STEWARDS SAVE CENTS

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WHAT SHOULD WE HOLD ON TO DURING THIS TIME?

The only way to remain standing is to understand your position. In these times, no one can afford to live in fear. Fear has a paralysing effect on a person and therefore an individual cannot think clearly or plan effectively. A body that lives in fear is also more susceptible to illness. If Jesus Christ is your King, then these scriptures have become a truth for you.

Isaiah 9:6

For unto us a Child is born, unto us a Son is given; and the government shall be upon His shoulder, and He will be called: Wonderful Counsellor, Mighty God, Everlasting Father, Prince of Peace.

1 John 4:18–19

There is no fear in love; but perfect love drives out fear, because fear has to do with punishment. The one who fears has not been made perfect in love. We love Him because He first loved us. He is our Counsellor and He makes us wise stewards. Let us use what is in our hands to the fullest.

WHAT RESOURCES ARE AVAILABLE?

Most of the resources available to us are not managed consciously or intentionally. Use these resources wisely.

SOIL & WATER

A small vegetable garden can help greatly to supplement a tight budget. Although planting vegetables may sound like a big task, there are simple ways to create a vegetable garden with minimal expense. Tomatoes grow well in containers in sunny areas of the home. Ensure there is enough soil for the roots of the plant and enrich the water with the correct proportion of "nutrients". In the same way, spinach can be grown in the house in pots or even in recycled containers to provide a constant supply.

LABOUR

The work required to establish vegetable gardens and small farms is probably the reason why many of us never begin such an undertaking. The current trend of vegetable gardens according to the "Back to Eden" concept makes this possible. This sounds strange because instead of digging, one simply works with layers.

Digging destroys the many beneficial tunnels of micro-organisms that make nutrients available to plant roots. Instead of digging the soil, beds can be made up with compost. The beds are covered with organic material such as leaves, or wood chips (untreated wood) on top of the beds. This is also a good way to protect the plants' roots and retain moisture in the soil.

CAPITAL

Vegetables grown in surplus can be exchanged with friends or family for other vegetables. This can also be sold. Plants with medicinal value can be planted or dried to reduce costs. Statistics show that a third of grocery purchases are spent on cleaning products. There are cost-effective options to mix these cleaning products yourself.

KNOWLEDGE

Most of the information in this booklet was obtained through intentional interaction with a network of friends and family. The internet is also there to share knowledge about new methods, new products and new advice. Knowledge empowers an individual to make meaningful decisions and thereby improve quality of life.

ENTREPRENEURSHIP

An entrepreneur is a person who starts a business and takes financial risks in the hope of making a profit. If resources are available, they can be used productively to generate profit. Even the smallest garden can produce income. There are examples on the internet of small-space vegetable gardens that are managed with great wisdom to provide capital.

Any economic project begins with careful planning. Below is a list of suggestions to help plan food preparation more economically.	
1	Plan a week or two of meals in advance.
2	Make a shopping list according to this meal plan and stick to it.
3	Start with the grocery store flyers and identify the products that are relevant to your shopping list.
4	Buy groceries at a discount store and keep your discount card handy.
5	If low-cost staple foods such as maize meal, rice or pasta are available in large quantities, arrange beforehand with a family member or friend to divide it between you.
6	If time is a factor and it is difficult to prepare healthy meals, use a slow cooker.
7	Regularly prepare a meal using the leftovers in the refrigerator or what is available in the pantry.
8	Prepare larger quantities of food. Portion it and freeze what will not be eaten that day. This helps save electricity or gas.
9	Use whole chicken as an option, since it is more cost-effective than buying portions.
10	Cook less meat in general. Use beans, eggs and peanut butter as alternatives.
11	Buy and cook dry beans instead of canned beans.
12	Include more eggs in meals. They are a cheaper option but rich in protein and nutrients.
13	Oatmeal can be served either sweet or savoury.
14	Buy larger quantities of meat rather than pre-cut portions and package it yourself.
15	Cut up vegetables or fruit that are almost too old to use, make small packs and freeze them.

16	Buy produce that is in season.
17	Buy spices, baking ingredients and other dry goods in bulk.
18	Specialised stores are sometimes cheaper.
19	Ensure that dried beans, lentils and peas are free from damage or weevils. Buy in bulk and store them.
20	Take your own packaging. Do not buy plastic bags.
21	Make your own sauces, flavourings and salad dressings.
22	Grow your own vegetables.
23	Preserve all leftover food by freezing it.
24	Store delicate vegetables in the correct way.
25	Regrow your vegetables – garlic, onions, lettuce, carrot tops, celery bottoms, avocado pits, sweet potato and potato shoots, ginger root and pineapple.
26	Prepare simple meals.
27	Frozen vegetables and fruit can sometimes be cheaper than fresh – keep an eye on prices.
28	Use the entire broccoli or cauliflower.
29	Soak beans, grains or rice before cooking. This shortens the cooking process and saves electricity or gas.
30	Boil a full kettle of water for coffee or tea, and pour the remaining hot water into a thermos flask so the kettle does not have to be boiled repeatedly.
31	Cook rice for 10 minutes and then remove it from the stove. Close the lid tightly. It will be fully cooked after about an hour.
32	Use the same principle as in number 31 to cook meat.

ECONOMIC MEAL PLAN

Keep the principles of a balanced meal in mind.

WEEK 1

MONDAY		
Breakfast	**Lunch**	**Dinner**
Weet-Bix	Sandwich	Mince with pasta
	with cheese	and carrots
	Fruit	

TUESDAY		
Breakfast	**Lunch**	**Dinner**
Oats with apple	Muffin with	Chicken à la king
and/or banana		with rice and
	Fruit	pumpkin

WEDNESDAY		
Breakfast	**Lunch**	**Dinner**
Maize porridge	Sandwich with	Sausages with
	leftover chicken	mash and peas
	Fruit	

THURSDAY

Breakfast	Lunch	Dinner
Oats with apple	Muffin	Mince with pasta
and/or banana		and carrots
	Fruit	

FRIDAY

Breakfast	Lunch	Dinner
Weet-Bix	Sandwich	Leftover quiche
	leftover mince	
	Fruit	with buns

SATURDAY

Breakfast	Lunch	Dinner
Toast with	Hamburger bun	Chicken stew with
scrambled egg	patty	rice and pumpkin

SUNDAY

Breakfast	Lunch	Dinner
Maize porridge	Slice of pizza	Fish fingers with
with mince		bread

WEEK 2

MONDAY

Breakfast	Lunch	Dinner
Oats with apple	Slice of pizza	Chicken stew
and/or banana		with potatoes
	Fruit	and carrots

TUESDAY

Breakfast	Lunch	Dinner
Weet-Bix	Muffin	Sausages with
		maize porridge
	Fruit	and tomato salad

WEDNESDAY

Breakfast	Lunch	Dinner
Oats with apple	Sandwiches	Melkkos
and/or banana	with cheese	
	Fruit	

THURSDAY

Breakfast	Lunch	Dinner
Weet-Bix	Slice of pizza	Meatballs with
		mash and
	Fruit	pumpkin

FRIDAY

Breakfast	Lunch	Dinner
Oats with apple	Muffin	Hamburgers
and/or banana	Toast	buns
	Fruit	Tomato

SATURDAY

Breakfast	Lunch	Dinner
Maize porridge	Quiche	Mince with
with mince		pasta and
		carrots

SUNDAY

Breakfast	Lunch	Dinner
Toast with	Sausage in a	Beef stew with
scrambled egg	hotdog bun	pasta and
		pumpkin

MONTHLY BUDGET BREAKDOWN

Here follows a breakdown of your income and the percentage you should allocate to expenses according to the average South African household salary

1. Overall Spending (average income is R25 000)

- Housing (Rent): 27% (± R8,200) – Largest fixed expense
- Groceries: 26% (± R6,900) – Food & essentials
- Savings: 20% – Emergency fund & future planning
- Discretionary (Wants): 30% – Entertainment & lifestyle
- Transport: 9% (± R2,700) – Fuel & travel
- Utilities: 6% (± R2,122) – Water, electricity, gas
- Clothing: 5–10% – Personal needs

2. Grocery Breakdown (26%)

- Meat, poultry, fish, eggs: 30–35% (± R1,800–R2,415)
- Fruit & vegetables: 20–25% (± R1,200–R1,725)
- Starchy foods: 15–20% (± R900–R1,380)
- Dairy: 10–15% (± R600–R1,035)
- Pantry staples: 5–10% (± R300–R690)
- Snacks & treats: 5% (± R300)

3. Key Considerations

- Location affects cost of living
- Lifestyle choices impact spending
- Inflation influences prices

4. Smart Tips

- Plan meals ahead
- Buy seasonal produce
- Compare prices
- Stick to a shopping list



Recipes with Beans

It is advisable to buy dried beans and cook them yourself, as canned beans are very expensive.



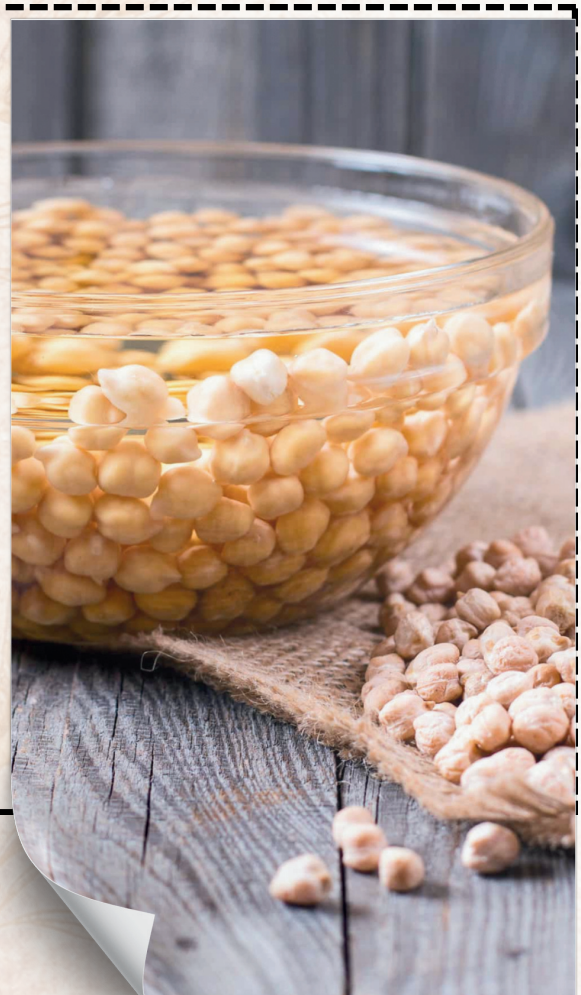
Cooking Dried Beans

Select beans carefully

- Buy firm, clean, whole beans of uniform colour/shape
- Buy beans without damage from weevils
- Buy in bulk and store, or share with family/friends

Any type of bean can be used in most dishes.

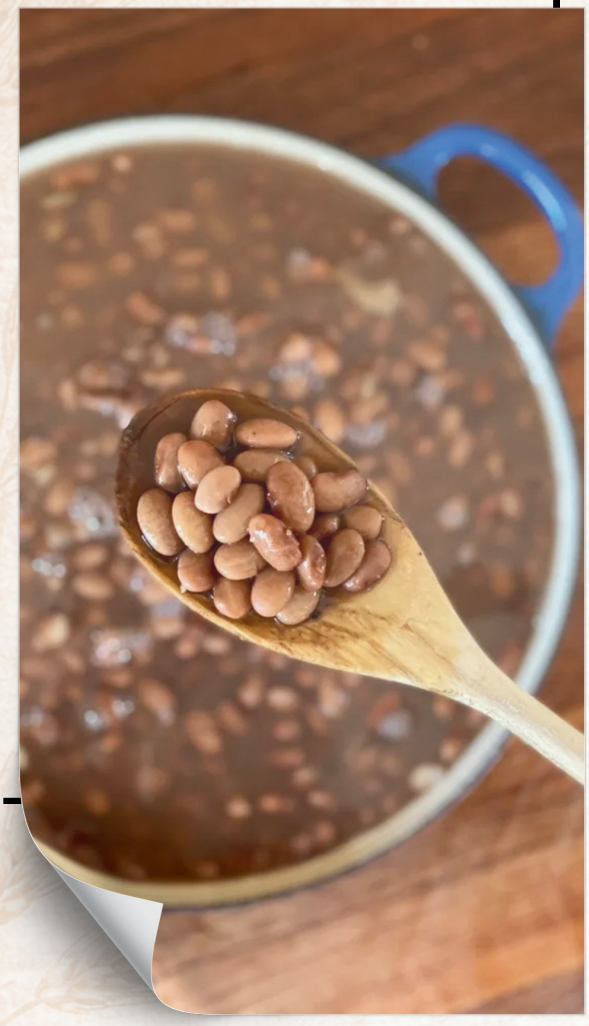
- Dark beans are preferably used with red meat
- Brown lentils work well with mince
- White beans are used with chicken, fish or pork dishes



Soaking methods

Overnight soaking method – cover the beans with two-and-a-half times more water than the beans and soak overnight.

Quick soaking method – cover the beans with two-and-a-half times more water than the beans and boil for 5 minutes. Cover and soak for 1 hour.



Cooking methods

Drain the soaking water and add boiling water to the beans. Add 15 ml oil per 250 g beans during cooking to prevent foaming. Add flavourings such as salt, tomatoes, vinegar and marinades only after cooking. These ingredients slow down the cooking process and the beans will not soften properly. Simmer the beans until soft, stirring regularly. Add more boiling water if needed. Cook until completely soft so that the beans are digestible and tasty.

How to store cooked beans

Cool the cooked beans. Fill containers with beans and cover with the water in which they were cooked. If there is not enough water, top up with boiled water to prevent drying out. Cover the container with cling wrap or a lid. Store in the fridge for up to a week or in the freezer for four to six months.



Raw to cooked conversion

500 g (2 cups) raw beans = ± 1 kg (4 cups cooked beans)

410 g tin of beans = 350 g cooked beans

500 g small white beans = 500 ml cooked small white beans

500 g red speckled beans = 500 ml cooked red speckled beans

500 g large white kidney beans = 500 ml cooked large white kidney beans

500 g (2 cups) chickpeas = 1.5 kg (6 cups cooked chickpeas)

250 g (1 cup) lentils = 500 – 625 ml (2 – 2½ cups cooked lentils



Bean Soup



Ingredients

- 4 cups vegetable stock/bouillon
- 1 tin black beans, washed and drained
- 1 tin kidney beans
- 1 tin Italian beans
- 1 tin stewed tomatoes
- 1 tin diced tomatoes
- ½ cup small pasta or macaroni
- ¾ cup onion, chopped
- ½ cup celery, sliced
- ½ cup carrots, peeled and sliced
- 1 small marrow (baby marrow), halved and sliced
- 2 tsp garlic, chopped
- 2 cups spinach leaves, chopped

Oil & spices

- 1 tbsp olive oil
- ½ tbsp Italian seasoning
- ½ tsp dried parsley
- Salt & black pepper to taste
  1 bay leaf

Method

Collect all the ingredients. Drain and rinse the beans in colanders, including black beans, kidney beans and Italian green beans. Cut the onion, celery and carrots into pieces about 2 cm in size, similar to beans. Cut the marrow in half and then into half slices like a half-moon. Place the inner pot into the 6-quart instant pot and plug it in. Press the SAUTÉ button and set it to high for 10 minutes.

Once the display shows WARM, add olive oil. After a few seconds add the bay leaf, garlic, chopped onion, celery and carrot. Sauté for about 5 minutes until slightly cooked.

Add the marrow and sauté for 1 minute. Now add the black beans, red kidney beans, Italian beans, stewed tomatoes, diced tomatoes, vegetable stock, Italian seasoning and black pepper to the pot. Also add a handful of macaroni.

Close the lid and set the valve to SEALING. Press the PRESSURE COOK/MANUAL button and set it for 5 minutes. Once the timer goes off, follow QPR (Quick Pressure Release). Open the lid once the safety valve has dropped.
Add the chopped spinach. Taste for salt if needed. Close the lid again and let it sit for 2 minutes. Open the lid, serve into soup bowls and serve.



THREE-BEAN BREYANI

Tinned beans are expensive, buy dried beans and cook them yourself



Ingredients

- 1 tin small white beans
- 1 tin butter beans
- 1 tin red speckled beans
- 1 tin lentils
- 10 ml oil
- 2 medium onions, chopped
- 10 ml fennel seeds
- 2 bay leaves
- 2 ml turmeric
- 10 ml cumin powder
- 20 ml masala (curry powder)
- 1 clove garlic, crushed
- 500 ml cooked rice
- 75 ml boiling water
- Salt to taste

Method

Drain the liquid from the beans and lentils. Heat the oil and sauté the onions, fennel seeds and bay leaves until brown. Add the rest of the spices and garlic. Keep aside a quarter of the mixture to sprinkle on top of the breyani.

Add the beans and mix well. Remove from the stove. Mix the lentils and rice well. Place the rice mixture on top of the bean mixture. Sprinkle the reserved fennel mixture over the rice.

Pour the boiling water in a circle over the breyani, cover and simmer for 5–8 minutes. Serve warm.

BEAN & MINCE BOBOTIE



Ingredients

- 500 ml cooked brown beans
- 10 ml oil
- 10 ml butter
- 2 onions, sliced
- 2 cloves garlic, crushed
- 500 g mince
- 1 thick slice crustless bread
- 375 ml milk
- 25 ml curry powder
- 10 ml salt
- 25 ml chutney
- 15 ml apricot jam
- 15 ml Worcestershire sauce
- 5 ml turmeric
- 25 ml brown vinegar
- 10 ml sultanas
- 3 eggs
- Turmeric
- Bay leaves

Method

Preheat the oven to 180°C. Heat the oil and butter in a large pan and fry the onions and garlic until soft. Add the mince and fry until browned. Soak the bread in the milk.

Add the curry powder, salt, chutney, apricot jam, Worcestershire sauce, turmeric and vinegar to the meat and onion mixture. Mix well. Drain the bread and mash it. Keep the milk aside. Add the bread, beans and sultanas to the meat and simmer for a few minutes.

Remove from the stove. Add one egg, mix well and spoon into a greased oven dish. Smooth the top. Beat the remaining eggs with the leftover milk, salt and turmeric. Pour over the meat, place bay leaves on top and bake for one hour. Serve the bobotie with rice.

VEGETABLE PAELLA



Ingredients

- 250 ml cooked large white beans
- 250 ml cooked brown beans
- 2 onions, chopped
- 1 clove garlic, crushed
- 10 ml oil
- 1 green pepper, cut into strips
- 1 red pepper, cut into strips
- 4 spring onions, chopped
- 6 sun-dried tomatoes, chopped OR diced tomatoes
- 5 ml paprika
- 1 ml turmeric
- 5 ml salt
- 250 ml brown rice
- 750 ml chicken stock
- 250 ml cooked peas

Method

Fry the onions and garlic in the oil until translucent. Add the peppers, spring onions and tomatoes. Stir-fry for 3 minutes. Add the spices and rice and stir-fry until everything is well mixed. Add the stock, cover and simmer until the rice is almost cooked (about 20 minutes). Add the beans and peas and simmer for a further 10 minutes. Serve warm.

DELICIOUS MEATBALLS



Ingredients

- 500 g cooked brown beans
- 500 g mince
- 1 onion, chopped
- 1 tomato, diced
- 1 thick slice bread, crumbled
- 10 ml salt
- 5 ml pepper
- 2 ml coriander
- 5 ml braai spice
- 5 ml parsley
- 5 ml mixed herbs
- 1 packet brown onion soup powder or mushroom soup powder
- 2 eggs
- 100 ml tomato sauce

Method

Preheat the oven to 160°C. Mix all the ingredients for the meatballs. Shape into meatballs and place in an ovenproof dish. Bake for 40–45 minutes until cooked. Serve warm.

BEAN POT (BEAN STEW)



Ingredients

- 500 g cooked brown or white beans
- 2 onions, chopped
- 2 green peppers, chopped
- 10 ml oil
- 500 g mince (or any leftover food or meat)
- 1 cube beef stock
- 500 ml warm water
- 6 medium potatoes, peeled and cubed
- 3 carrots, sliced
- 5 ml mustard powder
- 75 ml peach chutney
- Salt and pepper to taste

Method

Fry the peppers and onion until soft. Add the mince (or leftover food/meat) and stir-fry until cooked through (well heated). Add the dissolved beef stock. Bring to the boil and simmer for 5 minutes. Add the potatoes, carrots and beans. Simmer for 45–60 minutes. Stir well before serving.

MALAY CHICKEN



Ingredients

- 500 ml cooked white beans
- 4 chicken breasts
- 1 onion, chopped
- 10 ml oil
- 15 ml cornflour (Maizena)
- 15 ml curry powder
- 50 ml chutney
- 500 ml orange juice
- 5 ml salt
- 2 bananas

Method

Preheat the oven to 180°C. Cut the chicken into cubes and brown in the oil. Sauté the onion until translucent and add it to the chicken. Add the remaining ingredients (except the bananas) to the chicken. Mix well. Spoon the mixture into a casserole dish and bake for 40 minutes in the preheated oven. Slice the bananas just before serving. Serve warm on rice.

ORIENTAL STIR-FRY WITH BEANS



Ingredients

- 100 g cooked speckled beans
- 100 g cooked white beans
- 10 ml oil
- 1 onion, chopped
- 1 green pepper, chopped
- 1 red pepper, chopped
- 1 large carrot, coarsely grated
- 200 g red and white cabbage, shredded
- 2 potatoes, diced
- 100 g cooked peas
- 100 g broccoli, broken into florets
- 150 g bean sprouts
- 250 g pineapple pieces
- 5 ml soy sauce
- 5 ml Tabasco sauce
- 5 ml ginger
- 5 ml salt and pepper
- 400 g cooked spaghetti

Method

Heat the oil and stir-fry all the vegetables one by one, starting with the onions and ending with the sprouts. Combine all the vegetables, add the beans, potatoes and pineapple pieces and heat through. Pour the soy sauce, Tabasco sauce, ginger, salt and pepper over the bean mixture. Mix well and heat through. Serve on hot spaghetti.

CHICKPEA SCONES (NO FLOUR)



Ingredients

- 1 tin chickpeas or any other beans
- 3 eggs
- ½ teaspoon baking powder
- ½ teaspoon bicarbonate of soda
- ½ teaspoon salt

Method

Blend all the ingredients well until the beans are smooth. Spoon the mixture into muffin tins or a loaf tin. Bake muffins for 25 minutes and bread for 40–45 minutes.

5-MINUTE COOK STEW



Ingredients

- 500 g mince
- 1 onion, chopped and fried
- 700 ml boiling water
- 1 large carrot, coarsely grated
- 1 packet brown onion soup powder

Method

Place all the above ingredients in a pot with a tightly fitting lid. Bring the pot to the boil while stirring continuously. Once it starts boiling, cook for 5 minutes and leave the lid slightly open so excess steam can escape.

Remove the pot and wrap it in dishcloths. Place it in a box (e.g. an apple box) lined with cushions — one underneath and one on top. Line the box with foil beforehand so that it retains heat and allows the stew to continue cooking.

ECONOMICAL CLEANING PRODUCTS

GENERAL CLEANER (HANDY ANDY)

- 375 ml water
- 65 ml 5% vinegar
- 15 drops peppermint essential oil (or lemon)
- 65 ml sanitising alcohol / vodka

Mix well in a glass bottle with a spray nozzle. Spray onto the desired surface. Leave for 3 minutes and wipe with a clean cloth. Not suitable for granite or stone.

GENERAL CLEANER FOR GRANITE OR STONE

- 375 ml water
- 65 ml sanitising alcohol / vodka
- 10 drops peppermint essential oil (or lemon)
- 65 ml 5% vinegar

Mix well in a glass bottle with a spray nozzle. Spray onto the desired surface, leave for 3 minutes and wipe with a clean cloth.

SHOWER SPRAY

- 250 ml water
- 125 ml sanitising alcohol / vodka
- 15 drops peppermint essential oil (or lemon)

Mix well in a glass bottle with a spray nozzle. Spray onto the desired surface, leave for 3 minutes and wipe with a clean cloth.

TOILET CLEANER

- 250 ml 5% vinegar
- 1 tablespoon bicarbonate of soda
- 15 drops peppermint essential oil (or lemon)

Mix well in a glass bottle with a spray nozzle. Spray onto the desired surface, sprinkle dry bicarbonate of soda over it, leave for 3 minutes and scrub clean with a toilet brush.

HOW TO MAKE YOUR OWN COMPOST

The best starting point for a vegetable garden is good soil. Everything present or lacking in the soil will determine the quality of the vegetables. A good, healthy compost heap is the key to a successful vegetable garden. Below are ten steps to start a compost heap.

Step 1 **(Container)**	Choose a container for the compost and place it in a grassy, relatively shaded part of your garden. Make sure the container has no bottom the compost must be in direct contact with the soil and that it is the right size for your needs.
Step 2 **(Base)**	Layer a few inches of branches and twigs at the bottom to help aerate the heap.
Step 3 **(Balance)**	For successful composting, there should be a balance of nitrogen, carbon, water and air. Nitrogen comes from green material and carbon from brown material.
Step 4 **(Preparation)**	Chop or break up large pieces of material before adding them to the container.
Step 5 **(Include)**	Good materials include dried leaves, grass cuttings, manure, fruit, vegetables, peels, coffee grounds, tea leaves, old wine, used pet bedding (from herbivores only), dry cat/dog food, dust, old herbs and spices, shredded newspaper, receipts, hair (human and pet), toothpicks and wine corks.
Step 6 **(Avoid)**	Avoid meat, dairy, potato peels and bread that can rot and attract pests, as well as highly processed foods.
Step 7 **(Bury)**	When adding new material, bury it under the existing compost rather than leaving it on top.
Step 8 **(Aerate)**	Once a week, turn the compost with a spade to allow airflow.
Step 9 **(Water)**	If the heap becomes too dry, add water to keep it slightly moist. Cover during very hot weather to retain moisture.
Step 10 **(Ready)**	Compost is ready after a few months when it is dark brown, has an earthy smell and feels warm due to microorganisms.

Choose the area for the vegetable garden

The success of a vegetable garden largely depends on the quality of the soil in which it is planted. The area should be sunny with a little shade. If there are large trees providing light shade, it is beneficial, as large trees help draw deep nutrients up to the surface, making them more available to the vegetables.

Start the vegetable bed

Cover the chosen bed area with empty, flattened cardboard boxes. Layer compost on top of the cardboard and build a frame around the bed using old corrugated iron sheets or wooden planks. The raised bed should be approximately 25–30 cm high.

Plan the layout of the bed to ensure that harvesting vegetables is convenient, so that other plants are not damaged — in other words, include pathways to walk on and avoid making the beds too wide.

Choose the seed

Buy seeds that are in season, as older seeds germinate poorly. Try to buy heirloom (open-pollinated) seeds. These seeds will produce plants that generate seeds again, which can be replanted. Surplus seeds can be stored for future seasons or even exchanged for other seeds.



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