

# Koopkrag news

January 2009

## R2 500\*

Congratulations to Jeanette Badenhorst of the Leeupoort Vakansiedorp in Thabazimbi. You are our December 2008 winner! Your **R2 500** is on its way.

**TWO APPROVED MEMBERS REFERRED BY YOU = ONE CHANCE OF WINNING THAT MONTH'S R2 500.**

Call Ina or Devonne on (012) 348 5452 or fax the potential member's details to (012) 348 2339 (attention Ina or Devonne) or e-mail it to [bemarking@koopkrag.com](mailto:bemarking@koopkrag.com).

*\*Terms and conditions apply. Keep an eye on our newsletter, our website and the monthly account statement for the latest winner's details.*

**To you and your family a very prosperous new year. We trust that your December bonus made you smile from ear to ear.**

## DEBT AND MORE DEBT. WHAT NOW?

*Quite the debt cycle.*

While we all suffer in silence it might be the ideal opportunity to do a bit of financial planning. Here are a few tips to getting it right with Koopkrag.

**Do a monthly budget.** It is the only way to keep track of your monthly expenditure. Your Koopkrag card's monthly purchase limit is a big help in this regard. Remain within your monthly approved purchase limit and your budget should balance.

**Pay your accounts on time.** As a Koopkrag member this has two advantages. Not only don't you pay any interest but that month's purchases also qualify for our yearly bonus.

**Cut back on luxuries.** Easier said than done. Try spending less on alcohol, gambling, fast food, entertainment etc.

**Avoid incurring any new debt.** Even if it is very tempting, remember that any additional instalment will only place further strain on your available resources.

**Plan your monthly purchases.** Due to our large variety of suppliers you can almost buy anything with your Koopkrag card. Maximize your yearly bonus by doing most of your purchases with your card.

Minimize unnecessary driving with careful planning. Driving a further four kilometres to save R10 doesn't make any sense.

## RESIGN AS A MEMBER

*But why?*

When browsing the reasons why our members resign, going on pension seems to be very 'popular'. This even though any additional income should then be more welcome than ever. So why resign?

**I cannot afford any debt.** Your Koopkrag account is not 'debt'. You do enjoy the advantage of deferred payment but the account has to be settled in full each and every month.

If its not debt you're after we're assuming that you're switching to cash. Good grief, cash in South Africa. There are many a sorry tale of members and non-members that were financially ruined after a single robbery (its funny how criminals seem to prefer cash). To date no such losses have ever been suffered with any of our Koopkrag cards. Then we're not even mentioning the cost of cash.

Receiving a discount when paying cash is mostly a thing of the past. Not to worry, with your Koopkrag card we've already negotiated a rebate on your behalf. Your card is a low cost, low risk, 'cash bonus' method of payment. That's right, a 'cash bonus', not vegetables, a pie in the sky or a catalogue prize and best of all, you don't have to spend yourself into bankruptcy to earn half a decent reward.

Your new way of life will most likely need a little planning and you're likely to receive a little less income. As mentioned previously, budget, and if necessary, lower your monthly purchase limit in line with your new budget.

**The Koopkrag card is expensive.** If you use your card it will pay for itself. If you bought goods to the value of R1 000 per month from Shoprite / Checkers last year, you would have received a bonus of R420. That is R35 per month.

**We are going on pension and leaving Pretoria.** Most of the chain stores, excluding Pick & Pay of course, are nationwide suppliers. You'll still be able to do your basic shopping anywhere in South Africa. No matter where you are, we're only a phone call away.

Consider your decision carefully before you resign. We are one of the few companies in South Africa, in the world in fact, where the shareholder enjoys no financial benefits. All profits, after the payment of our administrative expenses, are divided between our members according to their purchases.

**ENJOY A LEISURELY RETIREMENT!**

## CONGRATULATIONS!!

Well done to the winners of the gift vouchers sponsored by the **Denver Spur** in Rietfontein Pretoria. Your visit to our stand at the recent Transoranje Christmas Market was much appreciated.

Maggie van Schalkwyk of Centurion  
Rina du Toit of Garsfontein  
Lizelle van Schalkwyk of Benoni  
Elmien van de Velde of Pretoria  
Retha van Niekerk of Silverton  
Boethie Raats of Centurion  
Evada van der Merwe of Pretoria

## ENJOY

Denver Spur, Jacaranda Mall, C/o Frates & Michael Brink Street, Rietfontein, Pretoria. Tel: (012) 331 0876/7

### NEW SUPPLIERS

WE WELCOME THE FOLLOWING BUSINESSES AS SUPPLIERS:

The following **TEKKIE TOWN** branches joined:  
Rustenburg, Uitenhage, Zenewacht and Heiderand.

The following **TIGER WHEEL & TYRE** branch joined:  
Kemptonpark

The following **CHECKERS** branch joined:  
Witteklip (Vredenburg)

The following **MEDIRITE** branch joined:  
Kenilworth

The following **LIQUOR STORE** branches joined:  
Toekomsrus (Randburg) and Dobsonville (Roodepoort).

The following **USAVE** branch joined:  
Ikageng (Potchefstroom)

**POOLSIDE LIQUOR STORE** (Vanderbijlpark)  
Perfect Centre, Macowen St Tel: (016) 932 2402

**SUPERSPAR KARENPARK** (Pretoria)  
C/o Heinrich & Doreg St Tel: (012) 549 1201

**SHARBEL BOTTLE STORE** (Pretoria)  
1061 Michael Brink St, Villieria Tel: (012) 333 7921

**GALLERIES LIQUOR STORE** (Pretoria)  
1050 Burnett St, Hatfield Tel: (012) 333 7921

A comprehensive list of our suppliers is available at  
[www.koopkrag.com](http://www.koopkrag.com)

## Koopkrag suppliers in Centurion and surrounding areas

We'll continue where we left off last month.

### Furniture:

Furniture City (Embankment Road), House & Home Centurion (C/o Hendrik Verwoerd & Heuwel Ave), House & Home Raslouw (C/o Rooihuiskraal & Hendrik Verwoerd), Lotters Pine (Centurion Mall).

### Vehicle Spares & Service:

Bakenkop Service Station (Theuns van Niekerk St), Cartoria Toyota (Hennospark), Chipsaway (Lenchen Dr), Lyttelton Motors (Cantonment Road), Harry's Auto Service (Botha Ave), Midas Centurion (Lenchen Dr), Noise Boys (Hendrik Verwoerd Dr), Speedy Tyre & Exhaust (C/o South & Kersieboom), The Extra Mile (Lyell's St), Zenex Jean Ave.

### Music:

Look & Listen Irene (C/o Nellmapius & Pierre van Ryneveld).

### Restaurant:

Cafe Burgundy's (Coin World), Coffee at Burgundy's (Embankment Road), Dros (C/o Jean & Lenchen Drive), Greenfields (C/o Jean & Lenchen Drive), Maxi's Eco Park (Witch-Hazel Dr), Wimpy Highveld Drive Thru (C/o John Vorster & Logan Dr), Wimpy Mall @ Reds (Rooihuiskraal Road).

### Shoes:

BATA Centurion Park (C/o Gordonhood & Embankment), Shoe City Centurion Lifestyle Centre, Shoe City Centurion Mall, Shoe City Mall @ Reds, Smart Shoe Centurion Mall, Tekkie Town Centurion Mall, Vogue Shoes Centurion Mall, Vogue Shoes Mall @ Reds, X-Lifestyles (C/o Lenchen & Old Johannesburg Road).

### School & Sportsware:

Almega School & Sportware (24 Hekla Rd), Marethas School & Sportsware (Lyttelton Rd), Wierdapark Uitrusters (Willem Botha St).

## say what?

We got married for better or worse. He couldn't do better, I couldn't do worse.

Getting old? I was in the Beauty Shop for nearly two hours. That was only for the estimate.

There are three signs of old age. The first is the loss of memory. I forgot the other two.