



JSE Stokvel Campaign

**EBONY  
+IVORY**  
INTEGRATED ADVERTISING AGENCY

Given the JSE's objective of increasing the retail base, Stokvel & Investment Clubs have been identified as a niche market to target. In September and October, the JSE will be hosting events targeted at these Clubs in the following regions:

- Pretoria East
- Soweto
- East Rand

With the attendance goal of 400 guests per event.

The events will serve to promote the benefits of investing as a group on the stock market. The JSE will have ETFSA and some stockbrokers as partners at these events, the idea being they can manage future engagements with these clubs going forward. The JSE will provide on-going support and education.

Although the target market is defined by a single term, the term itself lends itself to a myriad of descriptions - the demographic make up of each Stokvel may be male or female and can be outlined as follows:

DESCRIPTION	ACTIVITY	MEETING
Groceries	Members collect a set amount of money monthly and bank it. At the end of the year all the money accumulated gets drawn and groceries are done at either a Makro or Trade centre. These are then shared equally amongst members. The grocery list is drawn by the members.	Once a month
Funerals	Members come together solely for the purpose of collecting money and saving this for when any one of the members has a funeral. In the event of a funeral, the money is drawn from the group's bank account and given to the member in need. The amount offered is dependent on the deceased. This works along the principals of funeral covers offered by financial institutions i.e. insurance of death for principal member and family members where contributions are determined by the persons status in the family.	Once a month
Savings only	Members gather to collect a set amount of money. This money is saved in a joint account for the duration of the year i.e. January to December. In December the money is withdrawn and shared equally amongst the members. Each member is at liberty to spend their share of the savings as they wish.	Once a month
Savings & Loans	Works on the same principals as the Savings only Stokvel with the exception of having a loan facility where by members can lend money that has been saved to their members only. The loans are payable within two months with an interest of R50 – R100 for every R100 borrowed.	Once a month or when a loan has to be approved
Money go round "umashayelana"	<b>Umashayelana</b> is when members agree on a set amount of money to be contributed per month. Each month as the money is collected it is given to one member to use, each member has a turn to be the receiver of the savings. Therefore in instances where there are 6 members each member has five turns to wait/contribute to before they receive the savings.	Once a month
Social	Members save money on a monthly basis and use the money to buy gifts for special occasions such as weddings, births, birthdays, closing parties, etc. This Stokvel is focused on ceremonial events rather than savings and funerals.	Once a month

Given the previous slide, we would look at speaking to the Savings, Savings and Loans and Umashayelana stokvels with the following demographic profile:

- LSM 5-8
- Black Urban Metropolitan
- Highly aspirational
- Male and Female
- Age 25 – 49

This market is hungry for information and often seeks out publications and listens to talk on issues pertaining to the improvement of their personal wealth and well being.

Messaging should seek to position the JSE as an organisation concerned about the financial well being of the individuals as well illustrate the JSE as a viable investment solution – offering the platforms as well as education and support.



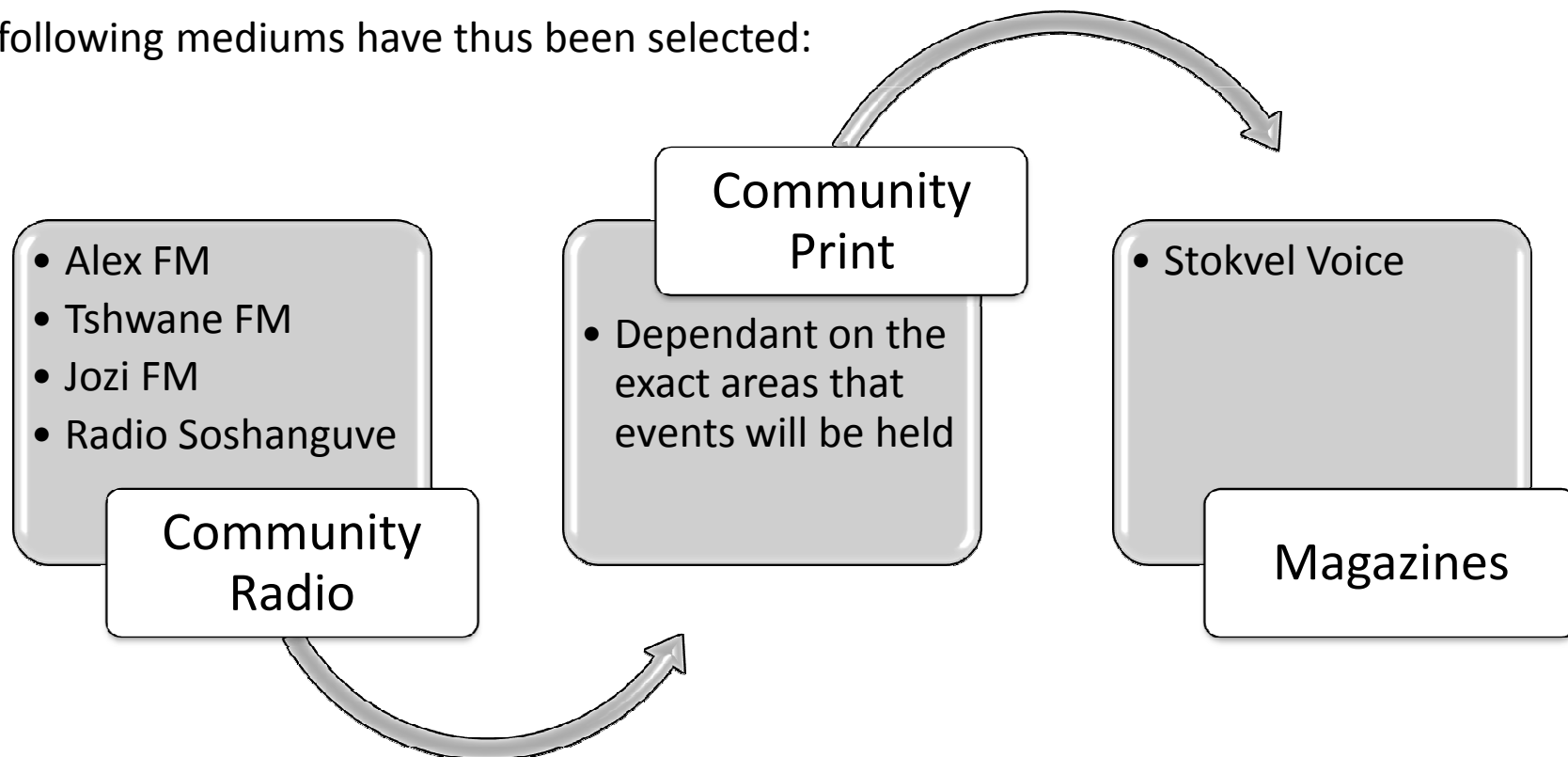
Media Strategy

E+I

In selecting media options, we considered the following:

- Target market
- Target areas
- Mass reach, minimal wastage
- Budget
- Level of detail that can be communicated

The following mediums have thus been selected:



In order to disseminate info in detail and answer questions from listeners, we will start the campaign on each station with a 5 minute live interview. This will be followed by a two week generic advertising campaign (these can be live reads) on the stations before the events in each area.

We could also invite listeners to SMS their name and number in order to book a place at the event, simultaneously building a database of relevant people to be used for future communication.

## Alex FM (East Rand)

- Alexandra Township, Germiston, Edenvale, Kempton Park, Sandton, Marlboro and Randburg
- Listenership 91 000

## Tshwane FM (East Rand)

- Midrand, Mamelodi, Tembisa, Kempton Park
- Listenership 25 000

## Jozi FM (Soweto)

- Soweto and surrounds
- Listenership 416 000

## Radio Soshanguve (Pretoria East)

- Rosslyn, Mabopane, Garankua, Pretoria, Hammanskraal
- Listenership 102 000



## Editorial Concept

A free Bi- Monthly publication that serves to:

- Primarily serve as a mouth piece for Stokvels and their members to share who they are and what they are all about,
- Secondly write about a variety of topics relevant to Stokvels in order to educate & encourage Stokvels to keep on growing in Wisdom and Wealth
- Thirdly to entertain by capturing all the fun and lighter side of Stokvels
- Ultimately connect Stokvels and their members with Business and Government intuitions





## Types of Stokvels

- Investment: 5%
- Groceries: 16%
- Birthday: 9%
- Savings: 43%
- Burial: 22%
- Other: 6%

Source: africanreponse.co.za

## Gender

- Females: 63%
- Males: 37%

## Facts About Stokvels & our readership

There are 811 830 Stokvels and 11.4 million Stokvel members with a total estimated value of R44 billion. With 40% of the South African population currently belong to a Stokvel, boasting a myriad of personalities ranging from your ordinary 'Gogo' down the road all the way to the CEO of a blue chip company. The readers savings and monthly contributions are spent on the following household purchases and services:

- School fees, uniform and books
- Entertainment such as CD's
- Home Appliances
- Holiday
- Burial Services
- Bulk Groceries (Year-end)
- Furniture, Cars & Home Improvement.
- Insurance policies and Investment Schemes

## Method of Distribution

- **Mailing List & Subscriptions**
- **Hand outs**
  - At BSK Marketing brand activations & events
  - At Stokvel Voice – Stokvel Network Forums - Each delegate receive a goodie bag with a magazine inside.
- **Drop-offs**
  - Clinics
  - Schools & Tertiary Institutions
  - Police Stations
  - Libraries
  - Ethnic Hair Salons
  - Doctors Rooms
  - Businesses/Corporate Offices

### Total Circulation

25 000

### Regional Breakdown

**Gauteng - 18 000**

West Rand; Ekurhuleni; Pretoria & Vaal

**Limpopo - 7 000**

Polokwane

Investment

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+  
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Element	Investment
Community Radio	R80 000
Community Print	R60 000
<b>Total:</b>	<b>R140 000</b>

Rates excl VAT and production costs.

Rates are estimates and are subject to finalisation of the schedules.