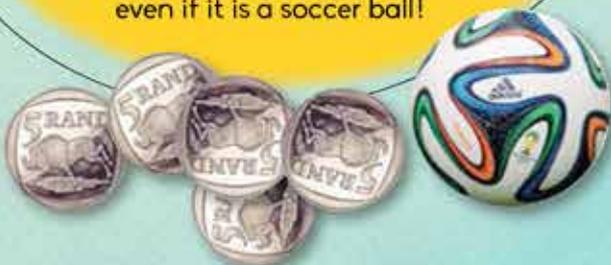




At home my sisters and I are saving. Every Friday each of us pops out R2 and we save it together. We put it in one place and when it is R50 my father puts it in a savings account for us. We'll share this money at the end of the year.



I save money with my friends, my sister and my big brother. We are five all together. We save R1 a day. We give it to my brother to keep. At the end of the week it is R5 for each person. I get my R5 and my sister gets hers. My sister and I put our R10 together in our big cash box. Then when it's a lot I give it to my father. He keeps it in his savings account. Then I buy what I want, even if it is a soccer ball!



### Step 3

Discuss these questions:

- What are the different ways the children have of saving?
- What are the different ways they have of keeping their money safe?
- What are the advantages and disadvantages of each of these ways of keeping the money?

### Step 4

Discuss these questions:

- Have you heard any stories about problems with group saving schemes?
- What can you learn from these stories?
- What would you have to be sure about if you joined a savings club?

### Step 5

Get into groups to do this step.

- Think about a set of rules that are important for a group who wants to save money together.
- Do some research. Ask grown-ups you know who belong to savings clubs how these clubs work, and what the rules are.
- Write up your rules so that you can present them to the club the next time you meet.

### Step 6

Each group presents their rules to the club.

# Play the game!

You need:

- A dice.
- A piece of paper to keep a record of every player's money and stars.

Ufala	Zandi	Xolo
R10	R10	R10
★	★★★	★
	-R5	
	R5 left	

Put your tokens here to start.

Throw a 6 to get onto number 1.



You made a money box!



Put R10 into it.

1

2



3

You spent R5 on sweets. Miss a turn and take it out of your savings.



4

5

You decide to save up for a soccer ball. Move to number 7.



6

You share your lunch with someone in need. Move to number 9.



7

8

You walk your neighbour's dog and they give you ..... → ... add the money to your savings and go to number 10.



13

9

You get your family to do a budget together.

Move to number 11.



10

11

You keep asking your parent for something you want (not need) that you know they cannot afford. Miss a turn and go back to number 10.

12

14





There are three winners in this game:

**Winner 1:** Is first to finish.

**Winner 2:** Has the most money when everyone has finished.

**Winner 3:** Has collected the most stars when everyone has finished.

20

21

22

23

Tell the other players one thing in life that is important but that money can't buy. If they agree you're correct then you can move to number 25.



You play with a lonely learner at school.

26



27

You forget to mend a hole in your pocket and you lose this money. Take it out of your savings and move back to number 25.

25

Your club raises money for a homeless children's organisation.

24



28

29

You forget to sweep the yard. Take R5 out of your savings and go back to number 28.

Tell the other players what the difference is between what you want and what you need. If they agree you're correct then you can move to number 20.

19

You tell people what you've learnt about the dangers of buying on credit. (See page 22.) Move to number 21.



18



You take money from a family member without asking. Miss two turns and go back to number 14.



17

15

You give some of your pocket money to someone in need. Move to number 16.



16

30

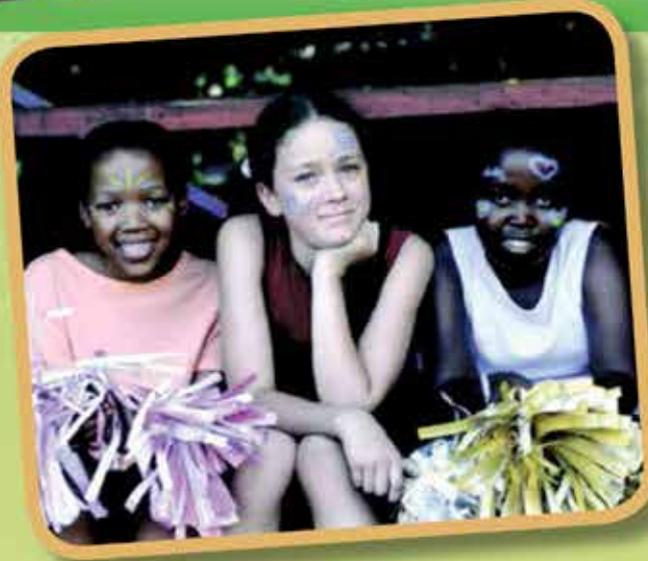
Finish!

You get R10 for completing the game - put it into your savings.



Story and  
activity

# Sharing our money



We Buddyz collected money for Thapelo when his father died. We also collected uniforms for other children. It feels good to help others.

Kylie, Thumi and Nozipho

True  
story

We are the **Leopards Soul Buddyz Club** from Dendron Primary School in Limpopo. We did a project to help a family in need. Our teacher told us about a family that needed food and clothes. We spoke at assembly and explained our project to the school. We asked for donations of money and clothes and other things.

We also drew posters and stuck them on the walls of the school. On the day, many people came to donate. Some gave money, others gave clothes and things. Our teacher took the things to the needy family.



Action!

## Help someone in need

Can you think of anyone who may need something? Work together to help them. Start with something small.

Some help doesn't need money, like reading with young children who are struggling at school. Other help needs money. Here are some ideas for raising money:

- Bake cakes and biscuits and sell them at school.
- Sell vegetables from the school garden.
- Run errands for neighbours. Tell them what you will do with the money.
- Each person brings a little money at the end of the week – whatever they can afford.

Story and  
activity

# Magic Beads

True  
story

**Candace Hartogh created her own jewellery-making business. Here is her story about how she did it:**



I called my business Magic Beads because I believe in magic. But I think the magic we have is magic that we make. Life is all about choices. We can choose to make something out of our difficulties. I have made a business. People are often surprised when I say I have my own business. They say, 'But only normal people have their own business.' They cannot see that a wheelchair user like me can have a business. But I say, 'I am normal! The only thing is my legs – my brain is fine.' I say to people, 'When you look at me you mustn't see my body, you must see me.' Wheelchair users can have their own business!

I matriculated at Eros School in Athlone, Cape Town in 2001. I live with my grandmother in Ida's Valley outside Stellenbosch in the Western Cape. I run a small business from my home. I make and sell dream catchers, feather decorations and jewellery to local adults and children.

It started as a hobby when I was still at school. My business teacher saw that I was making beads and she said, 'Why don't you enter the KTV Market Day?' I said, 'Miss, what do I know about business?' But I entered and I won the competition! I decided to carry on with the business when I left school because there was no work for me here. This way I earn some money myself.

I did some market research before I started and found out that young people will buy my products. So I keep the prices low, otherwise they would not have enough money to buy.

Children see me and ask, 'How do you make that?' I say, 'Come and I will teach you, but you have to have patience.' They come, some of them. And then they try and they say, 'I can't, it is too difficult.' But I tell them, 'You must have patience. You can never get anything in life without patience.' One small girl tried very hard and struggled, and then when she made a necklace she took it home and gave it to her mom. I asked her how she felt, and she said, 'I felt good because I had made it.'

Most of the money I make goes to help my grandmother with everyday expenses, but I do save some. I am saving to buy a computer so I can make business cards and leaflets to advertise my business. I also want to buy a new wheelchair so I can get around more easily.



**Motivated to start a business with your club?  
Keep reading ...**

# Start a business

IDEA  
#BUSINESS#



You can start a business to raise money for your club. You can also start a business on your own. But you must have a **business plan**. In groups, follow these steps to make a business plan for your group or club. The first thing you have to do is think of what you want to sell. Is it something you make (like toys), or something you do (like car wash or chores)? Share this information with your family. Maybe you can start a small business together?



## 1

### Your product or service

Think about what you could sell. Brainstorm your ideas. It could be something you make, or something you do. Make sure it is something you will enjoy doing and that you can do well.

## 2

### Your mission

Talk together with your friends about these questions:

- What is the name of the business?
- What product or service do you sell?
- What will make your business stand out? (Things like price, service, quality.)

## 3

### Customers

Think about who will be your best customers, and why:

- Are they male or female? Young or old?
- Which activities do they enjoy?
- What do they do in their spare time?

Now do some research to find out if you are correct.

- Ask the people you want as your customers if they would buy your product or service.
- Ask how much they would be prepared to pay for it.

## 4

### Advertising

- Make a plan for advertising your product. You can use things like a banner, posters, leaflets or community radio.
- Work out the cost of your advertising.

## 5

### Price

You must remember to budget for everything you will need and use to make your product or to sell your service.





# BEWARE!



I made a bad choice when  
I used money that did  
not belong to me to buy a  
cellphone.

Karabo (see page 6)

Taking out a **cash loan** or buying on **credit**  
can be **bad choices**.

## Step 1

Read the information about cash loans and buying on credit:

### Cash loans

Watch out for companies that offer cash loans. They will lend you the money, but then you have to pay it back with very high interest. This means that you pay back much more than you borrowed. You lose money that way.

### Buying on credit

Buying on credit means you pay some money every month for the item you have bought. If you buy something this way, like a car, fridge or furniture, you pay more for it because each month the company adds on extra money that you owe as interest.

Sometimes, a person has a problem paying each month. Then the car, fridge or furniture will be taken away. The person's name will be blacklisted. This means that other companies will find out about the person's payment problems. Then the other companies won't sell them anything. On top of this, the person must still pay the money back with interest!

It is better to save up money, and when you have enough, you can pay cash. You save lots of money this way.

## Step 2

Work in groups to make posters for young people about the dangers of cash loans and buying on credit. First, do some research. Ask grown-ups about any bad experiences they are willing to share about the topic. Then draw pictures, like comic strips, and write messages to make young people aware.





Club activity

# Have your say!



If you agree with a statement, you must stand on one side of the room. If you disagree, stand on the other side. Ask your facilitator to call out the statements. After you have responded to the statement, say why you agreed or disagreed.



Where do you stand on this statement?	Agree	Disagree
1. It is okay when parents give their children money for doing chores at home. It helps us to understand that we have to work to earn money.		
2. Children should be allowed to work in factories, in shops and on farms because they also need the money.		
3. Money cannot buy the most important things in life.		
4. Children should be allowed to spend their money on anything they like because it is their money.		
5. Children should not be expected to do chores in the home, because that is child labour.		
6. It is okay for children to use their own money to buy food for the home from time to time.		
7. It is not okay to take someone else's money without asking.		
8. Lending money to friends can turn a friendship bad.		
9. It is better not to borrow money. When you borrow money you usually have to pay extra money back.		
10. Children need to learn how to save.		



# Buddyz do a budget

Tanita is in Grade 5. She and her dad are working out their family's monthly budget. They want to see if they can save up for a family visit to Cape Town. They live in Limpopo. Tanita and her dad worked out all the things they spend money on, and how much money comes into the home each month.



Here is the monthly budget that Tanita and her dad came up with:

Monthly expenses	Expenses	Income
Payment for house	R2 000	
Electricity, water and refuse removal	R500	
Transport	R280	
School fees and stationery	R100	
Groceries	R2 000	
Clothes	R270	
Entertainment	R150	
Education policy	R150	
Retirement policy	R150	
Burial society	R150	
Pocket money for Tanita	R50	
Total expenses	R5 800	
Income (Dad's salary)		R6 500
How much money is there to save? Money left over (R6 500 - R5 800 = .....). Work it out and see the answer at the bottom of the page.		
How much money can they save in a year (12 months)?		

## Remember:

- Think of all the things you spend money on. You may be able to think of more things than Tanita and her dad.
- Include all the income, including money everyone earns.
- Share what you have learnt in this magazine with your family.

## For you to do

Ask your family if they will do a budget with you. Together, work out if there is money your family can save each month.



# Do a project

We hope you've learnt a lot about money matters. Use what you have learnt to do a project about saving or fundraising – or something else to do with money.

## Your report must:

- show that you learnt and used some information from the activities in the magazine
- tell us:
  - ♦ the story of what you did
  - ♦ how you planned it
  - ♦ if you had a budget for it
  - ♦ who benefitted (got something out of) your project
  - ♦ what you learnt from doing your project

- include drawings or photos of your project
- if possible, include some letters from people who enjoyed or benefitted from it.



## ideas

- fundraising concert
- dance marathon
- sponsored fun walk
- Market Day at school (get lots of children involved!)

## Earn points



Send your project to Soul Buddyz Club and your club will earn points! You might even get a chance to win an award at the Soul Buddyz Club Congress at the end of the year!

Phone: 011 341 0360 or 0861 768 524 (0861SOULCITY)

Fax: 011 341 0370

Send your project to: PO Box 1290, Houghton, 2041, Johannesburg.



# Double your money!



The children from Maluti Hoogland School, Free State, had nothing to play with, and nowhere to play during break. The **Angels 1** and **Angels 2 Buddyz clubs** wanted to do something about it. They decided to work together to raise money so the Maluti children could have a playground.

They had heard about Act for Children (AFC). AFC doubles the money that is raised for a good project. The Buddyz wrote a proposal to AFC. In it, they told AFC they wanted to raise money to build a playground for the Maluti children. They filled in the forms and sent them off. And waited for news. You can imagine how excited the Buddyz were when they heard that AFC would support their project!

The entire school and community got involved in raising funds. They sold cakes, hot dogs, ice creams, breads and soups to achieve this goal. Guess what? They raised R5 500! AFC added another R5 500.

They were able to make a fun playground with  $R5\ 500 + R5\ 500 = R\ \underline{\hspace{2cm}}$ !



## ACF is a Soul City Institute project. We want children to:

- learn about money: how to get it, save it, and manage it
- get into the habit of saving money, coin by coin
- get involved in making a difference in their schools and communities.

Maluti Hoogland School

Does your club have an idea for a project for your school or community?

## What kinds of projects does AFC support?

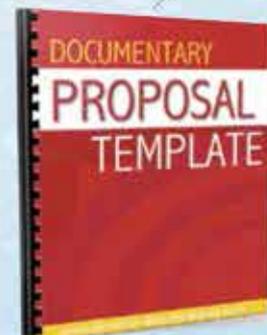
The AFC is open to all kinds of ideas, as long as children will benefit. Here are some examples of projects we have supported so far:

- jungle gyms
- classroom repairs
- sports equipment
- school sick bays
- water tanks
- food gardens



### Steps:

1. Get the AFC project proposal and fundraising forms. You can:  
Phone: 011 341 0360 or 0861 768 524 (0861SOULCITY)  
Fax a request to: 011 341 0370  
Get them from the website: [www.actforchildren.org.za/resources](http://www.actforchildren.org.za/resources)  
Send a letter to: PO Box 1290, Houghton, 2041, Johannesburg
2. When you get the two forms, read them carefully. You will need to write a simple, clear proposal for your project. You must tell us things like:
  - a) what your club wants to fundraise for
  - b) why it is an important project
  - c) which children will benefit from it.
  - d) how much money you need to raise
  - e) how you will raise money
  - f) who will be involved.
3. Send us your forms by post, fax or email.
4. We will let you know if we will partner with you on your project.



Make it

# Make a money box

1. Find something that you can use as a container, like an egg box, a tin with a lid, or some other container.
2. Write your name on it.
3. Decorate it.
4. While you are making your money box, think of the safest place to keep it.
5. Plan how you will earn pocket money.
6. Have a goal you are saving for, like a ball or a bicycle.





# Tips on how to save

Write your savings goal here:

I am saving for .....

.....



Be patient. When you save, your money will grow.



Try to save every day, even if it is just a few cents.



Save as much as you can.



If you get pocket money or earn money, save some of it straight away.



Is there something you can give up so you can save more?



Help others. Give a small amount of what you save to someone in need.



Only lend money to another person if you know they will be able to pay it back.



Try not to borrow money. It can cost you more than the amount you borrowed if you are charged extra for borrowing. It can also cost a friendship if you don't pay the money back when you say you will.

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Today, tomorrow, together

**SOUL CITY**  
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