



Household Code DMYP04

## Household Information

<b>Area Type</b>	Peri-Rural	<b>First Interview Date</b>	03 December 2003
<b>Report Area</b>	Diepsloot	<b>Last Interview Date</b>	08 December 2004
<b>Dwelling Type</b>	Settlement Shack		

## Household Members

### Adults

Relationship	Gender	Age	Employment	Education	Date Joined	Date Left
Resident Head	M	29	Self employed	Grade 12	11/10/2003	Has not left

### School-Going Children

None

## Description

Simon\* is a 29 year old man from KwaZulu Natal living in a shack in Diepsloot. Simon has been running a car wash business from home for the past 2-3 years, after he lost his job. This business has been very successful. He employs three people to help him with the work. He hopes that he can expand the business next year by buying vacuum cleaners. His area of Diepsloot is only getting electricity in early 2005 – so this hasn't been a step that he's been able to take so far. Despite his successful business, Simon does not have a bank account. All year, he kept saying that he knew he should keep the money in the bank, but he never managed to get there to open an account. Simon therefore tends to turnover over a large amount of money saving in the house. Midway through the year, he started a stokvel with three friends because he needed to save money to give to his mother in KwaZulu Natal for a traditional feast. He has lent out money to other friends and relatives (three times over the study year), but never takes loans from anyone else.

\*Names have been changed

## Living Conditions

Adult Meals per day	2
Child Meals per day	0
Days per week going to bed hungry	0
Source of water	Piped water on site/yard
Source of outgoing phone	Cell phone (owned by household)

## Residence and Tenure

Number of rooms	3
Condition of rooms	Reasonable
Type of toilet	Flush toilet
Year moved to dwelling	2001
Permanent home	Permanently
Another home	No

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## Net Worth

## ASSETS

<b>Financial Assets</b>	<b>Start of Survey</b>	<b>End of Survey</b>
Bank Account	R 0.00	R 0.00
One on One - Lending	R 0.00	R 0.00
Savings-in-house	R 220.00	R 15,362.00
Umgalelo - Saving Club	R 0.00	R 0.00
Using Money Guard	R 0.00	R 2,800.00
<b>Total Financial Assets</b>	<b><u>220</u></b>	<b><u>18162</u></b>
<b>Physical Assets</b>		
Appliances And Electronics	R 1,020.00	R 120.00
Furniture	R 3,500.00	R 3,500.00
Housing	R 9,000.00	R 9,000.00
Other	R 50.00	R 50.00
<b>Total Physical Assets</b>	<b><u>13570</u></b>	<b><u>12670</u></b>
<b>Cash on Hand</b>		
<b>Total Cash on Hand</b>	<b><u>90</u></b>	<b><u>17</u></b>
<b><u>Total Assets</u></b>	<b><u>13880</u></b>	<b><u>30849</u></b>

## LIABILITIES

<b>Financial Liabilities</b>		
Credit (Account)	R 0.00	R 0.00
<b>Total Financial Liabilities</b>	<b><u>R 0.00</u></b>	<b><u>R 0.00</u></b>
<b><u>Total Liabilities</u></b>	<b><u>R 0.00</u></b>	<b><u>R 0.00</u></b>

**Net Worth (Assets - Liabilities)****R 13,880.00****R 30,849.00**

End of survey bank account balances include remittances and wages received shortly before the end of the study. Therefore the bank account balance does not necessarily reflect amounts accumulated by respondents.

Pension balances at the beginning of the study was estimated based on date contributions started and the current contribution amount. No capital appreciation was assumed.

A negative Umgalelo – Saving Club balance reflects a rotating arrangement where the respondent has received more cash than they paid in by the end of the study.

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## Typical Monthly Income and Expenditure

<b>Business Profits</b>	<u>Average per month</u>	<u>% of Income</u>
Business Expenses	R 311.92	12
Business Inventory	R 53.84	2
Business Wages	R 1,019.22	10
Business Revenues	R 4,275.35	13
<b>Total Business Profit Income</b>	<b>R 2,890.00</b>	<b>97.1%</b>

**Income**

Remittances Received	R 85.71	2.9%
<b>Total Non-Business Income</b>	<b>R 85.71</b>	<b>2.9%</b>

**Total Income**

<b>R 2,975.71</b>	<b>100%</b>
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**Expenditure**

	<u>Average per month</u>	<u>% of Expenditure</u>
Beer, wine, spirits	R 24.16	1.9%
Cell phone (rental, airtime)	R 78.86	6.1%
Clothing - Not for school	R 74.03	5.7%
Doctor, dentist, nurses, clinic	R 5.84	0.5%
Electricity	R 0.31	0.0%
Entertainment (cinema, etc)	R 27.66	2.1%
Food	R 419.21	32.5%
Household Products	R 46.68	3.6%
Newspapers, stationary etc	R 8.66	0.7%
Other Energy Forms	R 53.63	4.2%
Outside Phone	R 5.45	0.4%
Own Vehicle Fuel	R 3.90	0.3%
Remittances Given	R 264.94	20.5%
School fees-tertiary school	R 37.79	2.9%
Traditional Feast / Initiation	R 109.09	8.4%
Transport to Shopping	R 15.58	1.2%
Transport to Work	R 33.66	2.6%
Travel (Far distance)	R 81.82	6.3%

**Total Expenditure**

**R 1,291.26**

**100%**

The above tables are for a "typical" month which requires an abstraction from actual data. Average per month is equal to total for time interviewed divided by number of months interviewed. This calculation assumes that large expenditures (such as clothing or school fees) are distributed evenly throughout the year.

Note that income may not equal expenditure as financial expenditures and incomes are considered separately.

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## Financial Instrument Usage

### Transaction Accounts

<u>Type of Financial Instrument</u>	<u>Type of Cashflow</u>	<u>No. of Instruments</u>	<u>Monthly Average</u>	<u>% of Total Turnover</u>
Savings-in-house	Take Money	1	R 2,139.90	39%
Savings-in-house	Put Money In	1	R 3,329.92	61%
<b>Total Average Turnover</b>			<b>R 5,469.82</b>	<b>100%</b>

### Insurance

None

### Informal Savings

<u>Type of Financial Instrument</u>	<u>No. of Instruments</u>	<u>Monthly Average</u>	<u>% of Total Pay in</u>
Umgalelo - Saving Club	1	R 70.13	32%
Using Money Guard	1	R 148.05	68%
<b>Total Average Pay in</b>		<b>R 218.18</b>	<b>100%</b>

### Formal Savings

None

### Credit

<u>Type of Financial Instrument</u>	<u>No. of Instruments</u>	<u>Monthly Average</u>	<u>% of Payment</u>
Credit (Account)	1	R 29.61	100%
<b>Total Average Payment</b>		<b>R 29.61</b>	<b>100%</b>

### Providing Financial Service

<u>Type of Financial Instrument</u>	<u>No. of Instruments</u>	<u>Monthly Average</u>	<u>% of Total Given</u>
One on One - Lending	3	R 70.13	100%
<b>Total Average Given</b>		<b>R 70.13</b>	<b>100%</b>

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**Major Events**

<u>Event</u>	<u>Event Date</u>	<u>Cost</u>	<u>Main Strategy</u>
Traditional Feast	14/11/2004	R 400.00	Use savings
Traditional Feast	24/09/2004	R 1,000.00	Use savings
Theft of property	29/11/2003	R 900.00	Take from income