

COTTE TO S

From the Desk of Mike O2 Whitehouse

Welcome message to community

- Red Flags in Your Stokvel O4 Scam awareness and smart money advice
- Need a new Smartphone?
 TC Mobile: Samsung devices and
- From Shy to Six Figures Table Charm consultant's growth
- $08^{\, {
 m TC\, Herbal\, Blend:\, Pure\, Plant}}_{\, {
 m Power}}$ Herbal health supplement spotlight
- Why Self-Care Isn't Selfish Grooming as emotional self-respect
- The Daughters of the Game Springbok Women's Rugby comeback
- **How Traditional Business** Thrives in SA Townships Everyday entrepreneurship in containers, stalls, and scones



- TC Saver: Real Rewards, Real Savings Coupon savings for TC consultants
- Chef Zanele van Zyl: Cooking with Ubuntu Chef profile, cookbooks, and kitchen journey
- Redefining Homeownership in Gauteng Affordable secure estate living for working-class buyers
- It's Never Too Late for 20 a Career Pivot Real story of midlife career change and purpose
- Faith in World of Madenss Staying grounded in Faith during the chaos
- His & Hers: Navigating Love and Partnerships Real talk on money, marriage, and purpose-led relationships









Eds Word

From the moment this idea was born, we knew Phambili could not be just another publication. It had to be a platform where stories are told by the people who live them, where voices from our townships and communities are celebrated, and where practical tools for growth are shared freely.

We are deeply honoured to be part of this journey — not as the ones telling the story, but as those helping to hold the mic, turn up the volume, and make sure it reaches as far as it should. Phambili belongs to you: the mothers, fathers, entrepreneurs, young dreamers, and everyday heroes who balance hustle, family, and faith.

Our aim is simple but powerful — to inspire, to equip, and to connect. Every page in this magazine is filled with content designed to uplift your spirit, sharpen your skills, and remind you that you are not walking this road alone.

Through our partnership with Table Charm Direct Consultants, this magazine will be placed directly in the hands of readers across South Africa — in homes, salons, churches, businesses, and community spaces. It will be shared, discussed, and passed along, sparking ideas and action wherever it lands.

This is the beginning of something that will grow with every edition. Thank you for allowing us — the team behind Phambili — to be part of your journey forward.

Let's rise together. Let's move forward. Phambili!

Chantelle Balsdon and Jason Whitehouse





Chantelle Balsdon - Editor Chantelle@whitehosueinc.co.za Jason Whitehouse - Sales and Strategy jason@whitehouseinc.co.za Peter Batistich - Creative Head peter@whitehouseinc.co.za

Scent as Story How fragrance lifts energy,

holds memory, and helps you sell with heart

- Kasi Luxe on a Budget Creating a stylish life while building wealth
- 26 Inspired By: New Look. Same Elegance.

TC Direct's Designer-Inspired Fragrances

- working full time; includes a WhatsApp sales guide
- Fuel for the Future Budget-Friendly Lunchbox Ideas That Feed the Mind, Body and
- Stylish Lunch in Rose TC Ware: Take your meals in style with this beautiful rose-coloured lunch box and 1.1t water bottle set - perfect for work or outings.

Mega 14 Litre Bowls For Big Gatherings

TC Ware: NEW 14 litre bowls are designed for generous portions and large family meals that bring us closer to share in abundance.

New Food Steamer 33 Accessory

TC Ware: The TC Food Steamer Accessory effortlessly cooks rice, pap, samp, and dumplings in a microwave.

Family Wellness Start at Home: Small Habits. Big Protection

Hygience Cues, Know the signs of Diabetes and HBP plus lifestyle prevention chelist

Fit Right Where You Are Home fitness hacks for when the streets aren't safe,a the gym's too far, or your energy's just low



BUIII

Michael Whitehouse's Journey of Faith, Endurance, and Legacy

PHAMBILI MAGAZINE

or Michael Whitehouse, "built to last" isn't just a business principle Γ — it's a way of life. He's lived it both in the boardroom and on the bike, conquering the Munga — 1,000 kilometres across South Africa's Karoo in just four days, with less than seven hours of sleep. "It requires around seven hours of sleep in four and a half days," he explains. "I strongly believe in having a clear goal and the strength to achieve it."

In the blazing heat, dust bakes into your skin; in the icy night, every muscle aches. Your body says stop. But faith and determination tell you to keep going. That's endurance. That's discipline. And it's the same resilience Michael has carried into leading Table Charm for more than a decade.

FAITH AT THE FOUNDATION

Michael grew up in the East Rand, one of five children raised by a single mother after his parents divorced. "My mom essentially had to bring up five children on her own. That was quite a challenge," he recalls. "But difficult environments or circumstances build strong people."

Her influence was profound, instilling both a spiritual foundation and athletic drive. "She always led life through dedication to the Lord and hard work. My mom was quite sporty as well," he smiles.

Sports became his early training ground: tennis, rugby, cycling, even motor racing — anything that demanded mental toughness. "I've always been drawn to sports that require a strong mindset and endurance," he says, a pattern that would go on to shape his approach to ultra-cycling and corporate leadership.

In 1996, at just 29, Michael joined Table Charm as Financial Director alongside then-Managing Director Richard Clark. The company was part of the Mass Limited group, which went into liquidation just six months later. "Table Charm came up for sale," he remembers. "My strengths were particularly around finance, numbers, operations — making complex situations simple. I believe in the strategy of keeping things simple."

That philosophy would become central to Table Charm's approach in an industry where complexity often overwhelms potential distributors.

ANSWERING THE CALL

When Michael was offered the role of Managing Director in 2009, he initially declined. "I found the prospect of facing thousands and thousands of women on stage quite daunting. I was very comfortable behind the scenes," he laughs.

The turning point came through his connection with Table Charm's predominantly African female distributor base. "I used to go to these meetings, and one thing I love about African communities is the high energy, the spirituality, the community and that traditional responsibility of community," he explains. "I fell in love with them as well as the Lord at the same time, because I realised I learned how to put God first through them."

This spiritual awakening shifted his leadership philosophy entirely. When he finally accepted the MD role, he set one non-negotiable condition: "I'm going to put God first in all our decisions, in everything that we do in running Table Charm."

BUILT FOR PEOPLE, BUILT FOR GENERATIONS

Under Michael's leadership, Table Charm has evolved into one of Africa's largest direct-selling networks, with over 400,000 registered business builders on the platform in 2020 and a product range that's grown far beyond the original "pots and pans" business model to over 1,000 different items.

What sets Table Charm apart, he says, is its unique approach to legacy building. "In our industry, often when someone leaves, the network stays within the company and it collapses to the company. But we allow within Table Charm to pass that business on to their families and their future generations," Michael says, referring to their Built to Last campaign.

He has seen the results first-hand. "I've seen people build houses and buy cars, and we've taken hundreds of people overseas — to the Mediterranean, on Princess cruises, to Dubai, America, Thailand. It's just been incredible to see the transformation."

"Real legacy isn't what you keep — it's what you can pass down."

More than 45% — and in some cases close to 50% — of Table Charm's retail selling price goes directly back into the communities they serve. "I believe in keeping money in the communities. I like the money to be in the communities rather than flowing to big corporate dividends," he explains. This means school fees paid, homes improved, medical bills covered, and elderly relatives cared for — tangible investments in dignity, stability, and hope.

ENDURANCE IN THE STORMS

The COVID-19 pandemic was one of Table Charm's greatest tests. The whole world seemed to stop. Fear was everywhere. But instead of panicking, Whitehouse and his team adapted.

They rolled out essential health products, embraced the TC app and other digital tools, while making sure those without smartphones weren't left behind. The result? The business didn't just survive — it grew.

"You keep moving forward, no matter the terrain, because you know what you're working for."

It's the same discipline he relies on in an endurance race: adjust your pace, change your strategy, but never abandon the

A MOVEMENT, NOT JUST A COMPANY

Over the years, Michael has watched Table Charm transform thousands of lives. Many consultants started with no formal education, no business experience, and little hope for the future. Today, they're earning six-figure incomes, sending their children to university, and breaking generational cycles of

"Sales equals income equals life. If you can sell, you can earn an income. And if you can earn an income, you can have a life," he says. "You don't need a background, you just need energy, endurance, and a will to succeed."

LOOKING AHEAD

At 57, Michael shows no signs of slowing down. "When you talk about 'Built to Last,' I want this business to stand above all other businesses based on our foundations, our love for people, what we do, our care, our values."

His vision extends far beyond today's success: to see Table Charm passed on to future generations, still standing strong decades from now, recognised not only for profitability but for care, values, and the lives changed along the way.

In an industry often criticised for exploitation, Michael has built something genuinely transformative — a movement where success is measured not just in profit margins, but in lives uplifted, families strengthened, and communities empowered. And like any true endurance athlete, he's far from finished.





"IF SOMEONE

IS OFFERING A

"GUARANTEED

INCOME" MODEL OR

PROMISING HUGE

RETURNS ON PRODUCT

INVESTMENTS,

ASK SOME TOUGH

4 BIG RED FLAGS THAT SCREAM "SCAM!"

1. Anonymous Members and No Constitution

Legitimate stokvels are built on trust and community. Be cautious of anonymous groups where members don't know each other, there's no constitution, and the nature of the investments is vague or undisclosed. If you can't meet the members face-to-face or there's

no written agreement explaining how your money will be managed, walk away.

2. Unrealistic Returns

WhatsApp scams often promise R1,000 returns for a R200 investment, a 500% return! Real stokvels typically offer modest gains based on pooled contributions and basic interest. If it sounds too good to be true, it probably is.

3. Pressure to Recruit Others

QUESTIONS?" If you're only earning returns by recruiting new members, you're looking at a pyramid scheme masquerading as a stokvel. The National Stokvel Association has warned that many WhatsApp-based groups operate this way and are not legitimate savings clubs.

4. No Physical Address or Registration

United African Stokvel operated since 2019 without registering as a financial service provider. Any stokvel handling large sums should be registered with the appropriate financial authorities. Always ask for proof of registration and a physical address.

YOUR PROTECTION CHECKLIST

Returns should come from member contributions and conservative investments, not from recruiting others or vague "trading algorithms." Most importantly, you should know and trust the people managing your money.

Before joining any stokvel, ask:

- Who are the other members, and can I meet them?
- Is there a written constitution I can review?
- Where will my money be kept and how will it be
- What are the realistic expected returns, and how are they calculated?
- What happens if I want to exit early?
- How are disputes resolved?

WHEN THINGS GO WRONG

If you fall victim to stokvel fraud, report it to the South African Police Service, it's a criminal matter. You can also

reach out to the National Stokvel Association, which may assist in resolving

APPLY STOKVEL WISDOM TO BUSINESS TOO

These same red flags apply when evaluating business opportunities. If someone is offering a "guaranteed income" model or promising huge returns on product investments, ask the same tough questions. Real business opportunities are built on transparency, sustainability, and realistic expectations.

Need a new SVARTPHONE?

GET ONE OF THESE SAMSUNG DEVICES FROM AS LITTLE AS R259 **PER MONTH OVER 12 MONTHS!**

TC MOBILE



Samsung Galaxy A05 Dual Sim 64gb





Affordable!

Just pay an Upfront Deposit and the balance over 12 months via Debit Order to own your





Galaxy A16 Dual Sim 128gb R499 pm x 12 months







No Credit Check Required!



Apply now by visiting:

www.tcdirect.co.za/tc-mobile/ • www.tcmobile.co.za or scan the QR code.

All you need is the following: Valid SA ID or passport

· A clear selfie of yourself Proof of Banking Details

6 HYBRID CONTRACTS. ONE EASY CHOICE.

Choose from flexible voice or data plans to stay connected your way - with simple monthly payments and a 95% approval rate!

PHAMBILI MAGAZINE

Voice & Data Packages

FlexOn 2 TopUp	R129/pm	
2GB Anytime Data, 75 All-net minutes, 500 On-net Minutes, 5	00 SMSs	
FlexOn 6 TopUp	R179/pm	
4GB Anytime Data, 100 All-net minutes, 750 On-net Minutes,		
FlexOn 8 TopUp	R239/pm	
4CD A 1' D-1 100 All1 750 O M'1 '		

Data-Only Packages		
Data 4GB TopUp	R105/pm	
Data 6GB TopUp	R135/pm	
Data 10GB TopUp		

*The above are all 24 month packages and require a R99 Once-off Activation fee.



Super easy

When your Hybrid Contract is approved and you have made your Upfront Deposit, we will courier your smartphone and the SIM to your home.



You are protected

The device is insured against loss or theft at no extra cost to you.



Safe & secure

Notify us if the device is lost or stolen and we will lock it remotely so your data is safe.

www.tcdirect.co.za/tc-mobile/ · www.tcmobile.co.za Call Centre / Whatsapp: 060 016 5191 · info@tcmobile.co.za

From Shy to Shy

How One Mother's Business Journey Became a Masterclass in Life Skills



CI couldn't approach people I didn't know, and I couldn't speak publicly. I used to have such low self-esteem because of my background and growing up in an environment where we struggled as a family."

These words, spoken by Nomthandazo Nyondo just five years ago, are hard to reconcile with the confident businesswoman sitting across from me today. At 36, this mother of two has transformed from a shy, introverted employee afraid of public judgement into a six-figure entrepreneur who mentors others and leads public training meetings with ease.

Her journey with Table Charm (TC) began in August 2019, but it was during the COVID-19 lockdowns in March 2020 that Nyondo truly grasped the power of the opportunity she had stumbled into. What started as reluctant participation became a full-scale life transformation, teaching her skills that stretched far beyond sales and marketing.

THE MOMENT EVERYTHING CHANGED

"Hayi bo! I don't even earn this amount at my workplace that I go to from Monday to Friday."

This was Nyondo's reaction when a TC distributor first showed her rebates totalling R18,000, more than she earned in her formal job. It was a wake-up call: while she was trading hours for wages, others were building sustainable income through strategy and relationships.

But the change wasn't just financial. As she built her business, Nyondo unknowingly developed a powerful portfolio of transferable life skills:

COMMUNICATION AND PUBLIC SPEAKING

Once too shy to speak to strangers, Nyondo now coordinates regular opportunity meetings and mentors a growing team.

"In May 2021, ndathatha isibindi [I plucked up the courage] to coordinate a collective meeting to teach people about building a business," she recalls. "I was terrified, it was uncharted territory for me."

That first meeting may have been daunting, but she forged ahead with determination. With each presentation, her confidence grew. She learnt that communication, like any other skill, improves with practice and intention.



EMOTIONAL INTELLIGENCE

In the early stages, Nyondo struggled with online criticism. "Coming from formal education, with peers in conventional jobs, there was a negative perception when I posted products online," she explains. "I had to hide certain people from my posts just to protect myself."

But she learnt to separate feedback from self-worth. "What others said used to matter, but then I saw other TC consultants succeeding, and I decided to change my thinking." That shift, from seeking external validation to finding internal motivation, is a life skill that continues to serve her.

STRATEGIC THINKING AND RISK ASSESSMENT

In 2020, when her now husband proposed and asked her to move from East London to Cape Town, Nyondo faced a complex decision. She had to weigh career prospects, financial stability, and family obligations.

Her response reflected sharp strategic thinking. She began earning R3,800 in her first month as a business builder, enough to contribute financially without placing additional pressure on her partner.

"I wanted to get married but didn't want to burden my husband with supporting me and my mother," she says.



Resigning from her job and relocating to Khayelitsha in November 2020 brought new challenges. The environment was unfamiliar, crime concerns affected her sales approach, and even her husband initially resisted her public marketing style.

Still, Nyondo adapted. She tailored her methods to fit her surroundings while staying true to her business ethos.

"I use social media to market my business, I host opportunity meetings, and I share reallife testimonials," she says. Her ability to pivot while remaining authentic has become one of her greatest strengths.

By 2021, the results were clear. Nyondo and her husband bought a house using savings built up even before her business journey began, but her TC income gave those savings momentum as she could see herself acquiring more assets if she buckled down and did the hard work. More importantly, she empowered others, equipping her mother with the skills to become an executive manager.

Her income progressed from R9,000 to R11,000, then surpassed R20,000 as an executive manager. After becoming a distributor, she earned R50,000 in her first month and R100,000 in her second.

While the numbers impress, they only tell part of the story. Along the way, she honed leadership, team-building, goal-setting, and financial literacy, while helping other women do the same.

Today, she also contributes to the NPO Injongo Yethu, which provides food, clothing, and cares for vulnerable women and schoolchildren.

"I'm not someone who inflates myself when talking about how I've reached my business and financial milestones," she says.

"I believe in building the person first. Help them believe in themselves. A lot of us grow up in poverty-stricken places, and people need to be shown that they too deserve a beautiful life. That they can achieve what they want, and that it's okay to have a positive outlook.

"Prayer works for me. Sometimes things happen and I know God is working. I say to Him, 'I left my career to build this business. If I fail, how will things look when I've told people this business will change their lives?"

This reveals another crucial quality: accountability. Nyondo knows that her success isn't just personal, it carries the hopes of others she's inspired.

"If you had told me when I joined TC that I'd be a six-figure earner, I would've disagreed completely."

Her story challenges the false divide between 'soft' and 'hard' skills, between life and business. In her world, they're intertwined. The courage to speak to strangers becomes the courage to advocate for your family.Nomthandazo Nyondo stands as proof that business building is human building. And the skills developed on the path to financial freedom can lay the foundation for a life of purpose and lasting impact.



 $oldsymbol{6}$

Elevate your HEALTH, the MATTRAT





Vitamin-Fortified Herbal

A powerhouse, concentrated herbal formulation enriched with essential vitamins and potent plant extracts, including Cancerbush, Honeybush, Rooibos, Sceletium, Moringa, African Potato and Devil's Claw. TC Herbal Blend is your daily wellness support blend, designed to help manage chronic conditions while supporting immune strength, emotional balance, and fullbody recovery.



In our fast-paced world, taking time for personal **▲** grooming often feels indulgent or superficial. Many of us rush through our morning routines, prioritising everything and everyone else before ourselves. But what if taking care of your appearance isn't vanity, what if it's actually essential for your mental health?

> The morning ritual of getting ready isn't just about looking presentable for the world. It's a daily act of self-respect that signals to your brain: "I matter. I'm worth the effort." Whether it's applying lotion to dry skin, styling your hair, or choosing clothes that make you feel confident, these small acts create a psychological foundation for the day ahead.

Research published in peer-reviewed journals confirms this connection. A study published in PubMed found that "the attitudinal component of body image is malleable and can be influenced by everyday grooming routines, suggesting such behaviours have psychological benefits for both genders, beyond their basic hygiene function." Mental health professionals consistently observe that depression often manifests first in grooming habits like skipping showers, wearing the same clothes for days, or avoiding mirrors entirely.

SELF-CARE

When you show up in the world feeling confident and

cared for, you're better equipped to care for others.

Isn't Selfish

By: Unathi Shologu-Molebatsi

This connection between appearance and mental health is particularly relevant in South Africa, where recent 2024 data shows that depression affects over 27% of South

"RESEARCH SUGGESTS THAT **ENGAGING IN GROOMING ACTIVITIES CAN BOOST** SELF-ESTEEM, REDUCE STRESS, AND ENHANCE OVERALL MOOD"

Africans, according to the Employee Assistance Professionals Association of South Africa. Meanwhile, the South African Depression and Anxiety Group reports that 1 in 3 South Africans will experience a mental illness at some point in their lifetime. The ongoing economic pressures and social challenges continue to take their toll on our collective mental wellbeing.

But this isn't about conforming to popular beauty standards or keeping up with social media influencers. It's about the fundamental human need to feel dignified and worthy of care - starting with caring for yourself.

Consider a gogo who still plaits her hair every Sunday despite arthritis in her fingers, or the taxi driver who polishes his shoes each morning before work. These aren't acts of vanity, they are declarations that circumstances don't define worth.

For many South Africans facing economic pressures - where 49% of citizens surveyed were interested in receiving counselling services but could not afford to do so - self-care might seem like a luxury. But it doesn't require expensive products or designer clothes. It's about working with what you have: keeping your nails clean, moisturising with affordable products, wearing clothes that fit well even if they're secondhand.

The science backs this up. Research suggests that engaging in grooming activities can boost self-esteem, reduce stress, and enhance overall mood. When we take care of our appearance, we send signals to our brains that we value ourselves, fostering a positive self-image and improving mental well-being. Studies demonstrate that everyday grooming routines have psychological benefits for both genders, beyond their basic hygiene function.

The key is consistency and intention. When you wake up and immediately reach for your phone instead of attending to yourself, you're sending a message about priorities. When you skip washing your face, you're treating yourself as an

Building a simple routine, even just five minutes of intentional grooming, creates structure. It's a daily practice of choosing yourself, which translates into better decision-making, stronger boundaries, and improved relationships.

Self-care isn't selfish, it's strategic. When you show up in the world feeling confident and cared for, you're better equipped to care for others. You model self-respect for your children, you bring positive energy to your workplace, and you contribute to your community from a place of strength rather than depletion.

If you need additional mental health support, organisations like the South African Depression and Anxiety Group and LifeLine South Africa offer free counselling services. Remember, taking care of your appearance is just one piece of the mental health puzzle, but it's an accessible starting point for everyone.

ENHANCED WITH VITAMINS

Concentrate for Chronic Conditions & Immune Support





- ✓ Made in a SAHPRA, SAPC & DOH-licensed facility
- ✓ 100% Organic
- ✓ Halaal Certified
- ✓ GMP Quality Guarantee





















Extracts

BENEFITS:

• Balance Sugar & Blood Pressure

• Reduce Joint Pain & Inflammation

• Boost Energy & Mental Sharpness

• Manage Stress, Fatigue & Mood

• Improve Gut, Skin & Immunity

• Support Heart Health & Cholesterol



Vitamin-Enriched



Boosting



Anti-Inflammatory Power







From Exile to Twickenham: The

▲ s England prepares to host the 2025 Women's Rugby World Cup, one team's journey from the wilderness years to the pinnacle of international rugby stands as a testament to the power of second chances.

In June 2025, the Springbok Women clinched their fourth Rugby Africa Women's Cup title, sealing their place as Africa's undisputed champions. Their final match, a commanding 61-17 win over hosts Madagascar in Antananarivo, capped an unbeaten run that included victories over Uganda (62-7) and Kenya (19-12). It's clear to see that South Africa is ready for the world stage.

In a country where rugby has long been synonymous with the men's Springboks, these women are forging their own identity — one built on an unshakeable belief in their right to compete. Their success has inspired a new generation of girls from townships, rural provinces, and elite schools alike, all of whom are beginning to see rugby not as a boys' game, but as their game too.

Preparation for the World Cup hasn't been without its growing pains. In recent warmup tests against Canada, a top-tier opponent, the Springbok Women suffered tough defeats, including a 33-5 result in Gqeberha. While the scoreboard stung, the experience proved

"Every match teaches us something," says head coach Louis Koen. "These tests showed us where we need to sharpen our game. That kind of pressure is what we'll face in England, it's the best kind of preparation."

Rather than deflating morale, these setbacks have hardened resolve. The squad has embraced the lessons, knowing that the road to Twickenham is paved with bruises and breakthroughs alike.

The 2025 Women's Rugby World Cup runs from 22 August to 27 September across eight cities in England. The tournament will culminate in a historic final at Twickenham Stadium, the largest venue ever used for a women's rugby final.

For South Africa, this marks their fifth World Cup appearance since debuting in 2006. But many consider this year's campaign their most meaningful yet, not just in terms of results, but in terms of representation.

Players like Babalwa Latsha, the first South African woman to sign a professional contract abroad, Lusanda Dumke, and Aseza Hele are trailblazers changing the landscape of women's sport in South Africa.

"We don't want sympathy. We want opportunity," Latsha said earlier this year. "And we're proving what we can do with it."



The Springbok Women's story transcends the game. It reflects broader shifts in a South Africa still wrestling with questions of equity, gender, access, and belonging. Their four-year exile from test rugby (2014-2018) is an example of what happens when institutions fail to invest in

In a country, where rugby is stitched into the national identity, the women's team still plays in the shadows of their male counterparts. But that shadow is receding. With each try scored, each tackle made, and each young girl who dares to dream, the women's team is expanding the boundaries of possibility.

Whether or not they make it to the final at

Twickenham, their journey is already a victory. They've brought women's rugby into the national conversation. They've rewritten the script on what South African sport can look like. And they've proven, beyond question, that the green and gold belongs to them too.

The 2025 Women's Rugby World Cup begins on 22 August and runs until 27 September, with the final held at Twickenham Stadium. Sixteen teams from around the world will compete, including five from Africa, the highest number *in tournament history.*









rvery day before sunrise, Nozuko Ngxazi-Lsa begins her morning routine by plucking traditional free-range chickens that were delivered the day before. By 10 AM, she has already set up her stall at her regular spot at Alexandra Plaza in Johannesburg, ready to serve her customers. By the end of the day, she's usually sold out, as she has been for the past 12 years.

"I started this business in 2013, and I have since built a loyal relationship with my customers," Ngxazisa explains. "My customers come to me because they know me. Sometimes during the month, my customers run out of meat and ask for chicken on credit. I write their names down, but this is not a contract; it's trust between us."

Seven streets away, Babra Mandeka runs a business from a small container at a busy corner. At dawn, she's already selling freshly baked scones to people going to work, taxi drivers, and school learners. Later in the day, she switches to vegetables and clothes.

"I started my business with sweets and snacks, and later expanded," she says, as she chops spinach for a customer. "Now I bring small home necessities closer to home."

Mandeka doesn't have a signboard, social media, or business promotion. Yet her shelves are always stocked, and by 11 AM her scones are sold

Traditional business practices aren't outdated; they cater to the real needs of the communities

"I don't need a big sign or a physical store for my stall," Ngxazisa says. "My customers know where to find me."

Ngxazisa started her chicken business in 2013 after she lost her job. As a mother who had to hustle for her children, she noticed that many people eat meat daily, but freshly plucked chicken was hard to find. She used her savings as start-up capital and never looked back.

With the money she makes from sales, she's bought a car, built her own house, and sends her children to private schools.

Neither woman works alone. Ngxazisa's



sisters help her run the stall, and when business is slow, they understand they may not be paid. In Mandeka's case, her sons help during school holidays or after classes.

Neither has a formal business plan, formal workers, or formal working systems. What they do have is commitment and a close understanding of their customers' lives.

"People take products on credit," Mandeka says. "They pay when they can. They don't give me problems."

Traditional business practices in townships and rural areas are thriving because they adapt quickly and are anchored in decades-old systems of trust

They don't follow the same rules as formal businesses, but they operate within a logic that reflects the lived realities of millions of South Africans. They build personal relationships with customers, offer flexible pricing, change what they sell based on what people need, and provide services when formal businesses can't or won't.

"It's not about fancy stores or having big supermarkets," Mandeka says. "It's about showing up every day and knowing your customer."

Simply put: traditional business owners operate outside of formal systems because their methods work. They don't need apps or marketing teams; they rely on word of mouth and long-term relationships.

And sometimes, success looks like a sold-out stall at 11 AM and customers who always come

LOVE HAS NO LIMITS.

Neither should your

FUNERAL PLAN.

INTRODUCING THE EXTENDED FAMILY PLAN

Now you can extend the power of your funeral cover beyond your immediate household. With TC Direct's Extended Family Plan, you can protect up to 7 additional family members — including parents, siblings, in-laws, aunts, uncles, nieces, nephews, and more. This powerful addition ensures that more of the people you love are covered under one affordable plan — because family isn't just who you live with, it's who you live for.

R5k	R10k	R15k	R20k	R25k		
COVER AMOUNT						
R5 000	R5 000	R5 000	R5 000	R5 000		
		NDIVIDUAL PLAN m per month - Covers the p Policy Holder: Age 18 - 65				
R50	R65	R80	R85	R99		
	Total Premium per month - C Policy Holder a	FAMILY PLAN Covers the policy holder. 1 s and Spouse: Age 18 - 65. Child				
R60	R90	R110	R120	R149		
	Total Premium per Mc Extended family includes paren	TENDED FAMILY Planth – Covers up to 7 Extend ts, siblings, in-laws, aunts, und adchildren, or a major child of	ded Family Members cles, cousins, nieces, nephews,			
	AGE:	1 - 65 (AGE AT NEXT BIRTHI	DAY)			
	DOO	D110	R120	R149		
R60	R90	R110	K120	K149		

*Please note that the extended family funeral rates are per life insured and will change based on age of individual being added to the policy.

R230



R100

PLUS! Every active policy with a premium of R80 or more unlocks access to TC Saver — EVERY MONTH! Get discount coupons to use at Checkers, Shoprite, and Checkers Hyper — making your grocery runs lighter on the pocket. TC Saver helps you shop smart, stretch your budget, and save big on the essentials you love!



The **LASTING LEGACY** of love

R170

Ask your TC Business Builder or Manager for more information or scan the QR Code to apply.

R300

For all New Business, Policy Queries or Claims Call us on T: 012 348 8310, Email: Funeral@tablecharm.co.za or claims@tablecharm.co.za Visit www.tcdirect.co.za/funeral-plans/ for further information. For a detailed breakdown refer to T&C's.







R340



MAIN MEMBERS ONLY

Payout on Death Approved claim paid within

1_{48h}

48 HOURS



Cash 'Grocery' Pay-out of approved claim

MAIN MEMBERS ONLY



Accidental Death Benefit

Pay-out on both funeral and accidental death claims.

MAIN MEMBERS ONLY

Transport Benefit

R1000 pay-out within 48 hours of approved claim

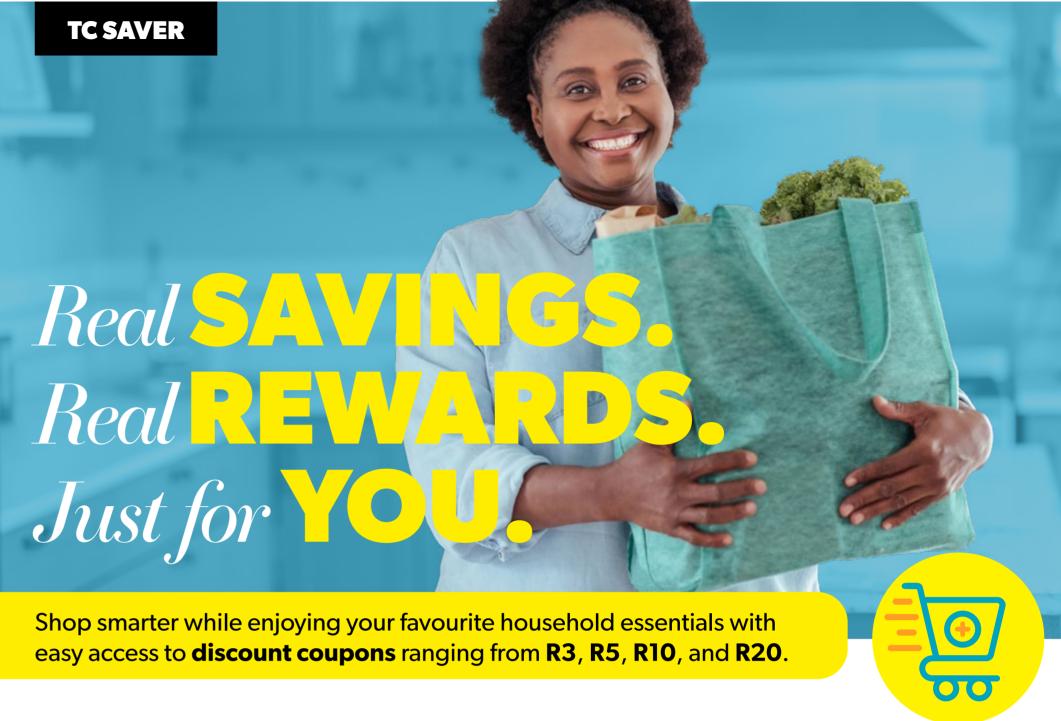


Repatriation Benefit

IN: Transport body from any SADDAC country to SA. OUT: Transport body from SA to SADDAC. Exit border



Tutor Benefit



WHAT'S TC SAVER?

TC Saver is an exciting new benefit created exclusively for TC Business Builders, Mangers, Distributors and qualifying TC Funeral policy holders.

It gives you access to real grocery savings at South Africa's leading retailers, Shoprite, Checkers, and Checkers Hyper, through monthly digital **coupons** that are sent straight to your phone.

With discounts ranging from R3 to R20 per coupon, you can reduce your everyday spending and keep more cash in your pocket.

WHAT CAN YOU DO WITH TC SAVER?



Redeem digital vouchers using your SMS or WhatsApp barcode



Over 50 grocery coupon offers on selected items in-store



Redeem each coupon up to 5 times per month



Easily save R1000 or more per month when fully redeemed

PHAMBILI MAGAZINE

Products and values vary monthly – giving you new ways to save every time!

HOW DO YOU GET ACCESS?

WATCH THIS SPACE... Access to TC Saver will be unlocked through a variety of exciting TC promotions throughout the year. Look out for opportunities through the Because You're a Manager Programme, monthly sales and recruitment promotions, or access linked to products such as TC Funeral Plans.

Access to TC Saver will be sent to qualifying winners via SMS or WhatsApp













WHAT CAN YOU DO WITH TC SAVER?

Redeem

via SMS

digital

Over 50 grocery and essential coupon offers each month

Redeem each coupon up to 5 times per month

Food and family are CHEFZANELES

STAPLES

Tamily means everything to chef and cookbook

as she has turned her passion into a successful career

successful career.

"My interest in food and cooking began at a young age, growing up in a home where food was central to family gatherings and culture. Watching my elders cook with passion and care inspired me to follow this path professionally," says Van Zyl who grew up in Bergville in KwaZulu-Natal and now splits her time between Johannesburg and Gqeberha.

\(\) author Zanele van Zyl so it is apt that she credits them with turning her passion into a hugely

She loved watching her mother in the kitchen but it was also her husband who encouraged her.

"He used to cook for me a lot when we were dating. His food looked like it was prepared at a restaurant and I was always fascinated by how he did it," she explains.

Forty-five-year-old Van Zyl, who is the mother to two girls, says her culinary journey started in 2012 when she was on maternity leave from a job as an IT technician: "I fell in love with cooking and made the decision three years later to launch a second career after attending culinary school."

She chose Capsicum Culinary Studio to do a diploma in cooking and food preparation.

"Capsicum had a reputation for excellence and offered a practical, hands-on approach to culinary training. I wanted to learn from the best as I knew the school could help turn my passion into a profession and it did! Attending Capsicum gave me the technical foundation I needed, and from there I worked hard to establish myself in the food industry. Today, I'm proud to be a well-known South African chef, cookbook author and food influencer – sharing my passion with a wider audience every day."

Her entrepreneurial nature following graduation led her to start the Cooking With Zanele classes where she continues to teach and share her passion for food with keen foodies in different kitchens across the country. She also decided to publish a cookbook so that those who were unable to attend a class could still access her food which she describes as "relatable and tasty": "I have always made every effort to make the recipes fuss-free. I believe that my specialty is modern South African cuisine – putting a contemporary spin on traditional dishes while staying true to their roots."

To date she has published three cookbooks, the



second of which Cooking with Zanele Volume 2 Find Joy in Cooking won the Cookbook of the Year award at the Luxe Restaurant Awards. Her latest offering is Senidlile Kodwa? which is taken from the isiZulu phrase, which means "have you eaten yet?".

People and food, she emphasises, go hand-in-hand. "Where I'm from, we're taught ubuntu. I can write books but if there are no people to buy my books then they're useless. I never take my followers and supporters for granted. I know that they're the people that made me."

She explains what her job entails: "As a chef and food influencer, my days are filled with recipe development, content creation, brand partnerships, media appearances and working on new cookbook projects. I also engage with my community through social media; sharing tips, ideas and inspiration.

"No two days are exactly the same, but I usually start my day early with a light breakfast like oats with fresh fruit and rooibos tea. Midday is often spent in the kitchen testing or filming recipes, so lunch might be something I've just created – maybe a hearty salad or a gourmet sandwich. Dinner is often a bit more indulgent: grilled fish, roasted vegetables or a comforting stew. Evenings are for editing, planning content, or winding down with a book or Netflix."

Van Zyl still has dreams to fulfil: "In five years, I see myself expanding my brand globally – I still want work in a French kitchen, launch more cookbooks and create a mentorship programme for aspiring young chefs. I'd also love to master pastry and baking more deeply. There's always room to grow, and I'm constantly learning."

And a few fun questions:

Name five things always in your fridge at home: Fresh herbs, homemade sauces, eggs, seasonal vegetables and butter.

What would be your last meal?

A traditional home-cooked meal: Slow-cooked oxtail, samp and beans, chakalaka and malva pudding for dessert.

Is there anything you do not eat?

I generally eat most things, but I tend to avoid overly processed foods and artificial ingredients.



If you hosted a dinner party for four famous people, who would they be and what would you make?

I'd invite Nelson Mandela (in spirit), Oprah Winfrey, Trevor Noah and Michelle Obama. I'd serve a pan-African inspired menu with dishes like jollof rice arancini, peri-peri grilled prawns, chakalaka sliders and malva pudding with rooibos-infused custard.

Do you have a favourite celebrity chef? Yes, definitely Jamie Oliver. He's an inspiration and I love his style of cooking.

What is your favourite kitchen tool?

My chef's knife – it's the most versatile tool and an extension of my hand in the kitchen.

Van Zyl shares one of her delicious recipes.

BROWN RICE AND HALLOUMI SALAD

(taken from Senidlile Kodwa? by Zanele van Zyl published by Penguin Random House South Africa)

SERVES: 4

INGREDIENTS:

1 Tbsp olive oil 200g halloumi cheese, cut into strips or cubes

2 cups cooked brown rice

1 red onion, chopped

1 cup chopped cucumber

1 Tbsp grated fresh ginger

Handful fresh coriander, finely chopped

FOR THE DRESSING

3 Tbsp lemon juice

3 Tbsp olive oil

1 clove garlic, minced Salt and pepper, to taste

METHOD:

Heat a pan over medium heat and add the olive oil. Add the halloumi and fry on all sides until golden brown. Remove from the heat.

In a salad bowl, gently mix the rice, onion, cucumber, ginger, coriander and fried halloumi. Alternatively, place the halloumi on top of the other ingredients.

To make the dressing, mix all the dressing ingredients until well combined. Pour over the salad and toss.



in Gauteng Why secure lifestyle estates are becoming the new frontier for working South Africans

A cross Gauteng, a quiet but powerful shift is underway. More and more working South Africans are stepping into the property market — not through sprawling suburban homes, but via secure lifestyle estates that offer affordability, dignity, and long-term value.

From Johannesburg South to Pretoria West, Midrand to the West Rand, developers are responding to real demand from first-time buyers who want more than just shelter. They want connectivity, safety, a place to grow — and a future they can build on.

For decades, homeownership remained out of reach for many South Africans. The barriers were deep — generational financial exclusion, lack of access to credit, and limited affordable stock in desirable areas. But today, structural change is opening doors.

"For many South Africans, buying a home is more than a transaction — it's a personal victory."

Three factors are driving this transformation:

- Government subsidies through the First Home Finance programme (formerly FLISP)
- More flexible, supportive lending from major
- Large-scale investment by developers building secure, well-located estates for first-time buyers

Unlike older standalone houses, today's estates are built for modern, connected living. Think

secure access, fibre internet, shared green spaces, schools within walking distance, and even solar-ready infrastructure. For urban buyers especially those earning between R6,000 and R22,000 a month — these features offer both practicality and pride.

"These homes aren't just about affordability they're about access, security, and building a legacy."

Many of these estates are close to key economic corridors like the N1, R21, and N14, enabling access to jobs, transport, and essential services without compromising on security or community.





WHERE ARE PEOPLE BUYING?

Here are five standout secure lifestyle estates in Gauteng redefining first-time homeownership:

- Lion Pride Lifestyle Estate in Nietgedacht, Johannesburg North, offers full-title modern homes from R1 435 000, 24/7 security, a 17-hectare eco-park, and unbeatable access to Fourways and Lanseria—making it one of the most sought-after affordable lifestyle estates in the region.
- Sky City (Alberton) Flagship Cosmopolitan estate with schools, shops, and fast transport links.
- Star Village (Protea Glen, Soweto) Secure estate living with clinics and family-friendly parks.
- Savanna City (Johannesburg South) Integrated development with community centres and private schools.
- Greenpark Lifestyle Estate (Boksburg) Lifestyle centre, fibre, kids' play zones, and 24/7 security.
- Olive Grove (Randfontein) Fibre-ready homes near the R28, popular with entrylevel buyers.

WHAT THE BANKS ARE OFFERING

South Africa's major banks are stepping up for first-time buyers:

- Absa: Up to 108% home loans (bond + fees), with bond registration discounts.
- Standard Bank: Prequalification tools to understand affordability early.
- Nedbank: First Home Finance application support and 100% bonds.
- SA Home Loans: Fast approvals and personal support for clients under R25,000 monthly income.

46.6% of all home loan applications in SA come from first-time buyers (ooba, 2024)

BUYING WITH CONFIDENCE

Getting onto the property ladder takes planning. Make sure to:

- Check if the developer is NHBRC-registered
- Understand all sectional title levies and estate

- Use a bond originator to compare rates across
- Apply early for First Home Finance, if eligible
- Confirm access to work routes, schools, and healthcare in the area

BUILDING MORE THAN WEALTH

For many, this is about much more than bricks and bond approvals. It's about family. Security. A sense of belonging. And legacy.

"Secure lifestyle estates are no longer a luxury. They're becoming the norm for Gauteng's working class."

These homes represent a new chapter. For teachers, nurses, police officers, admin staff, entrepreneurs, and the everyday citizens who keep our country running — this is what progress looks

It's not just about affordability. It's about ownership. And it's proudly ours.



Here's a realistic example of monthly repayments on a R720,000 home, typical of entry-level estate pricing in Gauteng: Loan Amount: R720,000 Interest Rate: 10.75% Term: 20 years Monthly Repayment: ± R7,100 With First Home Finance: ± R5,500 (with R169,000 subsidy)

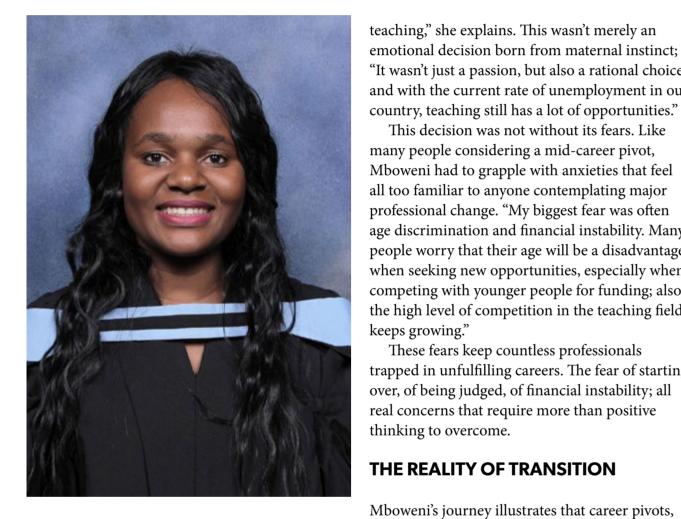
R5,500 - Typical bond repayment on a R720,000 home with subsidy applied



18

It's Never Too TATE for a CAREER PIVOT

Your 30s (and Beyond) Are Still a Valid Time to Start Over



Con't let fear get into you. It serves no purpose to spend the rest of your life in a job or career that neither builds you up nor excites you."

These words from Nyeleti Mboweni carry the weight of lived experience, the voice of someone who chose reinvention over resignation. At 33, this woman from the small village of Myakayaka under Tzaneen in Limpopo made a decision that defied conventions: she traded her established career as a Community Development Practitioner for a classroom, proving that the best chapters of our professional lives are often unwritten until we dare to write them ourselves.

Mboweni's credentials were impressive by any measure. Armed with a degree in Community Development and Leadership and an honours in Public Management and Governance from the University of Johannesburg, she had built what many would consider a solid professional foundation. Yet something was missing, that spark of purpose that transforms work from obligation into calling.

"Having to deal with kids and as a mom made me closer to them, and I wanted to be part of their journey, which is why I ended up pursuing

teaching," she explains. This wasn't merely an emotional decision born from maternal instinct; "It wasn't just a passion, but also a rational choice, and with the current rate of unemployment in our

This decision was not without its fears. Like many people considering a mid-career pivot, Mboweni had to grapple with anxieties that feel all too familiar to anyone contemplating major professional change. "My biggest fear was often age discrimination and financial instability. Many people worry that their age will be a disadvantage when seeking new opportunities, especially when competing with younger people for funding; also, the high level of competition in the teaching field keeps growing."

These fears keep countless professionals trapped in unfulfilling careers. The fear of starting over, of being judged, of financial instability; all real concerns that require more than positive thinking to overcome.

THE REALITY OF TRANSITION

Mboweni's journey illustrates that career pivots, while rewarding, come with genuine challenges that require practical solutions. The challenges were real:

- *Navigating the financial transition from steady* income to student budget
- Adjusting to being a student again after years in the professional world
- Balancing multiple roles as both a mom and
- *Managing the psychological shift from* established professional to beginner

The key to her success lay in determination and self-confidence. Despite criticism from people around her, she remained committed, and practical preparation also played a crucial role as Mboweni managed to save up funds to pay for her tuition fees with the help of her mom and

Perhaps most importantly, she credits her supportive circle for making the transition smoother. "I come from a background where I am surrounded by supportive family members and friends, and this made it easier for me to break

the news to them. The support from them was amazing throughout the journey."

Mboweni is honest about her mistakes, particularly around financial planning. "Not doing a proper research on bursaries available for teaching, as a result, I had to use my savings to cover tuition fees and stationery, which was financially straining.

"The most challenging part of my career reset was having to downgrade my life to ensure financial balance. It was difficult to adjust to a new budget after being used to a certain lifestyle with no job," Mboweni reflects.

Yet she views these sacrifices through the lens of long-term gratification. "But these sacrifices were a small price to pay for the fulfillment I have. The most rewarding part is realising that the journey was completely worthwhile. I am now employed as a teacher, doing something I truly love, which brings me a level of fulfillment."

WISDOM FOR THE WAVERING

For anyone uncertain but scared to make a similar change, Mboweni's advice is both challenging and inspiring: "Your age should never be a restriction on chasing your dreams. Start where you are, with what you have, and take that first step toward a career that brings you joy and purpose."

In a country grappling with unemployment and limited opportunities, Mboweni's story proves that reinvention isn't reserved for the young or the desperate; it's available to anyone willing to trade the comfort of the known for the potential of the

"Remember, passion can develop at any stage of life, so don't feel like it's too late for you... Don't be afraid to take risks; they are often where the most growth

As she stands in her Garde 4 and 7 classrooms today, surrounded by young minds eager to learn, she proves that fulfillment isn't found in following predetermined paths, but in having the courage to create our own.



By: Portia Baloyi

Speak tongues in traffic.

Stay STANDING.

Stay PRAYING.

Faith that holds when the world tries to break you

et's be honest — life right now? It's rough.

Groceries cost more than gold. Loadshedding

gone. You're hustling hard but the breakthrough feels

like it's stuck in traffic. And sometimes... you're just

But hear this: Don't let the noise out there shake

Because when the world gets dark, we don't fold —

The World Is Loud. But God Is Louder.

"No weapon formed against you shall prosper." —

Start your day in prayer, not panic. Blast that gospel.

Speak life over your kids, your business, your body.

Faith isn't for when things are easy. It's for right now

— when the fridge is empty and you still cook like

you're expecting guests. When you get dressed for the

job you know is coming. When you walk like God's

Don't just survive — speak life. Speak power. Speak

You're not stuck — you're being still for a reason.

BUILD YOUR ALTAR IN THE MIDDLE OF

You don't need a big church or a quiet room. You can

pray at the stove. Worship while hanging washing.

You're not alone — God is still God, even here.

You're not broke — you're being built.

Remind yourself that heaven still has your file.

WHEN YOU'RE BROKE, PRAY LIKE

you. The devil will whisper that it's over.

We are not the generation that gives up. We are

The news will scare you. Social media will distract

But your Bible? Your faith? Your voice? That's your

Tired of praying and seeing nothing shift.

tired.

Tired of being strong.

Tired of believing.

the fire in here.

real weapon.

Isaiah 54:17

YOU'RE RICH

already opened the door.

THE MADNESS

we get louder in faith.

the generation that holds it down.

is back like it never left. You wake up to WhatsApp

messages about war, crime, another young person

Stay POWERFUE.

Make your house holy ground. Let your hustle be anointed. Let your home be covered.

Because faith isn't about vibes — it's about warfare. And the spiritual ones know — prayer is how we win.

REAL TALK: THE DEVIL IS BUSY, BUT YOU MUST BE BUSIER

Be busy trusting God. Be busy walking in purpose. Be busy laying hands on your children. Be busy praying over your next deal, even if your bank balance says "don't bother."

This is how we fight. This is how we win. Not by stress — by standing.

"After you've done everything to stand, stand firm then." — Ephesians 6:13

Your Faith Is Your Weapon. Your Family Is Your Testimony. Your Life Is Your Sermon. So don't drop the mic.

CALL TO ACTION (SAY IT LOUD)

- Today, I will pray even if I don't feel like it.
- I will speak life even if things are falling
- I will walk like I'm covered, because I am.
- I will not be moved.

Because my God is not moved.

FAITH FUEL: SCRIPTURES FOR WHEN YOU'RE UNDER **PRESSURE**

PHAMBILI MAGAZINE

When You Feel Weak Or Tired Isaiah 40:31

"But those who hope in the Lord will renew their strength.

They will soar on wings like eagles; they will run and not grow weary, they will walk and not be faint."

When You're Losing Hope

Romans 8:28

"And we know that in all things God works for the good of those who love

who have been called according to his

When Fear Tries To Take Over

2 *Timothy* 1:7

"For God has not given us a spirit of fear, but of power and of love and of a sound

When You Need To Push Through Galatians 6:9

"Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up."

When The Enemy Is Busy

Isaiah 54:17

"No weapon formed against you shall

and every tongue which rises against you in judgment you shall condemn."

When You Need To Remember Who You Are

1 Peter 2:9

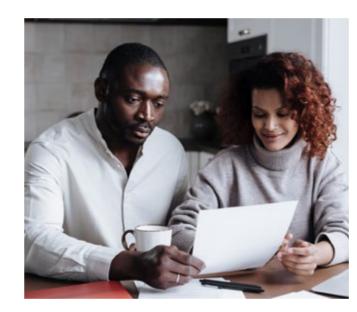
"But you are a chosen people, a royal priesthood, a holy nation, God's special possession, that you may declare the praises of him who called you out of darkness into his wonderful light."

21





Navigating love, money and dreams as partners — not rivals



PHAMBILI MAGAZINE

ove is beautiful, but partnership is real work. LEspecially when you're raising children, running a household, building a business, and still trying to stay present and connected. In many South African homes, the pressure of daily life money, ambition, faith, frustration — can make even the strongest couples feel out of sync.

But love doesn't have to become a battleground. Done with wisdom and shared intention, your relationship can become a powerful foundation for growth, legacy, and healing. This isn't about perfection — it's about partnership. Here's how more couples are learning to build strong, faith-rooted relationships that honour both their dreams and their responsibilities.

BUILD THE VISION TOGETHER

Your relationship is your first team. But you can't win if you're playing different games. A lot of resentment comes from unspoken expectations and silent frustration.

"You're not just building a home — you're building a legacy. Together."

Start here:

• Set a monthly "vision date." Sit down, phones off, and talk about goals — spiritual, financial, family, and personal.

- Let each person speak fully before responding. Listen to understand, not to argue.
- Write your shared goals down from buying land to supporting a child through school.

Avoid:

- Assuming your partner "just knows" your plans
- Laughing at or dismissing their dreams, even if they feel far off.
- Waiting until things fall apart to have deep conversations.

HANDLE MONEY WITH HONOUR

Money doesn't have to be a secret or a source of stress. A couple that manages their income together is a couple that grows together.

How to approach it wisely:

- Put all income on the table, without shame or
- Budget together, even if one of you is the main
- · Assign roles: who pays which bills, who tracks savings, who shops. Be clear and accountable.

Helpful habits:

- Start a shared savings jar for something small — a home upgrade, a weekend away.
- Track expenses weekly so no one feels "caught
- Teach the children about money management by example.

SUPPORT EACH OTHER'S SHINE

Sometimes, one partner starts moving faster opening a business, changing careers, growing in faith. It's easy for jealousy or insecurity to creep in.

"Your partner's success is not your failure."

Healthy couples learn this:

• Your partner's success is not your failure.

- There's enough space in a relationship for two dreams to thrive.
- Support may mean sacrifice babysitting during a product demo or cheering each other on during night school.

Affirm one another constantly: "You're doing well," "I'm proud of you," or "I believe in you." It builds emotional trust.

KEEP GOD AT THE CENTRE

Real partnership is spiritual. When your relationship is anchored in God, storms don't shake you the same way. Faith helps you forgive quicker, speak softer, and dream bigger.

"Though one may be overpowered, two can defend themselves. A cord of three strands is not quickly broken."— Ecclesiastes 4:12

Pray together, even if briefly. Bring your relationship into alignment with God's will — not just your own plans.

A RHYTHM THAT WORKS

Every strong relationship needs structure. Here's a simple routine to build togetherness:

- Weekly emotional check-in (no distractions, just listening)
- Monthly budget and goal review
- Shared chore list or task delegation
- Celebration of small wins promotions, sales, parenting victories
- Prayer together, even once a week

A partnership built on unity, faith, and respect can carry both your dreams — and your legacy. You're not just a spouse. You're a visionary, a partner, and a builder of something sacred.

When love meets strategy, the home becomes a kingdom.

Scent as STORY

How fragrance lifts energy, holds memory, and helps you sell with heart

In many South African homes, scent speaks before anyone does. It's the Omo in mop water, vanilla from baking, baby powder after bath time. It's lemon-scented cleaner before visitors arrive, eucalyptus in steaming water when someone's ill. Fragrance is part of how we create peace, show care, and hold tradition.

"Scent is how we speak love — especially when we don't have the words."

Fragrance isn't a luxury - it's a ritual. It's how we freshen a room, calm a child, honour ourselves after a long day. It brings comfort, control, and beauty to everyday.

That's why Table Charm's *Inspired By* range connects. These affordable, designer-style scents don't just smell good — they mean something. They're emotional. Memorable. And sellable.

Want to feel playful and magnetic?

- Use sweet or fruity notes joyful, warm, unforgettable.
- Try Fantasy Britney, Angel, or Lady Million.

Craving calm or a fresh start?

- Pick citrus or aquatic notes clean, clear, and energising.
- Try Dunhill Desire Blue or Boss Original.

Ask what they're going through. Let scent offer the support.

USE YOUR PRESENCE TO DRIVE SALES

Spray before you leave home. Keep testers in your bag. Let compliments open conversations. People don't buy perfume on logic - they buy it when they feel

SELL WITH FEELING, NOT JUST FRAGRANCE

Each scent taps into a mood. Help your customer choose based on how they want to feel:

Need confidence or focus?

- Choose woody or aromatic notes grounded, fresh, powerful.
- Try Bleu de Chanel, Invictus, or Aramis Classic.

Feeling romantic or in love?

- Go for floral notes soft, elegant, emotionally rich.
- Try J'adore, Beautiful, or Red Door.



SELL,
SCENT &
WIN

August Promo

Sell 10 fragrances \Rightarrow enter to **WIN R5 000 CASH**

Earn a free fragrance (30ml or 50ml) for every 10 sold
Managers with balanced accounts get an extra 50ml reward
You're not just selling a product. You're offering peace, confidence, beauty — bottled.

LET SCENT TELL YOUR STORY.. AND HELP YOUR CUSTOMERS TELL THEIRS.





on a Budget

Create a beautiful home, closet, and life — even if you're still building

In many homes across South Africa's townships, style lives in the details — the scatter cushions from the taxi rank, the perfectly steamed curtains, the Sunday outfit that turns heads, the creativity that makes a one-bedroom house feel like a palace. You don't need millions to live well. What you need is vision, confidence, and a few smart habits to bring your version of luxury to life.

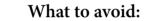
Kasi luxe isn't about copying the suburbs. It's about creating beauty where you are — on your budget, in your space, and with your own flair.

START WITH YOUR SPACE

Your home is your foundation. Whether it's a oneroom backyard flat or a two-bedroom RDP, how you care for it sets the tone for your life.

What works:

- Clean first, decorate second. Luxury starts with order. Sweep daily, wipe counters, wash curtains. A clean space instantly feels more expensive.
- Buy with intention. One good quality item (a proper mirror, a velvet scatter cushion, a thick throw) says more than ten cheap ones.
- Plants and scent go far. Add a pot plant or two (even fake ones) and use affordable air freshener or incense to lift the room.



- Clutter. Too much furniture or decor can make even a big space feel small.
- Following trends blindly. Choose colours and styles that make you feel calm and proud — not what Instagram says is "in.

DRESS THE PART

A luxe life starts in your wardrobe — not with the price tag, but with the presentation. You can dress like success while shopping at the taxi rank, Pep, or local tailors.

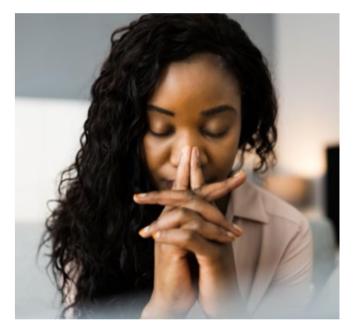
How to build a luxe look on a budget:

- Shop basics that mix well: black, white, neutrals. They look clean, mature, and can be repeated with different accessories.
- Invest in good undergarments. A strong foundation makes even simple clothes look polished.
- Add one "statement" item: a beautiful bag, gold hoops, a bold shoe.
- Repeat outfits proudly. Wealthy women rewear their clothes — with confidence.

Add Small Luxuries to Daily Life

- Luxury is not just for birthdays. It can be built into your everyday routines.
- Light a candle while you cook.
- Serve Sunday lunch on your best plates.
- Use a basket or tray to organise your table.
- Keep a small perfume near the door to spritz before you go out.





LIVE WITH GRATITUDE AND PURPOSE

True luxury isn't about things — it's about peace. A beautiful life starts with knowing who you are, and being proud of how far you've come.

"Better a little with the fear of the Lord than great wealth with turmoil." — Proverbs 15:16

Even if you're still building, you can enjoy where you are. Kasi luxe is not waiting for one day. It's claiming your joy today — through cleanliness, confidence, care, and contentment.

Quick Tips: Kasi Luxe Starter Guide

- Declutter one area this week start with your wardrobe or lounge
- Choose one item to upgrade: new curtains, a vase, or a handbag
- Find your signature scent a body spray or oil that feels like you
- Build a wardrobe of five outfits you feel proud in — and wear them often
- Speak kindly about your space, your body, and your life words build world

Luxury lives where love, order, and pride in your space meet. You don't need more — you need intention. Kasi luxe is already in your hands.



Inspired By

New & improved formula for a longer lasting scent

Inspired by world-renowned designer perfumes, TC INSPIRED BY is crafted using premium oils and expertly formulated bases - for a scent that lasts from day to night. Enjoy luxurious fragrance experiences, now made to linger longer - without the luxury price tag.

> Unleash your confident charm with TC Direct's Designer-Inspired Fragrances, crafted to embody your unique style and leave a memorable impression wherever you go.

ORIENTAL NOTES - VANILLA

30ml **FG001** Hypnotic Poison FG004 Angel

FG002 Lady Million FG006 Fantasy Britney

Spears

FG007 Be Delicious

FG016 J'adore

50_ml **HP08** Hypnotic Poison FL100 Black Opium FR008 Angel FR018 Beyoncé Heat

LM08 Lady Million

FR004 Fantasy Britney

Spears

FR011 Boss Woman

FR027 J'adore



50ml Fragrances

R259 each

30ml Fragrances **R169** each

FLORAL NOTES

FG003 Pleasures

FR003 Pleasures

FLORAL & ORIENTAL NOTES

FLORAL NOTES - FRUITY

RD08 Red Door FG005 Red Door FG008 Olympea FL101 Olympea FR015 Lady Mil FG009 Beautiful

FLORAL & CHYPRE NOTES

FG010 Issey Miyake FG011 Gucci Rush



TRY BEFORE YOU BUY

TC

FL101

15ml Fragrance Samples available for only R59 each.

LONG-LASTING

WEAR FOR UP

Special Introductory **Price only** R59 each **WAS R79** SAVE R20

TC

SA679 Hypnotic Poison - 15ml **SA689** J'adore - 15ml **SA680** Lady Million - 15ml **SA681** Olympea - 15ml SA682 Red Door - 15ml **SA683** Angel - 15ml

SA684 Fantasy - 15ml **SA685** Be Delicious - 15ml **SA686** Beautiful - 15ml **SA687** Issey Miyake - 15ml **SA688** Gucci Rush - 15ml

SA690 Black Opium - 15ml SA691 Boss Woman - 15ml **SA692** Lady Million Prive - 15ml **SA693** Narciso Rodriguez - 15ml SA694 Scandal - 15ml

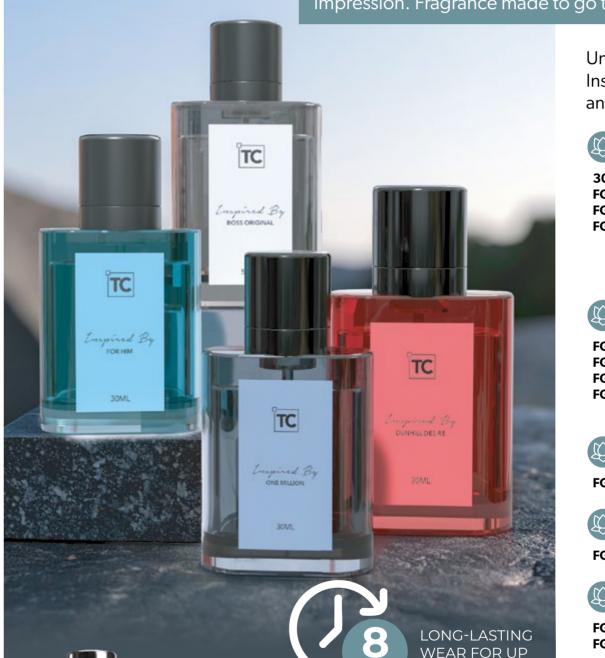
SA695 Alien - 15ml



Inspired By Same, RIÉCANCE.

New & improved formula for a longer lasting scent.

Unlock everyday confidence with TC Direct's Designer-Inspired Fragrances - crafted with premium oils and long-lasting bases to enhance your presence and leave a lasting impression. Fragrance made to go the distance - just like you.



Unleash your confident charm with TC Direct's Designer-Inspired Fragrances, crafted to embody your unique style and leave a memorable impression wherever you go.

ORIENTAL & WOODY NOTES

30ml FG503 Black XS FG507 Dunhill Desire FG515 Scandal

50ml FR204 Black XS FR208 Dunhill Desire FR209 Boss Scent FR211 1 Million Privé FR222 Scandal TZ08 Tsar

WOODY & AROMATIC NOTES

FG501 1 Million FG504 Invictus FG505 Tsar FG508 Bleu De Chanel

FM100 Invictus FR203 Bleu De Chanel FR224 Diesel Bad TZ08 Tsar WM08 1 Million

50ml Fragrances R259 each

30ml Fragrances

R169 each **WOODY & CHYPRE NOTES** FG506 Aramis Classic FR205 Aramis Classic

(IIII) FLORAL NOTES - AROMATIC

FG510 Ferrari Black FR207 Ferrari Black

FRESH NOTES **- GREEN**

FG502 Boss Original

BS08 Boss Original FG514 Dunhill Desire Blue FR221 Boss Orange





Special Introductory **Price only** R59 each **WAS R79** SAVE R20

TRY BEFORE YOU BUY

15ml Fragrance Samples available for only R59 each.

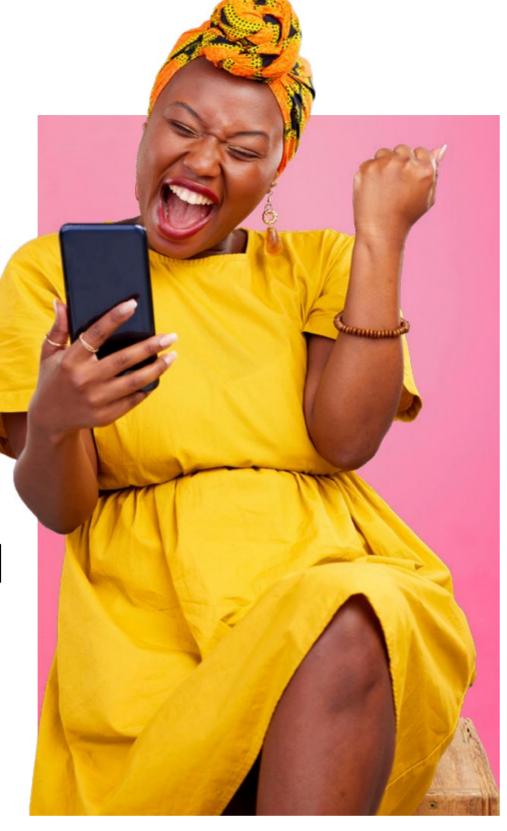
SA696 One Million - 15ml **SA697** Boss Original - 15ml **SA698** Dunhill Desire - 15ml **SA699** Black XS - 15ml **SA706** Invictus - 15ml **SA707** Tsar - 15ml **SA708** Aramis Classic - 15ml

SA709 Bleu de Chanel - 15ml **SA710** Ferrari Black- 15ml **SA711** Boss Orange - 15ml SA712 Scandal - 15ml **SA713** One Million Prive - 15ml SA714 Dunhill Desire Blue - 15ml **SA715** Diesel Bad - 15ml



Hom TABLE EMPIRE

BUILD YOUR BRAND, SELL SMARTER, AND GROW YOUR BUSINESS FROM WHATSAPP TO THE WORLD



Want to level up how you sell? Start by downloading WhatsApp Business, set up your profile with your name, trading hours, and a clean pic. Load your top products in the catalogue, use labels to track orders, and set quick replies for those "How much?" or "Do you deliver?" questions. Keep your Status fresh with daily posts, create broadcast lists for your loyal buyers, and always reply — even if it's just to say, "I'll check and get back to you." Don't flood people's phones or forward supplier messages without making it your own. Stay sharp, stay consistent. And if you ever feel stuck, there are easy WhatsApp Business guides online to help you step by step — no stress.

HOME DEMOS ARE STILL QUEEN

You don't need a shopping centre. You need your own space, clean stock, and a plan. A well-hosted product demo builds relationships, gets people talking, and moves product faster than any status update.

How to host it right:

- Keep it small: 5–10 people who are likely to buy or refer others.
- Make it personal. Offer light snacks, allow product testing, and keep the talk under 30
- Invite questions. Close confidently. Offer payment plans or stokvel-friendly pricing if it fits your market.

If your space isn't ideal, team up with a friend or neighbour. Partner with another seller — e.g. someone doing beauty or baked goods — and cross-sell to a wider circle.

TURN ONCE-OFF BUYERS INTO REGULARS

enjoy the body lotion?" or "Want me to let you know when the next stock lands?"

• Offer small loyalty perks: free delivery after 5 orders, early access to new stock, or a discount for referrals.

always the loudest or the flashiest. They're the ones

- Post daily, even if they're tired.
- Respond to messages even when they've made
- Show up to the work, even when they feel

"Do not despise these small beginnings, for the Lord rejoices to see the work begin." - Zechariah 4:10

You don't need everything perfect before you start. You just need to start — and stay consistent.

QUICK ACTION CHECKLIST — GET STARTED TODAY

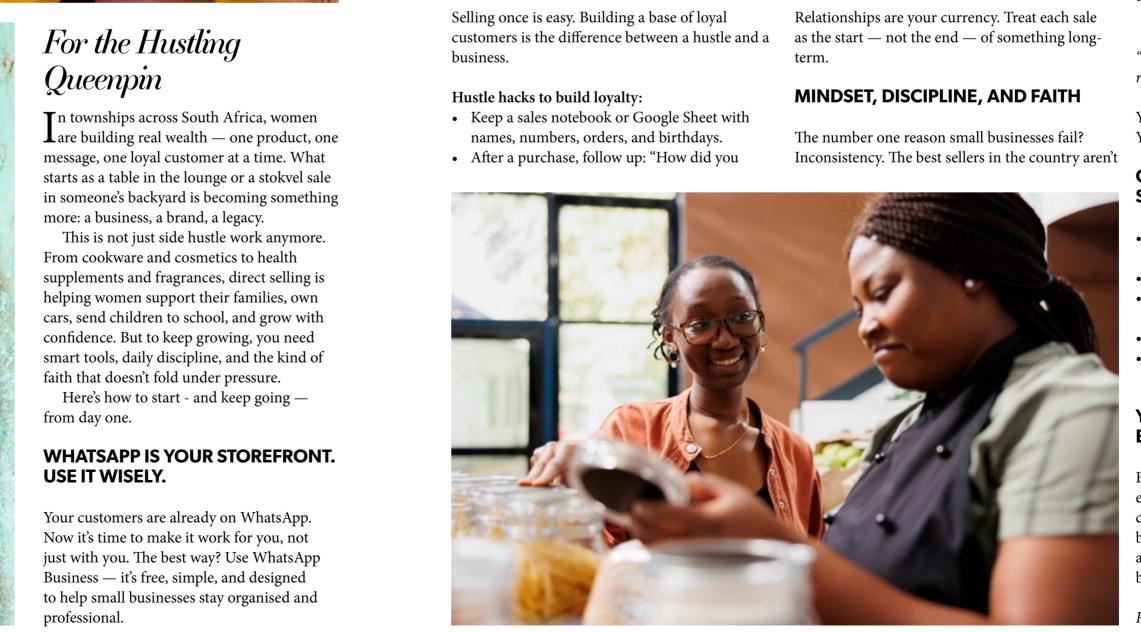
- Download WhatsApp Business and set up your
- Create your first product catalogue with pricing
- Post one product on your WhatsApp Status
- Label your last five customers in the app
- Set a 30-day goal: How much would you like to earn next month?

YOU'RE NOT JUST SELLING. YOU'RE **BUILDING.**

Every voice note you send, every sale you track, every prayer you say before a delivery — it counts. This is not just small business. This is your business. And when you sell smart, stay consistent, and keep the faith, there's no limit to what you can build.

From table to empire — it's all in your hands.







28

Fuel for the Little

Budget-Friendly Lunchbox Ideas That Feed the Mind, Body and Spirit

Your child doesn't just go to school to pass time — **I** they go to build a future. And that future needs fuel. But in a world of rising food prices and long days, packing a healthy, affordable, and appealing lunchbox can feel like one more burden. Don't worry — we've got

This isn't about being perfect. It's about being prepared. You can nourish your child's body and mind, even on a tight budget, using simple, locally loved ingredients that energise and protect growing bodies.

WHAT MAKES A SMART LUNCHBOX?

Think of the lunchbox as a toolbox for learning and growth. Every item you pack should offer one or more of the following:

- Energy for focus (carbs like brown bread, pap, rice cakes, or oats)
- Protein for strength (eggs, cheese, beans, peanut butter, chicken)
- Vitamins for immunity (fruit, raw veggies, smoothies)
- Good fats for brainpower (avocado, sunflower seeds, peanut butter)
- Hydration for clarity (water, rooibos tea, fruit-infused

You don't need fancy products. You need food that





Here are five real-life combos that balance nutrition, budget, and kid appeal - using ingredients you likely already have at home or can buy affordably at your local shop or spaza.



1. The Brain Booster Box

- Peanut butter and banana sandwich on brown
- Carrot sticks with a spoon of mayonnaise or peanut butter for dipping
- Rooibos tea in a reusable bottle

Why it works: Healthy fats and slow-release energy help improve focus and attention span. Parent tip: Mash the banana into the peanut butter for a smoother, more enjoyable filling.

2. The Energy Power Pack

- Leftover chicken or wors strips rolled into a roti or served with phuthu
- Cucumber slices with lemon and salt
- Frozen orange wedges in a small tub

Why it works: Protein and citrus together help maintain energy without sugar crashes. **Parent tip**: Freeze the fruit the night before to keep the lunchbox cool and refreshing.



SMART SWAPS FOR YOUR GROCERY BUDGET

Swap This	For This	Why It's Better		
White bread	Brown or seeded bread	Longer-lasting energy		
Flavoured juice	Rooibos tea or fruit-infused water	Less sugar, more hydration		
Chips/snacks	Popcorn or roasted seeds	Still crunchy, less processed		
Sweets/doughnuts	Sliced seasonal fruit	Boosts immunity and energy		



3. The Mini Mzansi Platter

- Hard-boiled egg, cheese cube and a handful of roasted chickpeas or nuts
- Sliced apple with a dash of cinnamon
- Tap water with a squeeze of lemon

Why it works: Protein, fruit and fibre - with no need for bread or sugar.

Parent tip: Chickpeas can be roasted with a little oil and spice for a crunchy, affordable snack.

4. The Sweet & Savoury Combo

- · Small vetkoek filled with curried mince or chakalaka beans
- Small bunch of grapes or a guava
- Iced rooibos with mint

Why it works: A balanced mix of carbs and protein keeps kids satisfied till the end of the school day.

Parent tip: Use leftover mince from supper for a quick morning pack-up.

5. The Strong Bones Special

- Maize meal muffins with grated cheese inside
- Boiled beetroot cubes with vinegar
- Homemade smoothie (banana, peanut butter, oats, milk or yoghurt)

Why it works: Calcium, iron, and fibre in one. This combo supports bone development and digestion.

Parent tip: Make a batch of muffins over the weekend and freeze for the week ahead.

YOUR ROLE AS PROVIDER

When we pack lunch, we're not just feeding the stomach - we're feeding potential.

A child who eats well learns better, listens longer, and laughs more. That's the kind of growth we pray for. That's the kind of care we offer.

You don't need to spend hundreds at the store to give your child the best. You just need a plan, a little prep - and a lot of love.

CALL TO ACTION:

THIS WEEK, TRY JUST ONE OF THESE COMBOS. THEN SHARE YOUR OWN IDEAS WITH YOUR SCHOOL WHATSAPP GROUP OR STOKVEL SISTERS. WE'RE NOT JUST FEEDING KIDS — WE'RE RAISING LEADERS.

STYLISH TC WARE Lunch in Rose



BREAKING **OFFER**

Buy a Rose Lunch Box 1.2Lt and Water Bottle **1.1Lt for only R179**

BG365

Lunchbox 1,2Lt + Water Bottle 1,1Lt Rose

WAS R249 R179

SAVE R70

SAVE **R70**







PS218 Bowl With Lid 14Lt - Cherry

 $R399_{\,\text{each}}$







LEAK PROOF FRESHNESS SEAL SEAL



TC WARE

New FOOD STEAMER ACCESSORY

NEW

PHAMBILI MAGAZINE

The TC Food Steamer Accessory effortlessly cooks rice, pap, samp, and dumplings in a microwave. Enjoy hasslefree preparation of your family's favourite starches.

THE TC FOOD STEAMER ACCESSORY

WORKS WITH ALL 2.5LT BOWLS

Complete your steamer

The TC Food Steamer Accessory can be used to cook any of the following: TRADITIONAL GRAINS

- Samp Achieve perfectly tender dried corn kernels every time
- Pap Smooth, lump-free pap with consistent texture
- Sorghum Nutritious ancient grain cooked to perfection

- Couscous Light, fluffy North African grain
- Steel-Cut Oats Creamy breakfast porridge

1. PS214 **Bowl With Lid**

2. PS202 Bowl With Lid 2.5Lt - Teal

2.5Lt - Cherry

3. PS208

Bowl With Lid 2.5Lt - Coral

WAS R139

SAVE R30

BOWL WITH LID 1.25LT PS200 Teal PS212 Cherry

WAS R89

SAVE R10

BOWL WITH LID 5LT PS204 Teal PS216 Cherry

WAS R269

SAVE R70



Hamiv Missing Starts At Home

Small habits. Big protection.

Tn our households, the real healthcare system **L**begins — not with medicine, but with habits. Whether it's keeping things clean or noticing the quiet signs of illness, your home is the first line of defence. You don't need expensive treatments to stay healthy. You need awareness, routine, and family care.

CLEAN HABITS, SAFE HOME

Good hygiene is more than just being tidy — it's how we protect our families. Germs spread fast, especially in shared spaces, but small daily actions can prevent sickness.

Make it a routine:

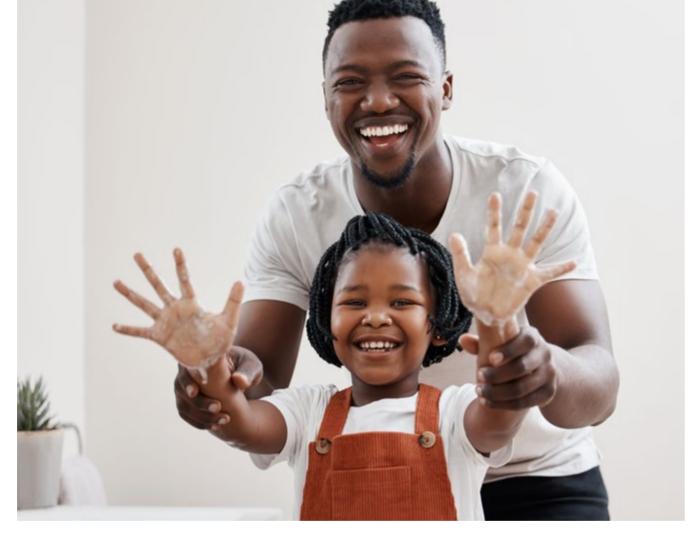
- Wash hands before meals and after the toilet
- Bathe before bed

34

- Wipe kitchen counters and shared surfaces
- Keep cloths, soap, and water within reach • Teach children to value a clean body and space

When a home is clean, children thrive. When hygiene is a habit, illness stays away.





KNOW THE SILENT SIGNS

Diabetes and high blood pressure are some of the biggest health risks in our communities. The problem? Many people don't know they have them. These illnesses often come with no pain just quiet warning signs.

Watch for signs of diabetes:

- Constant thirst
- Urinating often
- Unexplained weight changes
- Slow-healing cuts
- Numbness in hands or feet
- Tiredness that doesn't go away

Watch for signs of high blood pressure:

- Headaches or blurry vision
- Dizziness or chest pain Nosebleeds
- Shortness of breath
- Fatigue or confusion

Don't wait for an emergency. Visit your local clinic or pharmacy for a simple blood pressure and sugar test — especially if these conditions run in your

PREVENTION IS POWER

You can lower your family's risk with a few simple

- · Cook with less salt, sugar, and oil
- Drink water more often than sugary drinks
- Move your body daily walking, dancing, or chores all count
- Rest when you're tired stress raises blood
- Take your medication if prescribed, and go for
- Talk to your children early about healthy living

Your home is your first clinic. Care for it. Watch your body. Teach your children. Stay strong

Fit Right Where You Are

Home fitness hacks for when the streets aren't safe, the gym's too far, or your energy's just low

Come people can jog through parks or hit a gym after work. But for many Of us, that's just not reality. There's no nearby gym. The streets aren't always safe. And after a long day of cooking, hustling, and cleaning, there's little time or space left.

Still, that doesn't mean you can't move your body, build strength, or feel good in your skin. You just have to start where you are - in the kitchen, the yard, the passage, or next to your bed. Movement is medicine. And with simple, free tools, you can build a routine that fits your life — no gym, no

Here are real-life, no-excuse hacks that help you move more and feel stronger - no matter where you live or what your day looks like.

4. BREATHE YOUR WAY **TO CALM**

Fitness is also mental. Search "Breathing Exercises for Stress" or "Beginner Breathwork" for guided routines that help you reset your mood and lower anxiety. Just five minutes can make a difference - especially before bed or after a hard day.

5. USE YOUR PHONE LIKE A COACH

Search what you need on YouTube:

• "Beginner home

moms"

- workout, no equipment" "Quick fitness for busy
- "Low impact exercise for older people"

Free videos, real results. All you need is Wi-Fi or



1. WALL PILATES: YOUR WALL IS **YOUR GYM**

You don't need a mat or studio — just a clean wall. Search "Wall Pilates for Beginners" on YouTube for 10-minute routines that stretch, strengthen, and improve your posture. It's low-impact but powerful, and perfect for small spaces.

2. DANCE TO SLIM, NOT JUST **FOR FUN**

Turn up amapiano, gospel, or your favourite throwbacks and move. That's cardio. Look up "Dance Workouts" or "Zumba at Home" and turn your lounge into a fitness session. You'll sweat, smile, and slim down at the same time.



6. STRETCH WHILE YOU SWEEP

Don't just mop — make it a stretch session. Reach longer with each stroke. Bend your knees deeper. Stand tall. You're cleaning and training your body at the same time.



7. PICK UP WITH PURPOSE

Next time you lift a heavy bag, basket or bucket, bend at the knees, keep your back straight, and rise slowly. It's a mini squat with real-world benefits.

8. BRUSH-AND-SQUAT CHALLENGE

While brushing your teeth, do 10 bodyweight squats. It takes two minutes, works your legs and glutes, and doesn't need extra time in your day.

9. LOUNGE **LUNGES**

During ad breaks, while on a call, or waiting for your rice to cook lunge across your lounge. Take slow, steady steps and focus on form.

35

No Excuses, Just Options

You don't have to be perfect. You just have to begin. Whether it's dancing with your kids, stretching before bed, or doing squats while the kettle boils — your body deserves the care.

Start small. Stay consistent. And keep it moving.

While the tea brews or your pap simmers,

• 10 squats using the counter for balance

Quick, easy, and your body will thank you.

3. 5-MINUTE KITCHEN

• March in place for 2 minutes

• 10 arm circles forward and back

WORKOUTS

do this quick set:

• 20 high knees



BE SMART. EAT SMART.

Make the Switch to Canola!

Our B-well Canola Oil is proudly made in South Africa from homegrown, 100% GMO-free canola seed. It's naturally cholesterol-free, rich in healthy fats, and contains just 7% saturated fat — the lowest among common cooking oils.

Endorsed by the Heart and Stroke Foundation South Africa and one of the few oils to carry the CANSA Smart Choice seal, B-well Canola Oil is very high in omega-3 — an essential fatty acid your body can only get through diet. Research shows that plant-based omega-3 fatty acids, like those in canola oil, may help protect against heart disease, reduce inflammation, and promote heart health by thinning the blood.







www.bwellfoods.co.za



SAY HELLO TO SA'S





- **Unlimited Calls & Texts.**
- Month 2 For Free.
- No Contracts.
- **Keep Your Number.**

Sign up at melonmobile.co.za



or over WhatsApp on 068 605 7777



TRY ME - I'M NEW!



Khuskhus



AVAILABLE AT SHOPRITE, CHECKERS, PICK 'N PAY, SPAR, MAKRO, DEVLAND AND OTHER C&C STORES

Look for me in the rice | noodles | pasta section





