



How to manage your finances

In these difficult economic times we all need to make adjustments to our spending patterns and even our lifestyles. Many of the consumers that approach the Office of the Consumer

Protector have requested practical tips on what they can do to make their financial situation more manageable. The following useful financial management "tips" appear on the

National Credit Regulator's website. These tips are valuable and staff at the Advice Offices can use them when consulting with consumers that may be experiencing financial challenges.

1. Know your financial status

- Know all your creditors – create a spread sheet of all your accounts/debts as well as monthly expenditure e.g.

Creditor	Outstanding Balance	Interest rate	Monthly Instalment
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- Have a spending plan and stick to it!
- List all your expenses e.g.

ITEM	AMOUNT
Rent/mortgage	R
Water/electricity/rates	R
Groceries	R
Transport	R
School/crèche fees	R
Medical expenses (if not on medical aid)	R
Insurances	R
Bank charges (estimate, based on statement)	R

- Compare your total monthly income with your total expenditure
- If your expenditure is more than your income - do something about it!

2. Communicate with your credit providers

- Know all your credit providers' contact details and keep your account statements in a safe place.
- When you are experiencing problems repaying your debts, contact your creditors. Get in touch with the Credit Department, not your local branch.
- Always explain your situation if you cannot afford to pay your instalments.
- Do not promise to pay what you don't have. Rather negotiate for lower instalments than skip payments.

Here are some useful contact details:

ABSA Customer Debt Repair Line: 0860 356 356
 Nedbank - Debt Rehabilitation & Recoveries Services, 0860 109 279
 Standard Bank - Contact your Standard bank branch
 First National Bank - Debt Review centre, 0860 362 002

3. Avoid getting more debt. Rather downgrade and change your lifestyle!

Things you need to cut/adjust are:

- Domestic worker (unless this is the substitute for crèche)
- Alcohol, Tobacco/cigarettes, Entertainment, Club membership
- Paid television channels, Holiday clubs, Gambling
- If you are driving an expensive car consider a down grade for a less expensive car. This will reduce your monthly installment thus enabling you to pay other debts.
- If you are no longer able to afford the house you live in, consider selling it and getting something more reasonable.

Where possible use public transport.

Go to your financial advisor and have another look at the insurance contracts that you have. Contact an independent financial advisor. Contact details are available at the FSB at 012 428 8000. You may find that you do not really need some of them.

Use any savings you making from your adjustment to pay the most expensive loans such as micro loans followed by your credit card.

4. Look twice for a better price

- When you buy groceries, do price comparison across major stores and settle for less. Only buy items that you cannot survive without and look for specials.
- No-name brands are usually cheaper and are sometimes of good quality.
- Fresh/loose vegetables are cheaper than prepared/frozen vegetables.

5. If you need support and a helping hand

- Contact a debt counsellor, call 0860 627 627 to locate one in your area or log onto www.ncr.org.za and click on "register of registrants", then select debt counsellors.
- Once you are under debt counselling, you will not be allowed to access credit until you have received a clearance certificate from a debt counsellor.
- If and when you receive letters from your creditors do not ignore them, take them seriously, act on them and seek help!!

6. If you are facing repossession, seek advice and remember that you have rights as well!

- According to the National Credit Act you have certain rights when you want to surrender goods to your credit provider;
- You also have rights when the credit provider enforces the debt using repossession.

Christmas and End of Year message!

A special message from Mr Ashley Searle, Director: Office of the Consumer Protector:

"As we head into the Christmas and end of year period I wish to extend my appreciation and gratitude to each and every staff and management member of the Advice Offices for the contributions that have been made over the past calendar year. The same applies to the Executive members of the Western Cape Advice Office Association (WCAOA) and the Western Cape Paralegal Association. The joint contributions of all role-players have certainly ensured that our impact and effect within the consumer protection environment within the Western Cape has been felt within our communities. While this has been a good start to what we want to achieve much hard work lies ahead for all of us before we can claim to have reached what we have set out to achieve. The new year will pose many challenges but I am sure that you will be ready for the challenge after the refreshing Christmas break.

Many thanks and my best to you and your families."
 Ashley

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Abbreviations

OCP
 Office of the Consumer Protector
 WCAOA
 Western Cape Advice Office Association
 AO
 Advice Office
 PGWC
 Provincial Government of the Western Cape

ADVICE OFFICE TODAY

Advice Office Today is a newsletter focused on the Advice Offices in the Western Cape, funded by the Office of the Consumer Protector.

December 2008

Spend wisely during the festive season

To most consumers the month of December is a month of giving and a time to celebrate achievements and reflect on those things that are planned for the future. We as OCP and our strategic partners, including Advice Offices, regulatory agencies and some industry bodies would be engaging on a campaign to remind consumers about the pitfalls of over spending during the festive season.

The campaign which has been dubbed the 'Spend Wisely' campaign is the brain child of the National Consumer Protection Education Committee which is a grouping of education units of various consumer protection agencies, other regulatory bodies and the dti. The campaign is anticipated to have a national impact and each Provincial consumer protection office

is responsible for rolling out the campaign in its region.

The Western Cape Office of the Consumer Protector decided to take this campaign around the province. We are relying on you to join hands with us and inform the consumers about the importance of spending wisely. The campaign is going to be gentle, but effective. We do not want to spoil the festive mood of consumers after having labored the whole year.

The campaign will take the form of mall exhibitions, radio advertisements and media coverage. Our other partners will use radio and television stations that cover the entire country. The OCP and advice offices will therefore gain much publicity from these events.

The OCP divided the province into regions and these regions are West Coast, Karoo, Southern Cape, Overberg and Cape Metro. A minimum of one campaign will be carried out in each of the regions. The towns targeted are George, Mossel Bay, Beaufort West, Hermanus, Langebaan and Cape Town. Various informational material and branded items will be distributed to consumers during the campaign. The message of spending wisely will be one gift to consumers!

A formal invitation will be extended to you closer to the dates and we hope that you will take time off from your hectic schedule to join us in this journey to inform and provide advice to consumers.

The festive season is...

A time of giving, but unfortunately, also a time of reckless overspending.

The Western Cape Office of the Consumer Protector in partnership with the Department of Trade and Industry (the dti), the Financial Services Board, the National Credit Regulator, the Medical Schemes Council and other regulatory bodies, wish you a festive season of responsible giving

10 spending tips for you

- Cash is the cheapest option - it is interest free, you can negotiate discounts and shop around for better prices.
- Credit has additional cost implications - when buying on credit, remember that finance charges and interest apply.
- Read contracts or agreements carefully before signing - your signature is your yes to what is written in the agreement and is legally binding. Never sign a blank document.
- Be aware of NO Return, NO Refund policies when purchasing items - know your consumer right to redress.
- Always keep your original packaging and receipt (till slip) - you may not be able to return default goods or exchange items without it.
- Check if goods you buy have a warranty/guarantee - this will ensure that you can get faulty goods repaired or exchanged.
- Grey/parallel goods are not fake or sub-standard products - they can only be repaired at the store from where you bought it.
- Take note of expiry/sell-by dates.
- Do not cancel/skip payments on your medical aid or insurance - if anything happens to you during this period, you won't be covered.
- Do not spend beyond your means - save for upcoming January expenses, such as school fees and clothes, transport costs, etc.



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MOSSEL BAY ADVICE OFFICE



For this edition of Advice Office Today we focus on the Advice Office in Mossel Bay. They answered our questions as follows:

What is the name of the Advice Office?

We are operating as D'Almeida Resource and Information Centre (DARIC). A proposal to change our name to Mossel Bay Advice Office has been accepted unanimously and it will be constituted at our next AGM.

Who is the co-ordinator?

Mr Oswald Kumalo. He has been involved in community work for the past 15 years. His passion for this is very evident in the fact that he volunteered (needless to say, without pay) for almost eight years. His involvement in this field led to his nomination and later appointment as a councillor in the Municipality. He is again volunteering in training our new appointees. He only assists part-time and upon request. A nomination for a new co-ordinator has been made and will be in Office as from 2009.

Mr Khumalo is assisted by the following staff members: Ms DS Muller (Paralegal), Ms W Lewack and Ms D van Vught (Volunteer)

Who serves on the MANCOM?

Chairman: Mr Deon Prinsloo
Deputy: Mr Jerome van Aswegen

Secretary: Ms Fredorah Geldenhuys
Assistant: Ms Ashlene van Zyl
Treasurer: Mr Clayton Kannemeyer
Assistant: Mr Datie Seconds

Since when has the office been in operation?

This office has been established in 1989 under the auspices of D'Almeida Civic Association. In 1999 we became independent by adopting our own Constitution.

Where is the office situated?

We are situated on the bus route in the centre of Mossel Bay. We currently serve the greater Mossel Bay, including surrounding farms. Smaller towns such as Klein Brakrivier, Groot Brakrivier, Friemersheim, Vleesbaai, Herbertsdale, etc. are also serviced by our office.

What kind of consumer issues do you deal with on a daily basis?

We deal with all consumer issues as set out by OCP. Advice is also given across a broad area, i.e. domestic, municipal, application for grants, etc.

Any success story that you would like to share?

We recently resolved a consumer complaint successfully. It involved a furniture store

delivering a used refrigerator in stead of a new one. They refused to take the used fridge back. The client subsequently purchased a new fridge at a different store and refused to pay the installments on the used fridge until the contract was adapted. After long deliberation, the fridge was removed. More negotiations followed and the contract had been changed. The client was very happy after her long ordeal.

Any challenges in your day-to-day functioning?

We are struggling with Municipal issues such as cutting of electricity, putting water on drip, indigent subsidies, home evictions, etc.

What other cases do you deal with?

We also deal with labour issues and farm workers problems.

How do you promote the service of the Advice Office?

Our focus for 2008 has been to promote the services of our office. We distributed pamphlets in the community. We engaged with local churches which addressed their respective congregations on the services being rendered. We recently embarked on an awareness road show with the focus on farms.

Road show to reach farm workers

The D'Almeida Resource and Information Centre, an OCP funded Advice Office, recently embarked on a very successful road show to inform farm workers of their rights as consumers and to introduce the services of the office.

Buisplaas, Herbertsdale, Bartelsfontein, Groot Brakrivier And Rietvlei

Farms to be visited: Brandwacht, Ruitersbos, Powertown and Klein Brakrivier

Mr Deon Prinsloo, the MANCOM chairperson, reported as follows:

"We became aware of the fact that the people residing on farms had limited access to our services. This became worse when our local bus transport system servicing the surrounding farms came to an abrupt halt. These people couldn't get to town because of the very expensive taxi fees. Our MANCOM saw it fit to take these services to the people. We managed to get some funds for a road show and a kombi was made available for our use.

It gave us great pleasure and satisfaction visiting these rural communities. We were warmly welcomed and the people remarked that they thought no one cared for them. We met young and old, sober and not so sober!

The joy could be felt. They couldn't stop talking about their problems. We were invited into their homes and entertained in their own simple, humble way. Pamphlets were also dropped off at spaza shops.

Most of all it also doubled up as a team building effort. The newly appointed staff had a first hand experience of the circumstances of farm workers. They also had the opportunity to feel the need and importance of an advice office.

We thank OCP for their support in supplying material to distribute amongst farm workers. Our partnership in this very successful event is noted and appreciated."

Some statistics:

Farms visited: Friemersheim,

Number of people reached: We reached an estimated amount of 500 people. The Advice Office also distributed their own business cards and pamphlets supplied by OCP.

Distance travelled: 250 km

Number of cases:	21
Buisplaas	8
Groot Brakrivier	5
Friemersheim	5
Herbertsdale	3

Example #1

The following case presented from Buisplaas:

A client is currently unemployed and lives on the farm. He is harassed by the bank and other shops. His accounts are in arrears and he is threatened with action against him. This client was at wit's end. Luckily we arrived there and were able to help by negotiating with his creditors. The case is pending.

Example #2

An aged farm worker became unfit for work. He lost his leg and is ever since unemployed with no income. According to him the farm owner is not supporting him. He is struggling to move around and is suffering badly. The Advice Office is investigating this case and liaising with the Department of Labour.

The Advice Office managed to get a contact at each of these farming communities to act as the link between farm workers and the Office. It is found to be more cost effective. Complaints are communicated to the Advice Office on a Friday.



Farm workers from Buisplaas, receiving more information on their rights as consumers.



Residents of Buisplaas gathered for a rugby match and the OCP campaigners used the opportunity to inform them.



On the streets of Great Brak River - taking consumer issues to the people.



The shop owners also allowed the OCP pamphlets on their counters.



Jerome van Aswegen "selling" OCP and the Advice Office to the farm shop.



Fredorah Geldenhuys from the MANCOM used the Consumer Fair newspaper to make the Friemersheim farm workers more aware of consumer issues.



Fredorah Geldenhuys explaining to a consumer what their campaign is about.



Staff members, MANCOM members and volunteers of the D'Almeida Resource and Information Centre participated in a campaign to make farm workers more aware of their rights as consumers. From left were Jerome van Aswegen, Winnes Lewack, Fredorah Geldenhuys, Ossie Khumalo, Datie Seconds, Dahnielle van Vught and Steffie Muller.