

Managing Personal Finances During Covid-19 pandemic

Nobody could have predicted the turmoil the Covid-19 pandemic would cause for the financial lives of most South Africans. South African's incomes have been significantly decreased and thousands of others are facing the prospect of unemployment. As a result, the economy is contracting. The pandemic has forced all of us to consider critical questions about our financial security.

According to a Debt Busters report from the first quarter of 2020, South Africans were under severe financial strain even before the Covid-19 outbreak and are now increasingly cashing in their long-term investments for immediate survival.

The pandemic is likely to continue to affect household finances for years to come. TransUnion recently reported that 79% of South Africans' household income has been negatively impacted.

Therefore, being mentally strong, having a plan, prioritising spending and using resources efficiently is imperative to the financial stability for many families.

Many people have had to deal with losing some or all of their regular income during the pandemic. That sparked financial concerns about having enough savings to deal with it, how to restructure your finances to get you through this time, and how to deal with debt and getting rid of debt.

It's important that we are all honest with ourselves about how much money we have to start off with and how much we spend on what. Honest and realistic budgeting and keeping track of expenses serve as a great reality check. There is no need for this to be a complicated process, it simply requires a fair look at your income and expenses, particularly the small amounts that we tend to wipe off the table. It all adds up. Involve the entire family – it not only teaches kids how to work with money, but it also gets everyone to contribute to lowering household spending.

Realistically reassess your needs and wants. Things are not as they were and unfortunately at times like this your finances and budget need to adapt accordingly, make smart financial decisions and have honest conversations with the entire family

about the family's financial situation. Then, adjust your spending so that you can get through the difficult time.

What are some of the skills that we need to equip ourselves with and that will be beneficial to us during a crisis such as this:

Skill that are occasionally overlooked and which are key to mental resilience during a time of crisis is our emotional Intelligence and the development thereof; our interpersonal skills and communication as well as our coping under pressure strategies, these allow us to mental and collectively handle what is happening better.

These are tough times and it is imperative to manage your expenses and prioritise savings while the foreseeable future is still uncertain. Spending less on luxuries and other non-essentials will help, but you can also try to renegotiate your car insurance premiums while you are working from home and travelling fewer kilometres than you normally would have, for example.

The pandemic has exposed our poor saving habits, more financial education is imperative on how to save for rainy days or the inevitable.

Reassess your finances and budget accordingly:

Honest budgeting and keeping track of expenses serves as a great reality check. Be honest with yourself; the first step is to understand where and how you spend your money. To do this properly, draw up a detailed, accurate account of everything your households spend money in a normal month.

Start by listing all fixed monthly expenses that help you maintain a basic standard of living, then draw up a second list of variable expenses, including discretionary spending. Once you have both lists, compare them with your income and cut out any unnecessary items so that your expenses are less than your income.

Involve the whole family:

This is an opportune time for parents to talk to their children about where money comes from, why budgeting is so important, and how everyone in the family can contribute to lowering household spending by making compromises.

Set savings targets for the whole family and make it practical. Seeing money accumulate in a bank account can be highly motivating, and it can be the start of learning about investments and earning interest.



**drdar**Department:
Rural Development & Agrarian Reform
PROVINCE OF THE EASTERN CAPE

DRDAR CALENDAR SEPTEMBER 2020/21

Date	DRDAR	CABINET	LEGISLATURE
Week 04			
September 21 2020	MEC ACTIVITIES Alliance Political Council		Recess/Constituency Day
September 22 2020	MEC ACTIVITIES Pineapple Harvest Alliance Political Council Investrade SA		Recess/Constituency
September 23 2020	MEC ACTIVITIES Amadlelo meeting Alliance political Council CBC meeting		Recess/Constituency
September 24 2020	HERITAGE DAY/PUBLIC HOLIDAY		Recess/Constituency HERITAGE DAY/PUBLIC HOLIDAY
September 25 2020	MEC ACTIVITIES Xashimba Visit PCC Online Political Lecture		Recess/Constituency
September 27 2020	MEC ACTIVITIES EXTENDED PCC		Briefing by Premier on COVID - 19 to LEADERS of Political Parties @ 14:00 MSTEAMS

RISK MANAGEMENT ACTIVITIES

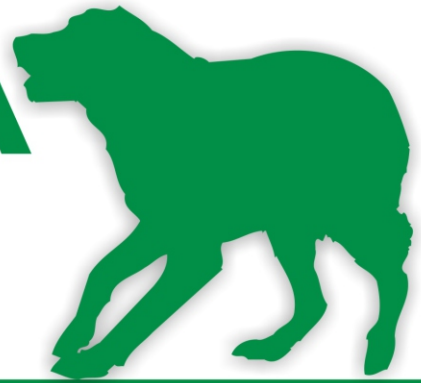
2nd Quarterly Risk Management Report 12 November 2020

3rd Quarterly Risk Management Report 05 February 2021

4th Quarterly Risk Management Report 07 May 2021



THINTELA UMGADA



Gonya inja nekati yakho

LUMKA, UMGADA UYABULALA!

Eli cebiso lingasindisa ubomi bakho

YINTONI UMGADA?



Ukusasazeka kwesifo:
Intsholongwane ibaninzi kakhulu
kwizinkcwe zesilwanyana esinomgada



Umgada sisifo esihlasela ingqondo nesikhokelela
ekufeni komntu okanye isilwanyana
esichaphazelekileyo



Iimpawu zibandakanya:

Ukutshintsha kwesimo, Ubundlobongela, Ukuvuza izinkcwe, Umbathalala

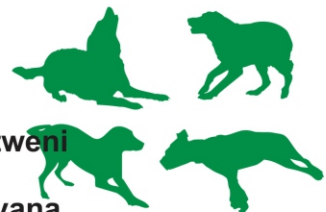
**DIBANA NOGQIRHA WEZILWANYANA OKANYE IGOSA
LONYANGO-MFUYO**

UNGATHINTELWA NJANI UMGADA?



Ugonyo kuphela kokhuseleko
gonya izinja neekati zakho
ukhuthaze nabanye abantu ukuba
bazigonye nezabo

Sukuvumela izilwanyana zakho zibhadule ezitalatweni
Chazela oogqirha bezilwanyana, amagosa
onyango-mfuyo okanye amapolisa ngezo zilwanyana
zikhokoleka kumgada



Musa ukusiphatha okanye ukusibamba isilwanyana ongasaziyo,
esonzakeleyo okanye esikhangeleka sigula

Ukufumana uncedo sitsalele ku

0800 20 30 25

Monday to Friday

Ungaqhakamshelana nathi

nakumakhasi ethu ezonxibelelwano

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Rural Development and Agrarian Reform



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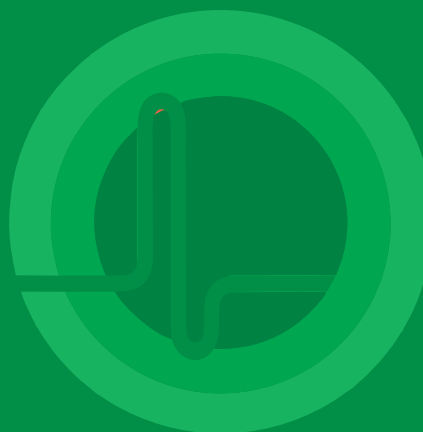
**STAY
HOME**
SAVE SOUTH AFRICA

MARKET PRICES FOR VARIOUS COMMODITIES IN 3 FRESH PRODUCE MARKETS

(AS OF 10 SEPTEMBER 2010)

COMMODITY	Unit	East London FPM (R)	Unit	Port Elizabeth FPM Price (R)
BEETROOT	3kg	38,84		
	10kg	97,88	10kg	81,11
BUTTERNUT			5kg	55,00
	10kg	54,64	10kg	58,65
CARROTS	5kg	18,77	5kg	17,09
	10kg	47,00	10kg	62,19
CABBAGE	Each	10,37	Each	8,00
	20kg	58,79	20kg	30,00
GREEN PEPPER	2.50kg	52,97	4kg	53,33
	6kg	135,00	6kg	66,67
ONION	7kg	39,58	7kg	38,00
	10kg	50,00	10kg	55,00
POTATOES	7kg	56,00	7kg	52,79
	10kg	65,00	10kg	76,22
PUMPKIN	30kg	179,39	30kg	250,00
SPINACH	1kg	8,61	1kg	5,05
TOMATOES	1kg	9,00	5kg	48,97
	5kg	35,00	6kg	66,00

PULSE





COVID-19

Help prevent the spread of respiratory diseases like COVID -19

**Wash your hands
more often for 20 seconds.**

Avoid touching staircase rails.

**Use hand sanitiser after
touching door knobs and pressing
Elevators.**

Avoid hand shakes and direct contact.

**Every one should avoid gatherings and
crowded places**



Frequently **WASH**
your hands



Sneeze
into your **ELBOW**



Use
hand **SANITIZER** often



Don't feel well?
STAY HOME



FEVER



COUGH



SORE THROAT



SHORTNESS
OF BREATH

TEN DAY FARMERS FORECAST

TEN DAY FORECAST FOR AMATHOLE (EAST LONDON)

TEN DAY FORECAST FOR EAST LONDON - YR'S FORECAST

Monday 14 Sep	Tuesday 15 Sep	Wednesday 16 Sep	Thursday 17 Sep	Friday 18 Sep	Saturday 19 Sep	Sunday 20 Sep	Monday 21 Sep	Tuesday 22 Sep
20°	17°	20°	19°	21°	21°	20°	16°	16°
Lowest 13°	Lowest 12°	Lowest 13°	Lowest 14°	Lowest 13°	Lowest 16°	Lowest 13°	Lowest 12°	Lowest 12°
11 kn	10 kn	16 kn	10 kn	8 kn	12 kn	16 kn	14 kn	7 kn
					Precipitation 0.4 mm		Precipitation 14.7 mm	Precipitation 2.7 mm

TEN DAY FORECAST FOR OR TAMBO (MTHATHA)

TEN DAY FORECAST FOR MTHATHA AIRPORT - YR'S FORECAST

Monday 21 Sep	Tuesday 22 Sep	Wednesday 23 Sep	Thursday 24 Sep	Friday 25 Sep	Saturday 26 Sep	Sunday 27 Sep	Monday 28 Sep	Tuesday 29 Sep	Wednesday 30 Sep
9°	14°	21°	25°	22°	8°	7°	15°	12°	12°
Lowest -1°	Lowest -4°	Lowest -3°	Lowest 2°	Lowest 5°	Lowest 1°	Lowest -1°	Lowest 0°	Lowest -3°	Lowest -3°
9 kn	7 kn	11 kn	5 kn	8 kn	6 kn	7 kn	10 kn	10 kn	3 kn
				Precipitation 0.8 mm	Precipitation 2.6 mm	Precipitation 0.4 mm		Precipitation 0.2 mm	

TEN DAY FORECAST FOR CHRIS HANI (QUEENSTOWN)

TEN DAY FORECAST FOR QUEENSTOWN - YR'S FORECAST

Monday 21 Sep	Tuesday 22 Sep	Wednesday 23 Sep	Thursday 24 Sep	Friday 25 Sep	Saturday 26 Sep	Sunday 27 Sep	Monday 28 Sep	Tuesday 29 Sep	Wednesday 30 Sep
15°	23°	29°	31°	32°	17°	20°	17°	15°	21°
Lowest 6°	Lowest 4°	Lowest 6°	Lowest 12°	Lowest 12°	Lowest 9°	Lowest 7°	Lowest 7°	Lowest 6°	Lowest 2°
8 kn	5 kn	9 kn	12 kn	18 kn	11 kn	12 kn	16 kn	14 kn	12 kn
				Precipitation 0.2 mm	Precipitation 0.4 mm				

TEN DAY FARMERS FORECAST

TEN DAY FORECAST FOR SARAH BAARTMAN (PORT ELIZABETH)

TEN DAY FORECAST FOR PORT ELIZABETH - YR'S FORECAST

Monday 21 Sep	Tuesday 22 Sep	Wednesday 23 Sep	Thursday 24 Sep	Friday 25 Sep	Saturday 26 Sep	Sunday 27 Sep	Monday 28 Sep	Tuesday 29 Sep	Wednesday 30 Sep
17°	19°	19°	20°	18°	15°	16°	17°	15°	17°
Lowest 13°	Lowest 11°	Lowest 12°	Lowest 13°	Lowest 16°	Lowest 13°	Lowest 12°	Lowest 13°	Lowest 13°	Lowest 11°
17 kn	10 kn	6 kn	8 kn	22 kn	21 kn	10 kn	26 kn	24 kn	19 kn
				Precipitation 1.4 mm	Precipitation 0.7 mm		Precipitation 0.9 mm	Precipitation 1.6 mm	

TEN DAY FORECAST FOR JOE GQABI (ALIWAL NORTH)

TEN DAY FORECAST FOR ALIWAL NORTH - YR'S FORECAST

Monday 21 Sep	Tuesday 22 Sep	Wednesday 23 Sep	Thursday 24 Sep	Friday 25 Sep	Saturday 26 Sep	Sunday 27 Sep	Monday 28 Sep	Tuesday 29 Sep	Wednesday 30 Sep
19°	24°	27°	29°	30°	19°	19°	17°	17°	20°
Lowest 9°	Lowest 3°	Lowest 7°	Lowest 17°	Lowest 20°	Lowest 11°	Lowest 4°	Lowest 6°	Lowest 5°	Lowest 2°
12 kn	10 kn	10 kn	12 kn	20 kn	11 kn	12 kn	15 kn	15 kn	11 kn

TEN DAY FORECAST FOR ALFRED NZO (MOUNT AYLIFF)

TEN DAY FORECAST FOR MOUNT AYLIFF - YR'S FORECAST

Monday 21 Sep	Tuesday 22 Sep	Wednesday 23 Sep	Thursday 24 Sep	Friday 25 Sep	Saturday 26 Sep	Sunday 27 Sep	Monday 28 Sep	Tuesday 29 Sep	Wednesday 30 Sep
15°	23°	29°	32°	32°	13°	16°	24°	20°	21°
Lowest 7°	Lowest 3°	Lowest 6°	Lowest 12°	Lowest 16°	Lowest 9°	Lowest 8°	Lowest 9°	Lowest 7°	Lowest 7°
7 kn	7 kn	9 kn	5 kn	11 kn	6 kn	9 kn	12 kn	5 kn	5 kn
				Precipitation 1.8 mm	Precipitation 3.0 mm	Precipitation 2.0 mm		Precipitation 0.1 mm	