

Savings Month

July 2026



Save what you can
-your future depends
on it - **ASISA**
Savings Month



School Holidays:
Keeping Children
Safe at Home and
Supporting **Mental**
Health



True success
is measured not only
by what you earn,
but by **the lives you**
impact



Let's not forget,
focus on **Youth**
Unemployment!



Is this the education
the youth of **1976**
fought for?



Yo School
Magazine

INVEST TODAY.
EMPOWER
TOMORROW.





In South Africa, the month of **JULY** every year, is recognized as Savings Month, it is important for parents to teach their children about saving and to encourage a savings culture as early as possible.

Instilling saving habits from an early age will serve children well for the future. Although tricky – the idea of ‘putting money away to pay for something or even save for a goal whether big or small’ can be tough for an eight-year-old to understand – with a little help, and

some fun games and tools, they can be well on their way to saving.

Words of Wisdom for the Matric Class of 2026:

Term 3, have fun a bit, it’s your Matric Dance, but pass your preliminary examinations, all the marks count,

Term 4, Write your examinations and pass! Do away with peer pressure; choose the learners you want to associate with, peer pressure will not get the work done!!!

Yo School Magazine wishes the Matric Class of 2026 all the best with the Preliminary examinations, DO GOOD! #MarksMustRise

Enjoy the read, give us feedback on our latest issue, I am Mzukona Mantshontsho, Call or WhatsApp: +27 73 855 0700, email: mzukona@nyakaza.org.za



Save what you can – your future depends on it



Your hard-earned money disappears long before month-end and saving for something meaningful just never seems possible. Rather than worry about what seems like just another financial burden, you put off saving until, one day, you earn more.

But let's be honest: more money often leads to lifestyle changes, resulting in higher expenses and still no savings.

Saving is not about waiting for a higher income. It is about developing a habit of setting money aside regularly, even in small amounts, to help build a more secure future.

This Savings Month, the Association for Saving and Investment South Africa (ASISA) is challenging you to save what you can, because your future depends on it.

Saving for your future

You need to save for two main reasons. First, life is unpredictable. A small emergency fund can help you pay for unexpected medical costs, replace something that has broken, or cover school expenses without turning to expensive debt.

The second reason is to put money away for retirement. The more you have saved for your retirement, the more independent you can be because you won't have to rely on your family to help you out. A nest egg in your old age will also enable you to enjoy a more comfortable retirement.

It is less about how much you save and more about making saving a regular habit. Saving R20 or R50 regularly may not seem like much today, but consistently putting something aside helps to build your savings over time. If you leave your savings for some time, the savings you set aside can benefit from compound growth, which means you will earn interest on interest.

This Savings Month, challenge yourself to save what you can by busting the following myths:

Myth 1: "Starting when I earn more is early enough."

Instead of waiting for the perfect time, start with a small amount you can manage. Even a small amount saved every payday helps create the habit. Arrange for the small amount to be automatically deducted from your everyday account and transferred to your savings account on payday. Your savings should be held in a fixed deposit account to prevent easy access.

Savings tip: Choose one expense you can reduce slightly this month - a cold drink at lunch or takeaways on Friday night - and move that money into a separate savings account.

Myth 2: "Saving small amounts isn't worth it."

Many people think saving only works if you can put away lots of money every month. But every successful saver started somewhere.

Once you start, even with small amounts, your confidence grows, and you save more and more. When extra money comes your way, such as a stokvel payout or a work bonus, you can add more to your savings. But don't overlook the power of small amounts saved regularly. Over time, they can make a meaningful difference.

The important thing is consistency, not perfection.

Savings tip: When you save towards a goal, it makes it easier to save consistently. Set up a separate account and name it something meaningful like "Emergency Fund" or "School fees". Many people are often more motivated to save when they know exactly what they are saving for.

Myth 3: "Dipping into my retirement fund's savings pot is not a big deal."

If you are lucky enough to have a retirement fund, you are already saving. But dipping into the savings portion of your retirement fund once a year drastically reduces what you will have available in your old age.

Even if you can replace the money taken from the savings pot in the future, you lose out on the compound growth. The more you take out of your savings pot every year, the less you will have at retirement when you are likely to need it most.

Also, remember that withdrawals from your savings pot are taxed and attract an administration fee.

Savings tip: Aim to build up an emergency savings fund, even if you start small. Instead of having to dip into your retirement savings for every unexpected expense,

you can use the money in your emergency fund. This way, you allow your retirement savings to continue growing while avoiding taxes and fees.

Save what you can

You do not need to save perfectly. Some months will be harder than others, and that's okay.

What matters is creating the habit of putting something aside whenever you can. Small, regular savings today can give you more choices, more security and greater peace of mind tomorrow.

This Savings Month, don't focus on how much you can save. Focus on getting started.

Save what you can – your future depends on it.

This content is brought to you by the Association for Savings and Investment South Africa (ASISA) as part of its Savings Month education initiative to help more South Africans #SaveWhatYouCan.



ASISA
Association for Savings & Investment South Africa

Myth:
Starting when I earn more is early enough.

Reality:
Start with what you can this **Savings Month.**

#SavingsMonth #SaveWhatYouCan #FinancialWellbeing #MoneyMatters



ASISA

A comfortable retirement doesn't happen by accident. **Save what you can today.**

#SavingsMonth #SaveWhatYouCan #FinancialWellbeing #MoneyMatters

Young People and the culture of **SAVING!**



South Africa has one of the lowest savings rates in the world. The **GIBS Savings Index** shows that in the last 20 years, the savings rate in South Africa has steadily declined and is now sitting at 16.3%.

This is also exacerbated due to the impact of unemployment, sitting at 32.7%, which has placed many individuals and families under financial stress, making it hard to traditionally save the little that they could.

Are you surprised that we are battling with Saving as a Nation?

It does not come as a surprise that South Africans are finding it hard to save because according to Stats SA 49, 2% of the adult population lives below the poverty line. This means that most people in our country cannot afford to save and often go to bed hungry. Other contributing factors are poor spending habits, lack of financial education and impulsive buying.

Where do we start with children, how do we introduce the subject and how early in their lives?

It is important for parents to teach their children about saving and to encourage a savings culture as early as possible. Instilling saving habits from an early age will serve children well for the future. Although tricky – the idea of ‘putting money away to pay for something or even save for a goal whether big or small’ can be tough for an eight-year-old to understand – with a little help, and some fun games and tools, they can be well on their way to saving. Try these simple tips:

- **Drawing a picture to explain the concept**

To create a culture of saving, start by finding something your child wants or needs. Explain to him or her that this item isn't for free and that they need to work to earn money to buy the things that they want. Together, find out how much the item costs and how long your child will need to save his or her pocket money to get it. A savings chart can help your little ones keep track. Every time they get their pocket money, or chore money, they can tick a box on the chart. This shows them how much money they've saved and how much they'll still need to, to get the thing they want.

- **Upgrade the piggy bank**

Piggy Banks have been a fun way for kids to save, because they can't open it for a certain period of time – building that anticipation pushes them to keep saving until it is full and heavy. If you want to upgrade to a safer option, consider contacting your bank for some options that kids can use to save their money – Standard Bank offers (sum) 1 bank account is ideal for kids 16 years and younger. This account teaches kids to become financially savvy by giving them an option to send mom or dad requests for data, airtime or spending money; they can learn how to earn money for doing their chores at home with help from the app; they can start saving for the stuff they want with free transfers to a savings account and they can get 250MB or R25 airtime for free every month.

- **Make saving fun**

Rewarding your children when they reach a saving milestone can encourage them to continue earning and saving their money. Don't forget to do your bit, saving with your children can help show them just how fun and cool saving really is, as you reach new savings goals together, and reap the rewards.

Practical examples of savings options for young people?

The first step is to decide whether it's a the long-term or short-term. Once a decision has been made, it becomes easier to select an appropriate savings vehicle. There are various tools available to youth to help them bolster their savings.

For **short term goals** such as setting up an emergency fund, or paying off debt, a simple savings account does the job; this offers flexibility when to access the funds when there's a need. These accounts seldom have a minimum monthly income requirement and have no penalty fees when withdrawing from the account. Most banks will offer a savings account with an interest rate that increases in relation to the balance.

For **medium-term goals** such as the purchase of a car, a notice account can be used. A notice account is essentially a savings account which requires a notice period for withdrawals. The interest rate is often higher on notice accounts. This is a brilliant way to avoid making rash decisions or “passion” purchases.

For **long-term goals**, like retirement or education funding, it is advisable to consider an investment account that does not allow access to the fund before a pre-set period. For this, a **Tax-Free Savings Account** is perfect - while this savings structure allows withdrawals at any time, one needs to stay invested for the long term to truly reap the rewards. The idea is that the investment vehicle is used to invest for an extended period in order to benefit from the magic of compounding interest.

Final Call to Action

Register Before the Election is Proclaimed

**Register online 24/7**
registertovote.elections.org.za

OR

**Register at your
voting station**
on the final registration
weekend:



Contact Centre 0800 11 8000
SMSing their ID number to 32810
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**Every REGISTRATION Counts.
Every VOTER Matters.**



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School Holidays: Keeping Children Safe at Home and Supporting Mental Health



By Roshni Parbhoo-Seetha (SADG Program Manager: Education)

School holidays are often a time of excitement, relaxation, and fun. They provide children and teenagers with an opportunity to rest from the pressures of school, exams, homework, and extracurricular activities. However, holidays can also bring new challenges for families. Changes in routine, increased time at home, loneliness, boredom, family conflict, or being left home alone can affect a young person's safety and Mental Health.

As parents, guardians, and caregivers, creating a safe environment goes beyond locking doors and setting rules. It also means checking in on your child's Mental Health and ensuring they know they are supported, valued, and never alone.

Emotional Safety is just as important as Physical Safety

Children and teenagers thrive on routine, connection, and feeling secure. During the holidays, many of these routines change. While some children enjoy the freedom, others may struggle with the lack of structure or miss their friends, teachers, and the support they receive at school.

For some young people, school is a place where they feel safe, connected, and supported. During the holidays they may feel isolated, particularly if parents or caregivers are working long hours or if they are spending much of the day alone.

Parents and caregivers can support their children's Mental Health by:

- Keeping a regular routine for meals, sleep, and daily activities where possible.

- Spending quality time together, even if it is only 10–20 minutes of uninterrupted conversation each day.
- Encouraging children to stay engaged in meaningful activities that suit their environment and available resources, such as helping with household responsibilities, reading, drawing, storytelling, listening to music, or spending time with trusted family members.
- Taking an interest in what children are watching, playing, or doing online if they have access to phones or other devices.
- Talking openly about emotions and reminding children that all feelings are normal and okay to talk about.

One simple question each day can make a meaningful difference:

"How are you really doing today?"

Sometimes children don't need solutions; they simply need someone who will listen without interrupting or judging.

Supporting Families Where They Are

Every family is different. During the school holidays, many parents and caregivers continue working and may not have the option of staying at home. Some children spend their days with grandparents, older siblings, neighbours, or extended family, while others may be at home on their own for parts of the day.

Many families may also face additional challenges such as limited access to safe recreational spaces, reliable electricity, internet, or organised holiday activities. These realities do not mean children cannot enjoy a safe and meaningful holiday.

Children do not need expensive outings or constant entertainment. What they need most is to know there is an adult who cares about them, listens to them, and checks in on how they are feeling. A phone call during the day, sharing a meal together, asking about their day, or simply spending a few minutes talking before bedtime can strengthen a child's sense of safety, belonging, and emotional wellbeing.

When Children Are Left Home Alone

Many parents do not have the option of staying home during the holidays. If children are old enough and responsible enough to be left alone, preparation is essential.

Before leaving home, ensure they:

- Know how to contact you and another trusted adult.
- Have emergency contact numbers displayed where they can easily find them.
- Know what to do in an emergency.

- Understand the rules about answering the door and speaking to strangers.
- Know which neighbours or nearby family members they can approach if they need help.
- Feel comfortable contacting you if they are feeling anxious, lonely, or unsafe.

If possible, check in during the day with a phone call or message. Even a brief conversation can reassure children that someone is thinking about them and is available if they need support.

Hosting Other Children during the Holidays

When children invite friends over, the responsibility extends beyond providing snacks and entertainment. Host families play an important role in creating a safe and respectful environment.

Parents and caregivers should:

- Know who is visiting and have contact details for their parents or guardians.
- Set clear expectations about respectful behaviour before the visit begins.
- Ensure children know which areas of the home are appropriate for play.
- Secure medications, alcohol, cleaning products, sharp objects, and other potentially dangerous items.
- Supervise appropriately while still allowing children age-appropriate independence.
- Encourage kindness, inclusion, and respect so every child feels welcome.

Talk About Personal Safety

School holidays provide a good opportunity to have age-appropriate conversations about personal safety.

Children should know:

- They have the right to say "no" if someone makes them feel uncomfortable.
- Safe adults will never ask them to keep secrets about touching or inappropriate behaviour.
- They should tell a trusted adult immediately if they feel unsafe, frightened, threatened, or pressured.
- It is always okay to ask for help.

Protecting Children Online

Many children spend more time using phones, televisions, gaming devices, or social media during the holidays, while others may have limited or no access to technology.

Recognising When a Child May Be Struggling

Look out for changes in mood, sleep, appetite, withdrawal, anxiety, hopelessness, or loss of interest in activities. These changes do not always mean a child has a Mental Health condition, but they may indicate that the child needs support.

Build Connection Every Day

Research consistently shows that feeling connected to caring adults is one of the strongest protective factors for positive Mental Health. Connection does not have to cost money. A shared meal, conversation, story, prayer, or simply listening can make a lasting difference.

Talk About Mental Health

Mental Health should be discussed as naturally as physical health. Let children know it is okay to ask for help and that they never have to face difficult feelings alone.

Know When to Reach Out for Help

If a child appears persistently sad, anxious, withdrawn, overwhelmed, or begins talking about hopelessness, self-harm, or suicide, take these concerns seriously and seek professional Mental Health support as soon as possible.

A Safe Holiday Starts With Feeling Seen

Wherever you live, children benefit from feeling loved, heard, and supported. Every conversation, every check-in, and every moment spent listening helps build resilience.

If you are concerned about your child's Mental Health or emotional wellbeing, remember that support is available. The South African Depression and Anxiety Group (SADAG) offer free Mental Health information, support, and referrals. Call 0800 567 567 to speak to a trained counsellor or access SADAG's free Mental Health resources.

Do not wait until everything is perfect before you begin



LUNGILE FAITH DLAMINI launched *Let it Flow* on Friday 19 June 2026: *Let it Flow*'s goal is to equip people with tools they can apply in their everyday lives, helping them move from surviving to thriving. This will be done through her coaching platform and speaking engagements.

I recently spoke to Lungile Dlamini about her Book, her personal, professional and entrepreneurial journey thus far.

Tell us about your early life to your role today

My early years laid the foundation for a lifelong commitment to learning, curiosity and personal growth. From a young age, I enjoyed learning and was motivated by the belief that knowledge could create opportunities, not only for personal advancement

but also to make a meaningful contribution to society. This belief was informed by my grandparents who raised me.

My formal academic journey began in the sciences, where I pursued a qualification in Food Science. That experience equipped me with analytical thinking, problem-solving skills and an appreciation for research and evidence-based decision-making. While I valued the scientific discipline, I soon realised that my greatest passion lay in understanding people. Understanding what motivates people, how they grow and how they can be empowered to reach their full potential.

This realisation inspired me to continue my education in areas aligned with human development. Over the years, I pursued further professional qualifications in Psychology, Life Coaching, Leadership Development and Change Management, broadening my expertise beyond technical knowledge to include the human side of leadership and organisational success.

Every stage of my educational journey has contributed to the professional I am today. My scientific background taught me to think critically, while my studies in psychology and coaching deepened my understanding of human behaviour, emotional intelligence and the importance of self-leadership. Together, these disciplines have enabled me to support individuals and organisations in navigating change, developing leaders and creating environments where people can thrive.

I see my education not as a series of separate qualifications but as a continuous journey of growth. Each experience has prepared me for the next; reinforcing my belief that learning never ends. It is this commitment to lifelong learning that continues to shape my work as a coach, human resources practitioner and recently the author of *Let It Flow*.

What are the most critical resources for your successful leadership?

As a leader, a clear sense of purpose provides direction for my coaching, people development and public engagements. This meant I needed to have a compelling mission, clear personal and professional goals and a vision for the impact I want to make. The purpose keeps me focused and motivates others to embrace meaningful change.

As a leader and coach, my greatest resource is my authenticity. People are more likely to trust and follow someone whose life reflects the principles they teach. Therefore, I had to make sure I live my values, lead by example and consistency between my words and actions are important, humility and transparency. An authentic leader creates credibility and lasting influence.

Helping others navigate life's challenges required me to be emotionally aware and be empathetic. This meant I needed to be self-aware, be able to manage myself and be an active listener. Continuous learning keeps my guidance relevant and impactful.

I had to work on my communication skills as well to make sure that any message is sent through and follow someone whose life reflects the principles they teach. Therefore, I had to make sure I live my values, lead by example and consistency.

What can we expect from you going forward since you started writing this book?

My goal is to equip people with tools they can apply in their everyday lives, helping them move from surviving to thriving. This will be possible be done through my coaching platform and speaking engagements.

I hope to remain authentic and accessible. I want everything I do whether through writing, coaching or public speaking to remind people that no matter where they are in their journey, there is always hope, there is always room for growth and it is never too late to become the person they were created to be.

What are your words of advice for young people, particularly women to take that first step and start community projects or small businesses?

My advice to young people, especially women, is simple: do not wait until everything is perfect before you begin. Start where you are, with what you have and trust that every small step will lead you closer to your vision. Many successful community projects and businesses began with one person who was willing to take a chance, solve a problem or serve others in a meaningful way.

Believe in your abilities, even when others may not yet see your potential. Confidence does not always come before action; it often grows because you take action. Be willing to learn, make mistakes and keep improving. Every challenge you face is an opportunity to build resilience, wisdom and character.

Do not be afraid to ask for help. Seek mentors, build relationships with people who inspire you and surround yourself with those who encourage your growth. Success is rarely achieved alone. It is strengthened through collaboration and community.

Most importantly, let your purpose guide you rather than your fear. If your idea has the potential to improve someone's life, create opportunities or bring hope to your community, then it is worth pursuing. Your background, age or circumstances do not determine your future.

As women, we have unique gifts, perspectives and strengths that the world needs. Never underestimate the impact you can make by taking that first step. Your dream may begin small but with faith, consistency and perseverance, it can grow into something that transforms not only your own life but also the lives of many others. Every meaningful journey starts with the courage to begin.

What are your thoughts on Covid-19 in terms of small businesses, what measures should business owners take to protect their businesses if another pandemic were to hit?

The COVID-19 pandemic taught us that no business, regardless of its size, is immune to unexpected challenges. While it was a difficult period, it also reminded us of the importance of resilience, adaptability and preparedness. Many small businesses survived because they were willing to innovate, embrace technology and find new ways to serve their customers.

If another pandemic or major crisis were to occur, I believe business owners should focus on building resilience before the crisis happens. This includes maintaining an emergency savings fund, managing debt responsibly and creating contingency plans for different scenarios.

Financial discipline is one of the strongest forms of protection for any business.

Business owners should also invest in digital capabilities. Having an online presence, offering digital payment options, using social media to communicate with customers and where possible, providing products or services online can help businesses continue operating even when physical interactions are limited.

Another important lesson is the value of strong relationships. Businesses that maintained open communication with their employees, customers, suppliers and partners were often better able to navigate uncertainty. Trust and transparency build loyalty and loyal customers are more likely to support a business during difficult times.

Equally important is investing in people. Employees are a business's greatest asset and their health, safety and well-being should remain a priority. A supportive workplace culture strengthens resilience and helps teams respond more effectively during periods of uncertainty.

I encourage entrepreneurs not to lead with fear but with wisdom. We cannot predict every crisis but we can prepare for change by staying informed, remaining flexible, continuing to learn and being willing to adapt. Every challenge also presents opportunities for innovation, collaboration and growth. Businesses that cultivate this mindset are better equipped to withstand future challenges while continuing to serve their communities with purpose and confidence.

What is the legacy that you would want to leave when you retire?

I hope my legacy will not be measured by titles I held or achievements I accumulated but by the lives I helped transform. I want to be remembered as someone who inspired people to believe in themselves, to rise above their circumstances and to live with purpose, courage and authenticity.

Through my work as a life coach, author and community leader, I hope I will have empowered others; especially young people and women to discover their potential pursue their dreams and create opportunities not only for themselves but also for their communities. If my words, my coaching or Let It Flow encouraged even one person

to choose hope over despair, action over fear or purpose over doubt, then I will consider my journey meaningful.

I also hope to leave a legacy of service. Success, to me, is not only about personal accomplishments but about lifting others as we climb. I want to be known as someone who shared knowledge generously, mentored others with compassion and created spaces where people felt seen, valued and empowered to grow.

I want my legacy to remind people that an ordinary person with faith, resilience and determination can make an extraordinary difference. I hope future generations will say that I lived with integrity, led with compassion and left the world a little better than I found it. If the seeds I planted continue to grow in the lives of others long after I am gone, that will be the greatest legacy I could ever hope to leave.

How do you hope the book will DIRECTLY contribute to the learners?

I pray *Let It Flow* will become more than just a book for learners. I hope it becomes a companion that encourages them to believe in themselves, navigate life's challenges with confidence and recognise that every experience, whether good or difficult, has the potential to shape their future positively.

Many young people face uncertainty, self-doubt, peer pressure and the fear of failure. Through the story and lessons in this book, I want learners to understand that setbacks are not the end of the journey but opportunities to learn, grow and become more resilient. I want them to see that success is built through perseverance, self-discipline and the courage to keep moving forward even when life does not go as planned.

I also hope the book encourages learners to develop a habit of self-reflection. By taking time to understand their thoughts, emotions, values and goals, they can make wiser decisions and become more intentional about the lives they want to build.

I hope *Let It Flow* inspires learners to become compassionate leaders who use their talents and knowledge to make a positive difference in their schools, families and communities. Education is not only about gaining qualifications, it is also about developing character, integrity and a sense of purpose.

Ultimately, if every learner who reads *Let It Flow* finishes the book with greater confidence, healed from the past, renewed hope and the belief that they have the ability to overcome challenges and create a meaningful future, then I will feel that the book has achieved its purpose.

What have been your highs and lows of writing this book, how long did it take you to complete this project?

Writing *Let It Flow* has been one of the most rewarding and challenging experiences of my life. One of the greatest highs was seeing years of personal reflection, journaling and life lessons come together into a book that could encourage and inspire

others. There was something incredibly fulfilling about knowing that my personal experiences could become a source of hope and healing for someone else. Holding the finished book in my hands for the first time was a moment I will always treasure because it represented perseverance, faith and the courage to share my story.

The lows came with the vulnerability that writing requires. Revisiting painful memories and reliving some of life's most difficult moments was emotionally demanding. There were times when I questioned whether I was ready to share such personal experiences but I reminded myself that honesty is often what creates the connection with readers. I realised that healing is not about pretending life has been perfect, it is about finding meaning and strength through the journey.

Another challenge was balancing the writing process with my personal and professional responsibilities. Like many aspiring authors, I had to remain disciplined, writing consistently even when inspiration was not always there. That experience taught me that completing a book is less about waiting for the perfect moment and more about showing up with commitment and determination.

The project took approximately ten years from my first journal entries to publication, to complete. Although the writing itself took that amount of time, the lessons within the book were shaped by a lifetime of experiences. In many ways, *Let It Flow* is the result of years of learning, growing, reflecting, healing and trusting the process.

Looking back, every high and every low was worthwhile because they all contributed to a book that I hope will encourage others to embrace their own journeys with courage, resilience and hope.

When you not at work, what do you get up to, and where can people follow you online to join and buy Let it Flow?

I enjoy spending quality time with my family and loved ones and reflecting on life's experiences. I also enjoy mentoring and coaching people, engaging in community initiatives and taking time to recharge through prayer, reading of the word of God, quiet reflection and activities that nurture my personal growth. These moments keep me grounded and often inspire the ideas I write about and share with others.

Writing *Let It Flow* reminded me that growth is a lifelong journey, so I make it a priority to continue learning, listening and finding ways to encourage others. Whether I am speaking at events, coaching individuals or simply having meaningful conversations, I enjoy connecting with people and learning from their unique experiences.

Let It Flow is available through

WhatsApp: +27832000373 (SA), +26876040430, +26876401701 (SA / Eswatini)

Amazon Kindle: Let It Flow by Lungile Dlamini

We will update on bookshops, distributors, authors website by end of July.

I would love to continue this journey with my readers because I believe that every conversation, every shared experience, and every story has the power to inspire hope, growth and positive change.

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By Lungile F. Dlamini



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Preventing contamination before it happens – Sinenhlanhla Nkosi!



SINENHLANHLA NKOSI will be travelling to Stockholm, Sweden between 22 and 27 August 2026, to represent South Africa at the *Stockholm Junior Water Prize*.

What is at the centre of the project you submitted?

Preventing contamination before it happens. Plastic containers can release micro plastics and potentially harmful chemicals into the products we use every day. Instead of trying to remove those contaminants after they have entered the environment, I wanted to create a barrier that stops them from entering in the first place. The result was a food-contact silicone-based coating designed to reduce contamination directly at the source.

How did your upbringing lead to your journey as a young scientist, brother, and son today?

I grew up with a strong curiosity about how things work and how problems can be solved. My family and teachers encouraged me to value education and perseverance.

As a brother, son, and student, I learned that responsibility and hard work are important. Those lessons helped me continue working on difficult projects even when progress was slow or challenges seemed overwhelming.

What is your view in terms of success in entrepreneurship?

Entrepreneurship is about creating solutions that improve people's lives. Success is not only measured by money or business growth, but by the positive impact that a product or idea has on society. If an innovation solves a real problem and benefits people, that is meaningful success.

I am currently a learner at *Sitintile Secondary School* in Mpumalanga. I have always been interested in science, technology, and innovation. Much of my learning has come from independent research, reading scientific literature, participating in competitions, and developing projects outside of the classroom. These experiences have helped me build practical research and problem-solving skills.

What does representing South Africa mean to you and your school?

Representing South Africa at the *Stockholm Junior Water Prize* is a tremendous honour. It is an opportunity to showcase the innovation and talent that exists within our country. For my school, it demonstrates that learners from any background can compete on an international stage when they are given opportunities and support.

What are the most critical resources for your successful leadership?

Curiosity, persistence, and support from others. No project succeeds alone. The guidance of teachers, encouragement from family, access to educational resources, and the willingness to keep learning are all essential.

What can we expect from you going forward?

I plan to continue developing technologies that address important challenges in areas such as environmental sustainability, health, science, and engineering. I want to build on the foundation created by this project and contribute to innovations that have meaningful global impact.

What are your words of advice for young people, particularly young girls, to take that first step and start community projects or small businesses?

Do not wait until you feel completely ready. Start with what you have and learn as you go. Many successful projects begin as small ideas. Believe that your perspective is valuable, ask questions, seek guidance, and do not be discouraged by setbacks. Every challenge is an opportunity to learn.

What is the legacy that you would want to leave when you retire?

I would like to be remembered as someone who helped solve important problems and created opportunities for others. I hope to leave behind innovations that improve lives and inspire future generations to pursue science, technology, and entrepreneurship.

How does your work directly contribute to the community?

My project aims to reduce exposure to micro plastics and potentially harmful chemicals from plastic packaging. If successfully developed and adopted, the technology could help improve public health, reduce environmental contamination, and contribute to safer consumer products.

What have been your highs and lows of your project?

One of the highest moments was winning the ***South African Youth Water Prize*** and earning the opportunity to represent South Africa internationally. One of the lowest moments was facing major challenges while developing the invention and filing the provisional patent. There were times when it felt like the project might not move forward, but overcoming those difficulties taught me resilience and determination.

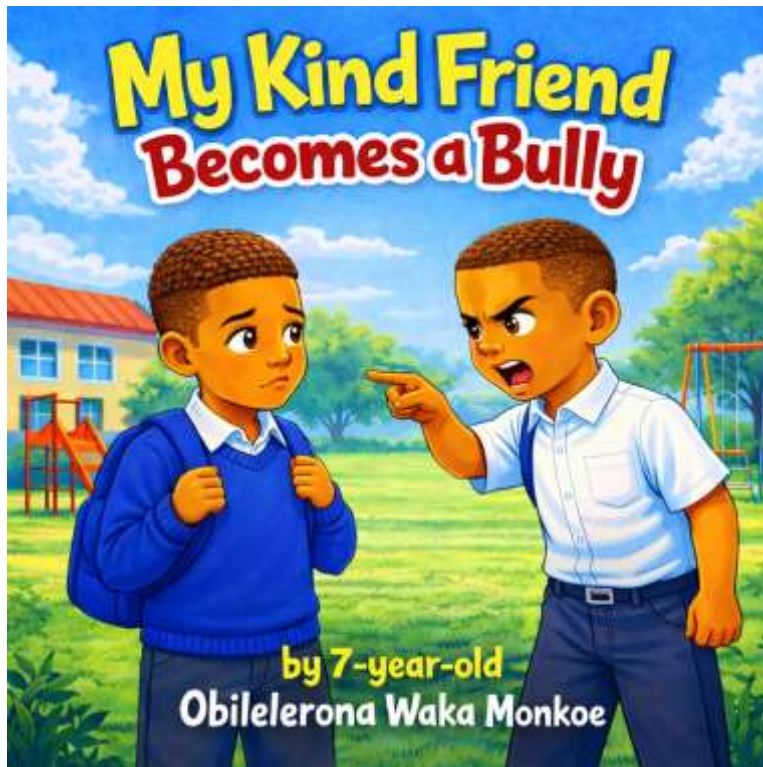
How can people assist you as you wait to travel?

People can support young innovators by providing mentorship, access to research facilities, sponsorship opportunities, technical guidance, and encouragement. Supporting young researchers helps transform promising ideas into real-world solutions.

Call or WhatsApp Sinenhlanhla Nkosi: +2782 3075876 or email: snenhlanhlankosi540@gmail.com



My kind friend becomes a Bully



Bullying in our communities and schools is a problem that is not receiving the attention it deserves. Schools are a microcosm for society.

Power imbalances of this kind flourish in societal systems that favour the strong over the less popular and the advantaged over the disadvantaged.

Bullying in schools continues to happen because of this, where the bullies have a field day over the more introverted, less high-profile learners that are guilty of nothing but being their unassuming selves.

Teachers have a challenging time diagnosing the underlying issues behind bullying in schools because the perpetrators are often popular and master manipulators. Victims on the other hand, are normally passive and insecure with few friends or supporters.

Learners, teachers, parents and the community at large should stand up and fight against bullying so that we have safer schools and learners are able to learn in a conducive environment

I spoke to 7 year-old Obilelerona Waka Monkoe's Mother Coach Tshidi Monkoe from Soshanguve in the Capital City Pretoria, on his recent book ***"My Kind friend becomes a Bully"***, and how the book came about.

What is at the centre of My Kind Friend Becomes a Bully?

The book is kindness, friendship, emotions and courage. The story helps children understand that sometimes people we trust can hurt us, and that it is important to speak up and ask for help. Waka wanted to create a story that children can relate to and learn from in a gentle and age-appropriate way.

How did his upbringing lead to his journey as a writer today?

Waka has always loved storytelling, drawing, learning and expressing his thoughts creatively. From a young age, he enjoyed creating stories and asking questions about life and people. His home environment encouraged learning, imagination and self-expression, which helped him develop confidence in sharing his ideas through writing.

What are your views in terms of reading and writing among 7-year-olds in South Africa?

Reading and writing are very important because they help children grow in confidence, communication and imagination. Many children have beautiful ideas and stories inside them, but sometimes they need encouragement and support to express themselves. We believe more children should be inspired to read, write and believe that their voices matter.

Tell us about his early life

Obilelerona Waka Monkoe is a seven-year-old learner who enjoys storytelling, drawing and learning new things. He is curious, creative and passionate about expressing himself through stories that children can understand and connect with.

What can we expect from him going forward since he started writing?

Waka hopes to continue writing more children's stories in the future. He would like to create books that teach lessons, encourage kindness and help children talk about their feelings and experiences.

How do you hope the book will directly contribute to other learners and young people?

We hope the book encourages children to speak up when they are hurt, confused or bullied. We also hope it helps children understand empathy, kindness and healthy friendships. Most importantly, we hope young people realise that their voices, feelings and stories matter.

What have been his highs and lows of writing this book?

One of the highlights has been seeing people support and encourage Waka's work at such a young age. It has also been exciting watching the story come to life through illustrations and book design. One of the challenges was learning the publishing process and balancing everything involved in creating a children's book.

When he is not writing, what does he get up to, and where can people follow you online to join and buy *My Kind Friend Becomes a Bully*?

When he is not writing, Waka enjoys drawing, playing, learning and spending time with family. Updates about the book, pre-orders and upcoming projects will be shared through my social media platforms and promotional pages.



Is this the education the youth of 1976 fought for?

JUNE 16, 1976



**The youth of 1976 proved
that unity is the most powerful
force for change. Individually they
were learners; together, they
became a movement that
challenged injustice and inspired
a nation. Their courage reminds
us that when young people stand
together for a common purpose,
they have the power not only to
shape their future ,
*but to liberate a country.***

By Lesego Digaoto

June 16 is known for remembering the youth of 1976 for how courageous they were by standing against the unjust educational system. We remember their bravery, their voices, and their sacrifice.

However, remembrance alone is not enough. The day also demands a question, one that may be uncomfortable to ask.

Is this the education the youth fought for?

The learners of 1976 fought for more than classrooms and textbooks. They fought for dignity. They fought for the right to learn freely, to think independently, and to build a

future that was not determined by the system of oppression. Education was not merely a path to employment; it was a path to liberation.

Today our schools are no longer divided by apartheid laws. More of children have access to education and in many ways, progress has been made.

Yet one cannot help but ponder on whether education has become a race rather than a journey.

What we see in classrooms today is that learners ask, 'Will this be in the exam?' rather than 'why is it true?' Successes are often measured by percentage, distinction, and pass rates. Understanding has become secondary to performance. The goal is no longer to learn, but to survive the next test, the next term, the next grade. We traded the pursuit of knowledge for the comfort of a pass mark.

Perhaps the greatest irony is that education, which should teach us how to question, often teaches us how to repeat. We are awarded for giving correct answers, not always for asking the right questions.

The youth of 1976 challenged a system because they believed education should empower people. They understood that knowledge is not simply stored in the mind, but it is the ability to think critically about the world around us.

If education becomes only a ladder to the next grade, then we have lost something valuable. A school should not merely prepare learners for examinations. It should prepare them for life, citizenship, leadership, and wisdom.

June 16 should therefore be more than a day of remembrance. It should be a day of reflection. We must ask ourselves whether our education system is creating independent minds or test takers.

The youth who marched in 1976 fought for the right to learn. The question for us today is whether we are truly learning or merely passing.

And perhaps that is the most important question June 16 leaves with us.



Donate Blood TODAY, save a LIFE!



By Ofentse Mahlaola

It all started with me chewing a sock, I did this everyday and it felt normal. I would sit in my bedroom and chew clothes while I was studying or writing my homework.

It was on a Monday morning when my mother came into my bedroom and found me chewing a cloth. She was so disturbed and immediately disciplined me as a parent, but this didn't stop me from chewing my socks. I ignored her and kept doing the same thing over and over again. A couple of weeks down the line after school, I felt dizzy, weak and looked pale. My parents noticed this and took me to the nearest hospital.

I was very sick and scared. When I arrived at the hospital, the doctor examined my body and took blood tests, and was admitted for further observation. The doctor discovered that I had a disease called anemia – a medical condition in which somebody has too few red cells in their blood, making them look pale and feel weak.

I was made to understand that this was caused by low iron in my body. The low iron caused me to have pica – this makes a person to eat or chew things like soap, chalk, clothes etc.

I was given a blood transplant. Today, I am healthy and active. My iron is high and my pica has decreased. The blood transplant saved my life.



True success is measured not only by what you earn, but by the lives you impact and the person you become



AYANDA NGEMA is an award-winning author, speaker, and brand strategist. She is the author of ***They Raped Me, So Now What?*** A memoir exploring trauma, identity, healing, and finding one's voice.

Through her writing and speaking, ***Ayanda Ngema*** helps people find language for experiences they often struggle to understand and explain. Her work encourages courage, self-awareness, resilience, and meaningful conversations about growth and healing.

What is at the centre of *They Raped Me, So Now What?* And when people ask you what you had in mind, what do you say?

At the centre of ***They Raped Me, So Now What?*** Is one question: What happens to the survivor afterwards? People often focus on the act, the court case, or whether justice was served. Those things matter, but my experience taught me that the real battle often begins after everyone else has moved on. The book explores the long-term impact of trauma, the aftermath people rarely talk about, and the journey of finding language for experiences that can be difficult to understand and explain.

How did your upbringing lead to your journey as a writer today?

Writing has been part of my life for as long as I can remember. I loved books, diaries, poems, and journal entries from a young age. I used to say that reading was like breathing in and writing was like breathing out. Writing gave me a voice, and today it allows me to help others find theirs.

What is your view in terms of success in entrepreneurship?

My view of success has changed over the years. For me, success is having the courage to keep building, learning, and starting again when things do not go according to plan. True success is measured not only by what you earn, but by the lives you impact and the person you become.

Tell us about your early life, education, and qualifications.

I was a curious and academically strong learner who loved reading and writing. I participated in debating, exchange programmes, and attended a SAICA leadership and mathematics camp. I studied at University of Johannesburg, later continued through UNISA, and completed certifications in Digital Marketing, Social Media Marketing, Data Analytics, and Artificial Intelligence.

What are the most critical resources for your successful leadership?

Self-awareness, continuous learning, and the courage to keep growing. I believe you cannot lead others effectively if you do not understand yourself first.

What can we expect from you going forward since you started writing this book?

People can expect more speaking, writing, and advocacy work focused on helping people better understand themselves and their experiences. My goal is to continue using my voice to inspire meaningful conversations and encourage others to find theirs.

What are your words of advice for young people, particularly women, to take that first step and start community projects or small businesses?

Start before you feel ready. Confidence often comes after you start, not before. Take the first step. Sometimes courage is simply taking the next step.

What are your thoughts on Covid-19 in terms of small businesses?

Covid-19 taught us that no business is immune to change. The businesses that survive difficult times are often the ones willing to adapt, innovate, and build strong digital foundations.

What is the legacy that you would want to leave when you retire?

I hope people remember me as someone who gave them hope and courage to face another day.

How do you hope the book will directly contribute to learners?

I hope the book helps learners understand that their experiences matter and that they do not have to suffer in silence. If even one young person finishes the book with a better understanding of themselves and the courage to keep going, then the book has done what it was meant to do.

What have been your highs and lows of writing this book?

The book began as diary entries and journal reflections. The greatest challenge was confronting painful emotions, while the greatest reward was seeing the manuscript come to life and connect with others.

When you're not at work, what do you get up to, and where can people follow you and order the book?

I enjoy spending time with people I love, reading, hiking, gym, cooking, learning, and creative projects.

Facebook: Ayanda Ngema |

TikTok: @Ayandangema_ |

Instagram: AuthorAyandaNgema |

Pre-orders: +27 69 562 9879.



Lest we forget, focus on Youth Unemployment!



Tuesday 16 June 2026 was a reminder of the 50th year of the struggles by the Class of 1976 to bring democracy in our country.

The Class of 1976 was forced to learn all their subjects in school in Afrikaans. The learners of 1976 said NO MORE!

The Class of 1976 was met by a regime of the day with aggression, bloodshed as well as fatalities.

The Youth of 1976 fought so that we can enjoy the opportunities we have today.

Let us take a stand to correct all the ills in our communities, workplaces, churches, and schools. The youth of 2026 must enjoy the fruits of liberation.

Let's spend more time at school and work and less time at night-clubs, taverns and shebeens.

Let us take a stand against Nyaope, Unprotected Sex, Xenophobia, Drug and Substance Abuse.

Let us do our best as learners today to live up to the struggles that the Class of 1976 fought for!

Every time new leadership is introduced, it allows for new enthusiasm, innovations, ideas and a change of mindset.

Observing the politics, emotions and theatrics at play every time there is a change in leadership; people react either with enthusiasm or strong resistance.

Our reaction to this new leadership is based on the reputation of the existing leadership in government, combined with expectations and hopes of improvement from the new one.

Either way, the introduction of new leadership brings with it a weird mixture of uncertainty, combined with hope and excitement.

If we do not like our leaders we must banish them,

If we do not like our government, we must fight to change it,

If we do not like the way things are going, we must speak out and stop it.

Building a great South Africa is the job of each one of us. We can never entrust that to just a few people seated in the comfortable seats of OUR BURNT parliament – but we can direct them.....#NationalYouthDay!



Understand that luck only happens when preparation meets opportunity!



A Representative Council of Learners (RCL) is elected by learners in public schools from Grade 8-12, to represent their interests.

Every school must elect an RCL, and the RCL must elect two members to the School Governing Body. An RCL is not a prefect body. It is made up of the democratically elected representatives of learners and should represent the interests of the learners and consult them on issues that concern them. Each class in a mixed-sex school from Grade 8 and above elects two representatives onto the RCL (one male and one female). In a single-sex school each class has one representative

Yo School Magazine spoke to top performing student (Mabandla Matebeni) at *S'godiphola Secondary School* in 2015 and RCL President in 2014 about how he is doing.

You were RCL President, share your journey with us, when was this, in terms of your term?

In my life till that point of RCL Presidency was the most challenging task that I was ever entrusted with, mainly because I had to learn how to be tolerant to people's responsive behaviour, about statements made not only by the committee that I was chairing but also the school management.

A huge part of it was how do I respond to complaints and actually following up on them so as to see them being addressed, had to learn that it is important for a student life to be balanced by various activities it was not only a pressure that I was in Grade 12 but it was also about how do I leave the portfolio. The portfolio and the people I worked with taught me new skills each and every time, through the guidance of our teacher liaison officer at that time Educator Modingoana I gained a lot of consciousness about social issues that I was never taught in the Classroom which I still practice till this day.

What suggestions do you have for all learners, particularly the Matric Class of 2026?

To the Matric Class of 2026, understand that luck only happens when preparation meets opportunity; it is through practices of past papers, making notes, consulting the teachers and attending all the SSIP classes that they may be able to be at the perfect spot for the opportunity in order to pass the upcoming exams. They are at the curve of the last lap it is probably not that exciting to study because the end line is not that visible, however from a perspective of someone who has been through that race I can confidently say that all the rewards and benefits on the other side are worth all the sacrifices.

Share your experiences at the University of Stellenbosch, what is the difference with high school?

University was a wonderful experience for me; I have met a lot of incredible people doing remarkable things in their communities. It has also taught me about how to engage with people from all walks of life about controversial, academic and sport topics improving the way I think about those topics and learning from them how their view certain topics. I have gained a lot of confidence in living at a space that is diverse and still being comfortable with me and other people around me.

High school deprives us from looking at the world in other people's points of view that is different from ours, it packs our thinking and social skills in nice neat boxes of which that is one of the huge difference that we face when coming to varsity, we are challenged by our fellow friends we meet here to think outside the ordinary and make challenges to certain systems that we do not necessarily agree with using valid points of course this is in contrast to high school if you make a challenge to a system and actually have those valid point you are labelled a delinquent.

The amount of work that is given to us in university is much more than the one we used to get in high school also considering the complexity of it.

What course did you do and share your thoughts on University Funding?

I completed my B. Com Accounting and I would one day like to see myself as a Chartered Accountant. One of the mistakes that we make is not to apply for funding at a very early stage and not spreading our options when applying.

My advice is that be constantly in contact with companies that are provided for in career pamphlets during various university marketing exhibitions at schools, if not, have a talk with your life orientation teachers for some guidance, I also got the bursary I have through the help of my Life Orientation teacher which I will always be grateful for.

Words of encouragement for the Class of 2026 would be?

Try to find motivation for your dreams from something bigger than material things and once you find such a motivation allow it to push you an extra mile every day!



Racing toward a dream – and Oratilwe “Ora” Phiri is only just getting started



South African teenage racing talent Oratilwe “Ora” Phiri is making major waves in the international 2026 TVS Racing International Championship, which runs alongside the FIM Asia Road Racing Championship (ARRC). Piloting the TVS Apache RR 310, he has consistently fought at the front of the pack, securing multiple podium finishes and establishing himself as a top championship contender.

The young man behind the helmet

In 2026, that spirit burns brightest on a racetrack – in the form of Oratilwe “Ora” Phiri, a 17-year-old from Johannesburg’s West Rand who has been chasing the horizon since he was four years old.

Diagnosed with ADHD as a child, Ora found his focus where others find fear: on two wheels, at full speed. His father, Thabiso first introduced him to track days as a small boy, eventually getting him a little pocket bike. From that first ride, everything changed.

Today, Ora is a six-time champion representing South Africa in the TVS Racing International Championship – an elite continental series featuring 16 top riders from across the Asia-Pacific region, held as a support class to the FIM Asia Road Racing Championship, on race-tuned TVS Apache RR310 motorcycles capable of topping 211 km/h.

Ora’s Racing career highlights

2016: Claimed his first title – the MotoSA Pocket Bike Stock Class Championship at just 6 years old, having started racing at age 5 under his father’s guidance.

2017: Dominated the MotoSA Pocket Bike Stock Class Championship, proving his early title was no fluke.

2019: Won the SBMSCS Pocket Bike Super Production Championship – three titles before most kids have finished primary school.

2020: Stepping up to a bigger bike, won the NSF100 Championship

2024: In his 2nd year racing long circuit, he won the MRSSA Sub500 National Challenge Championship

2025: Moved up to the senior ranks and secured the MRSSA/SAES SBK600 National Challenge Championship – his fifth national title -signalling he was ready for the world stage.

2026: Joined TVS Motor South Africa and made his international debut in the TVS Racing International Championship.

In round 1 at *Sepang International Circuit*, Malaysia with back-to-back 5th-place finishes in Race 1 and Race 2.

A breakthrough international performance at Round 2 of the TVS Racing International Championship (FIM Asia Road Racing Championship) in Thailand on May 9–10, 2026. Ora secured a brilliant 3rd-place podium finish in Race 1, becoming the first South African to reach the TVS podium. However, he suffered a race crash in Race 2 on the final lap and recovered to finish 11th, placing him 3rd overall in the championship standings.

At Round 2 of the TVS Racing International Championship in Thailand, Ora lined up against the best riders in Asia. Race 1 was decided by the finest of margins, with the top five separated by less than two-tenths of a second.

“Race 1 was one of the hottest and most competitive races I’ve been in. It was a great race and a good clean battle throughout. I led a couple times and on the last lap I got swallowed up into the last corner. But there was contact between riders and some riders went wide. I played it safe and was able to finish 3rd, getting my first podium and becoming the first South African on the TVS podium.”

“Sunday’s Race 2 brought a different kind of test. On the last lap, I was cut off into turn 4, grabbed my brakes to avoid a collision and crashed, taking out another rider in the process. I got back up, remounted, and finished 11th, earning enough points to secure 3rd overall in the championship,” explains Ora.

That grit is perhaps the most defining trait about Ora.

Up next for Ora in the TVS Racing International Championship 2026 is round 3 in Japan (June), round 4 in Indonesia (August), Round 5 in China (October) and the final round 6 in Thailand (December).

All while balancing his schooling and preparations for his Grade 12 prelim and final examinations!

More than a racer

Ora's story is as much about his character and ambition as it is about speed. He balances a demanding matric year at **Crawford International Ruimsig**, where he is also a serious and talented hockey player, with the brutal scheduling of and training for international motorcycle racing across continents and countries. He is the first to acknowledge how tough it gets, and how vital the support of his family, teachers, coaches and racing community is to keeping it all together.

He and his family know first-hand the tremendous funding challenges of racing at this level – from bikes and gear to entry fees, travel costs and repairs. His father Thabiso does as much mechanical work as possible himself. His mother Tselane is trackside with her camera at every opportunity. It is, as Ora says, a total family effort, with his younger brother Amohelang following in his racing tracks. Their investment is not just financial, it is unconditional belief.

Managed by **Lumi Racing** and coached by professional racer Steven Odendaal, Ora has built a proper professional structure around himself at just 18. He is candid about the challenges – and equally candid about how much it means to have an incredible support network behind him every step of the way.

The team behind Ora

Thabiso & Tselane Phiri – Parents & biggest supporters

Steven Odendaal – Coach & Manager

TVS Racing – Main Sponsor

TVS Motor South Africa – Primary sponsor

Gaman Racing – International Racing Management

Lumi Racing – Team.

The dream: MotoGP

Ora's ultimate goal is to make history as the first Black African rider to compete – and win – in the elite MotoGP World Championship, continuing the proud South African legacy set by Paddy Driver, Alan North, Jon Ekerold and Brad Binder.

Every podium, every championship, every lap in the TVS Racing International Championship Japan, Indonesia, China and Thailand is one giant step closer for Ora.

