

TAQA MAGAZINE

www.taqamagazine.online

ISSUE #6 2022



Waiting, Wisdom & Decision Making

Is there really any virtue in waiting before making a decision or are we just giving in to procrastination?

The Original Superhero

Before Superman flew faster than a speeding bullet, before Spiderman spun his first web, there was the healer of the lame

Interview

Janet Machakaire Sibanda chats to us about all things "New Mommy"

A Life By **DESIGN**

Grace Makuchete gives us some insights into her passion for Life, Christ and Exclusive Home Designs

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Purpose:

At TAQA magazine, we are a family of God loving Christians who are excited about sharing testimonies of how God is still speaking today. The conventional pulpit has since evolved over the years and we are the product of that evolution. The WORD is and will always be solid and the same.

We will tackle issues from parenting to schooling to relationships to the covenant of marriage and issues that affect the life of the contemporary Christian. Our aim is to welcome you to our family and to have conversations with you on the goodness of God and encourage you in your everyday life. We hope as we embark on this journey we will move from Glory to Glory in the Lord. Welcome to the praise world of TAQA

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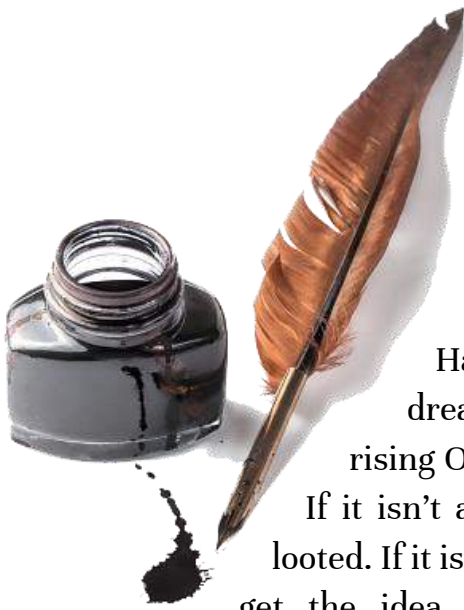
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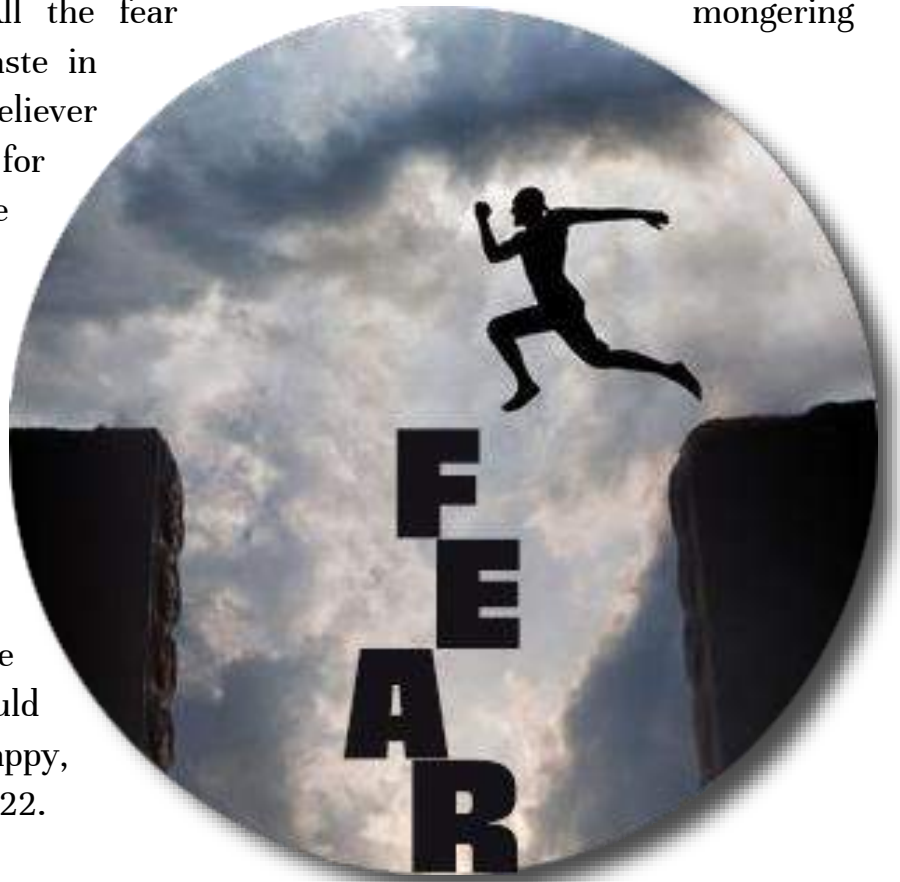


EDITOR'S *Note*



To For God has not given us a spirit of fear.

Have you noticed how much we are being bombarded with dread and trepidation in the news lately? If it's not about the ever rising OMICRON infection rates, it's about the ever rising death toll. If it isn't about the crime statistics, it's about malls being burnt and looted. If it isn't about the precarious economy, then it's...well...I think you get the idea. All the fear mongering has left a rather nasty taste in everyone's mouth. As a believer we lean on the WORD for strength or guidance. In the second book of Timothy, it says "For God has not given us a spirit of fear but of power and of love and of a sound mind." God knows us better than we know ourselves. If He says don't be afraid, then trust Him even if it doesn't make sense. On That note I would like to wish you all a Happy, Prosperous and Fearless 2022.



HAPPY NEW YEAR.

STAY BLESSED.

L. Mlambo
LYNNETT MLAMBO



TAAQA
PUBLISHING

To All Our Valued Readers

*May the New Year be
filled with all your heart's
desires & may you have
dominion in all aspects of your
life*

only

2022
HAPPY
New Year



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Wisdom, Waiting & Decision Making

By Miss Dee

So who here likes waiting? Whether it's waiting in a queue, holding whilst on the phone or waiting for something to arrive after you've ordered it. Truth time...waiting is something I struggle with. As a society I think that our lives have become so fast-paced and we've become accustomed to a hurried lifestyle. However as Proverbs 19 vs 2 (NIV) says "Enthusiasm without knowledge is no good; haste makes mistake".

Hastiness in decision making can be detrimental and can often have long term unexpected consequences. We can see this in the story on Abraham and Sarah. They were waiting for a child, waiting on a promise from God to be fulfilled, but what happens next? Sarah, in haste makes a decision to take matters into her own hands. This created long lasting unexpected consequences for

Sarah, Abraham and their maid, Hagar. In life, each of us comes to places where wisdom is needed to make choices and decisions. Some of them will be easy for us to make. Others will be difficult and agonizing. What can make decision-making difficult is the fear that you are making a wrong decision. It is critical for you to never make a decision in fear.

You want to make decisions in faith trusting that God has helped you, so that you don't keep looking back and second-guessing yourself. James 1 vs 5-7 (NIV) says, "If any of you lacks wisdom, he should ask God, who gives generously to all without finding fault, and it will be given to him. But when he asks, he must believe and not doubt, because he who doubts is like a wave of the sea, blown and tossed by the wind. That man should not

think he will receive anything from the Lord.”

I think in the context of wisdom in decision-making we need to place a high value on two things, first taking time to seek wisdom from **God** and second, taking time to seek counsel from people who have more wisdom than you. One thing I love about scripture is that **God** gave it to us so we always have access to its wisdom, it has the ability to reflect our lives in every situation and hasty decision making is no different.

*One thing I love about scripture is that **God** gave it to us so we would always have access to its wisdom, it has the ability to reflect our lives in every situation and hasty decision-making is no different.*

God has not left us alone, he's given us brothers and sisters in the Body of **Christ** who can give us the wisdom they have gleaned from Scripture. As a woman who wants to strong in the **Lord**, I must be willing to wait on the **Lord**. There is wisdom in waiting.

I have been in so many situations where my flesh wants quick gratification and that is where I have learnt that it is in these seasons

of waiting that I learn to listen to the Holy Spirit. It is in the waiting that I develop and grow in my spirit. In **Kevin DeYoung's** book, *“Just Do Something: A Liberating Approach to Finding God's Will”*, he states: *“Obsessing over the future is not how God wants us to live, because showing us the future is not God's way. His way is to speak to us in the Scriptures and transform us by the renewing of our minds. His way is not a crystal ball. His way is wisdom. We should stop looking for God to reveal the future to us and remove all risk from our lives. We should start*

looking to God—His character and His promises—and thereby have confidence to take risks for His name's sake.”

We all need wisdom to make **God-led** decisions and we want to make them as confidently as possible. Take quality time to seek the **Lord** and let **Him** lead you in your

decision-making. You might make a mistake; we are after all human. But if you have followed the **Lords** leading, most of your decisions will bear fruit and prove right. And if it's the wrong decision, give it to the **Lord** in prayer and adjust your compass. God by His grace, will help turn sincerely made but wrong decisions into blessing when they do happen. Just don't live in the unstable land of double-mindedness and torment.



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THE ORIGINAL



SUPERHERO



By Madam Lyn

Everyone loves a good superhero movie. Marvel and DC have made them a staple for the silver screen. The stunts are so spectacular and the actors make running at the speed of light or fighting waves of invading aliens so easy, you feel like you could do it yourself given the right circumstances.

You look at yourself in the mirror and see Captain America's forehead, Thor's muscles and maybe Wonder Woman's smile. Then you think of that one time you won first prize in the long jump at one of your primary school sports days and wonder if you have been suppressing some hidden super power all this time. Its good entertainment I admit. After watching one such movie with collective of heroes banding together to defeat a powerful foe, I thought to myself what an awesome example of teamwork.

Then my spirit whispered Christ came alone and saved the world ALONE. He didn't need help. His super powers did not come from a radioactive spider, a vat of toxic waste nor did they come from an atomic testing accident. His power lay in his boundless love, self-sacrifice and his precious blood. The same blood that he willingly gave to save that part of us that lasts forever.

Though **Tony Stark** gave his life when he "Snapped" in **Avengers: Endgame** to undo **Thanos'** initial snap, his sacrifice pales in comparison to the price **Jesus Christ** paid. A little back story to my ramblings: When I found out I was pregnant with our first daughter, I was ecstatic. At that point we had

two boys so she was going to be and still is our princess. I remember calling my husband and telling him the sex of the baby to his extreme annoyance since he wanted it to be a surprise. His infuriation was a small price to pay however, because I couldn't contain my happiness. A girl, yeah! Finally, I could whip out the purple ribbons and princess outfits I had been stocking up on over the years. Her pregnancy, by **God's** grace, was a breeze. We had a few hiccups here and there and her projected size was below the accepted average so I had to monitor her progress closely by watching everything I ate. I didn't care however, our princess had arrived.

He knelt next to me and even though I was in pain I could clearly see the blood drain out of his face as he saw the baby crowning.

True to princess nature she was fashionably late by 3 and half weeks, by far the longest 3 and half weeks of my life. I was as big as a 4 bedroom duplex and moving around was beginning to be close to impossible. She would threaten a couple of times but I guess she would reconsider right at the exit. I kept pleading with **God** to just pull rank on her and make her come out. I was tired. I remember my prayer request was to have a quick and painless delivery.

As always **He** listened. I woke up one morning for the usual 2 or 3 am bathroom visit. That morning, however, was very different' I could feel her coming. I remember walking back to the bedroom waking my husband and saying "*Baby, wake up, I feel*

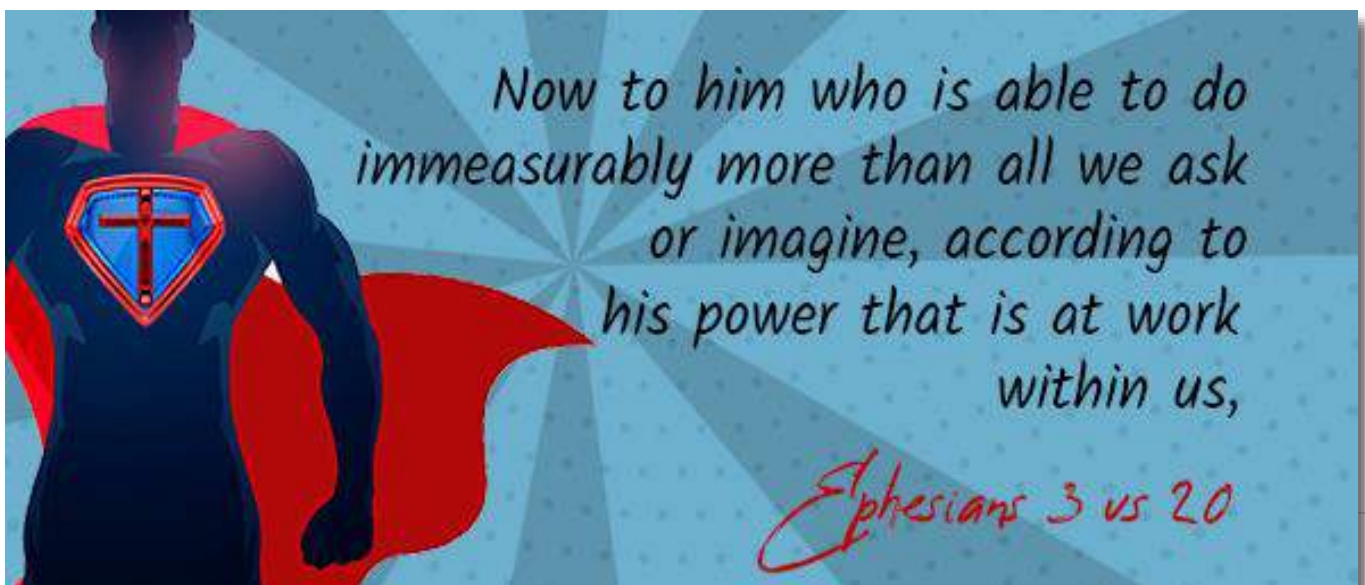
funny.” With one foot still in Dreamland he said “Define funny...” I could only muster the instruction, “Don’t go back to sleep...” in between the moans of pain. Ten minutes later. I got up, went to the bathroom and felt the first major contraction. I literally crawled back to our bedroom and my husband was like “Chii?” I grabbed the duvet and lay on the floor. The baby was finally coming. He knelt next to me and even though I was in pain I could clearly see the blood drain out of his face as he saw the baby crowning. He was a big fan of *Chicago Med* and *Grey’s Anatomy* so we were about to find out if he learned anything on midwifery. I just did all I could do which was push and after a brief shot of pain, there she was. After one firm smack she was screaming her lungs out. My husband cut the umbilical using a pair of scissors and clipped the ends with a clothes pegs. Not exactly medical school but I guess he did learn “something”.

The ecstasy of my princess’ birth was short lived because the placenta didn’t come out with the baby. The ambulance only arrived much later to take me to the hospital. To explain the pain that I endured in the following hours would take an eternity. All I remember doing was praising **God** as I felt my life slipping away. I kept hearing a voice encouraging me to just give up. It hurt too

much. *Why are you suffering? The devil is a liar!*

As I was praising I remembered that I was born again in **Jesus Christ** who lives in me. I used the little energy I had left to connect with the authentic, **original** and ever living superhero. The man who changed water into wine at Cana, healed the royal official’s son in Capernaum, healed the paralytic at Bethesda fed the 5000, walked on water and the ultimate miracle, his own resurrection. It was only through him that I managed to pull through.

When the midwife finally got the placenta out I couldn’t speak, I just mumbled “Thank you Jesus Christ, I am free.” I felt relief and so much gratitude. The pain was so intense it was beyond tears. I appreciated my faith more than ever because if it wasn’t for that I wouldnot have had any hope. In **His** book of **Psalms 103 vs 3**, it says “...**He heals all your diseases.**” I clung to that word. I also clung to **Deuteronomy 31 vs 8** “**He will be with you; he will neither fail you nor abandon you.**” So I guess the ultimate superhero for me would be **Jesus Christ**. He gave me hope in a hopeless situation. For all those women who are blessed to have wombs that carry these beautiful blessings may the peace of the living God be with you always.



A man wearing a plaid shirt, a dark vest, and a face mask is walking away from the camera. He has his hand on the back of a young child who is also walking away. The child is wearing a denim jacket and a floral skirt. They are walking on a path in a field with trees in the background.

The Power of Exemption

We are living in really strange times, staying away from each other, and wearing masks for protection. We are suspicious of everyone and everything. It's not necessarily a bad thing though, but I do wonder what the long-term ramifications will be. Will we ever become normal again, hug and kiss each other without worrying about catching a virus?

By Winnie Kwaramba

When the pandemic started at the beginning of 2020, we did not know what was happening nor did we know how long it would last. Due to the uncertainty of what was happening around us, prayers of exemption and protection were made. *Psalm 91* was declared every Sunday at Church and everywhere within Christian circles, radio and TV. For once humanity saw that there was a bigger force, much bigger than governments or the Illuminati.

People were left in limbo, wondering if it was possible to live without coming into contact with each other. Could the world really shut down? How long was the pandemic going to last? Most of us assumed it was going to be a few weeks or a couple of months. Today we have gone into over a year and a half, and the pandemic is still raging on.

Our friends, loved ones and family members have succumbed to *Covid-19* and those who have recovered still battle with side effects. The saddest thing is the negative impact the pandemic has had on jobs and people's livelihoods. For some families, one person catches it and the rest are asymptomatic. Whilst others vigilantly sanitize, wearing masks and protecting themselves but will still catch the virus and some never catch the virus at all. This reminds me of stories in the Bible. One such story is about *Noah* in *Genesis*. When the whole world was destroyed by a flood. *Noah* and his family were exempt from the destruction. A few chapters later we see Isaac sowing in the land during a famine and he reaps a 100-fold within the same year *Genesis*

26 vs 12. What we see here is divine exemption from both the drought and floods.

Most of us have been exempt during this pandemic. The lord has been very gracious to most of us. I for one will testify of *His* goodness. I know that *He* has watched over us diligently; *He* has made provisions for us during these uncertain times. When the pandemic started, we were scared and hopeless. We locked our doors and waited for the pandemic to pass, staying indoors watching Netflix, reading and doing whatever that could help us to stay sane. Before the official lockdown, my sister proposed that we get up every night at midnight and pray over our family friends and loved ones including our neighbours. We read *Psalm 91* in all its entirety, waking up at midnight without fail and praying for protection over anyone we knew. Sometimes it would be people from church that were sick or had lost their jobs.

We read Psalm 91 in all its entirety, waking up at midnight without fail and praying for protection over anyone we knew.

As a family we learnt to cleave to the promises that lay deep embedded in the chapter.

I was first introduced to *Psalm 91* as a prayer of protection way back in 2005. I was still a young Christian and had just had an operation to remove cysts that were growing in my stomach. After complaining of stomach pain, I received a report from my doctor telling me that I had another cyst the size of a golf ball which was growing. He gave

me two weeks to monitor it and if it was not responding to antibiotics he was going to operate. I was devastated! I had a second operation from a similar diagnosis just a few months before this. I could not bear it; this was going to be my 3rd operation. That Sunday after church I cornered my Pastor's wife and in tears told her everything. She prayed with me and advised me to read **Psalms 91** as a prayer or rather pray it every day until the day I went for my review.

came back the cyst that was as big as a golf ball was now as big as a marble. The Doctor was astonished he almost fell off his chair. He put me on another set of antibiotics and requested I come back in another week. Lo and behold when I went back the 3rd time, the doctor asked me if I was doing anything other than take my antibiotics because this time the cyst was as small as a pea. I told him I was praying. I was over the moon with the positive results. It was the best news ever, a great miracle for me and my family.

I prayed every day. I asked the Lord for protection from another operation, from sickness and disease. When the two weeks for my review came, I went apprehensively to the doctor.

This was my own first-hand experience of divine exemption; God had exempted me from an operation and delivered me from cysts and fibroids. These are common diseases amongst women which steal from women, their joy, peace and finances as they search for the best doctors and in the process lose a lot of money. Fortunately for me, I have never had this problem ever again.

I proceeded to pray **Psalms 91** as a prayer each day. I claimed the promises mentioned there:

*I hide under your wings Oh God,
I live under your Shadow oh Mighty God.
You are my refuge and my fortress.
You Oh God will deliver me from the
snare of the fowler and from the
perilous pestilence.
You will cover me with your feathers*

I prayed every day. I asked the Lord for protection from another operation, from sickness and disease. When the two weeks for my review came, I went apprehensively to the doctor. I did the tests and when they

Fast forward to 2021; I am grateful that **God** is watching over my family, loved ones and friends. I see the power of the Almighty **God** daily. I see helpers coming to help in almost hopeless situations. I see him move me and my family from hot coals of fire into spaces of safety. I see people who have near death experiences suffering from **Covid-19** fully recover. I see people who are at the front lines and exposed to the virus daily, but never falling sick.

At the beginning of 2021, we lost on a contract that could have made a difference in the business and into the lives of our team. We were very disappointed. In my case I did not know where to start, plans based on that

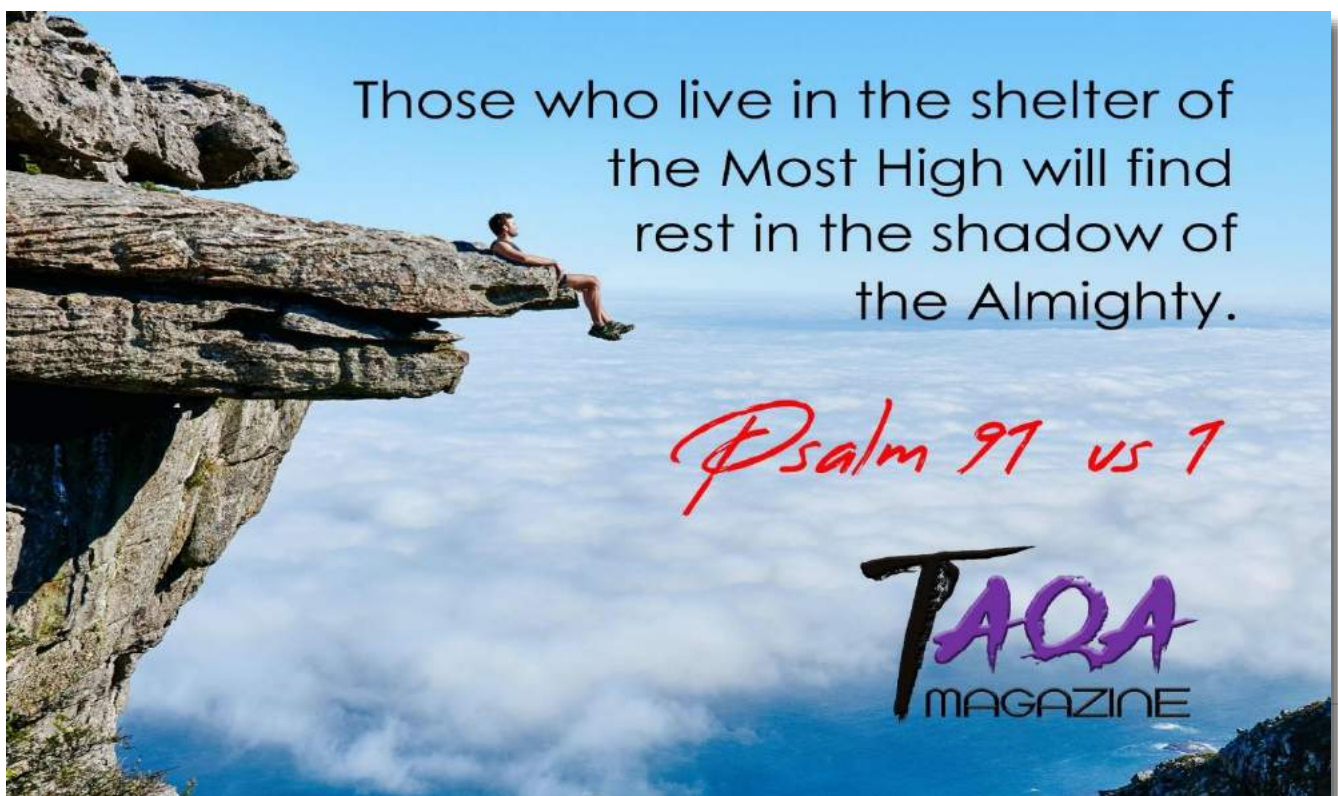
contract had been made. When it fell through, I honestly did not know which direction to take. The whole year looked doomed and bleak. After the crying and the self-pity. I went back to **Psalms 91 vs 11-12** – **“For he shall give his angles charge over you to keep you in all your ways, in their hands they shall bear you up lest you dash your foot against a stone.”**

Whilst we had lost our biggest contract **God** was still **God** and **His** angles were in charge over me and all my ways (family, business etc). Reading this and committing it to memory alleviated the stress and worry I felt about the future of the company and the business. Nowadays, I wake up and I commit my ways to **Him**. **“Commit your actions to the LORD, and your plans will succeed.” - Proverbs 16 vs 3**

Losing the contract does not mean that I no longer have divine exemption. The greatest exemption is the one that was given to us by Jesus when he died on the cross for us. When his blood was split so that we could have eternal life.

To enjoy this exemption, we need to be aligned to **Him** by being born again by declaring publicly that **Jesus** is Lord of our lives. Do you remember the children of Israel whilst in Egypt? They were asked to put the blood of a lamb on their doorposts so that when the angel of death passed by and saw the blood, they would be exempt and the destroyer would not come into their houses to kill the first-born children.

Today we do not need to smear the blood of animals on our doorposts nor on our bodies. We have the blood of **Jesus** which was spilt at Calvary. It is powerful, it is our divine exemption through it we are saved. Through it we stand tall and boldly declare that we serve a Mighty and Powerful **God**. The pandemic is not ending anytime soon. However, do not fear and do not be afraid nor panic, instead hold onto the Word of the **Lord**. Remember **Jesus** died for you at Calvary and his death not only exempts you from death but gives you eternal life, **John 3 vs 16**. During this season, I pray that you are exempt in Jesus’ name from all the hardships, challenges and sickness currently being faced in the world today. **Be blessed.**



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LET'S ORGANISE TO DO LIST

New Year's Resolutions

- wake up earlier
- eat mindfully
- drink more water
- meditate daily
- have mental reset days
- go green
- choose the right friends
- be ok with saying no
- gain experience

Why are we so good at drawing up New Years' resolutions but rarely stick to them beyond January 31st?

By Alvin Mlambo

December is a magical month. It seems as though the rest of the year is simply an 11-month long preparation for those 16 days at the tail end of the year. It is a time when retailers and mass media go on an all-out sensory assault on the consumer with Christmas carols, **Boney M**, decorations and so called Christmas giveaways. We look forward to getting together with family, hideously decorated shopping malls, buying ridiculously expensive gifts and finally telling the Managing Director what we really think of his mouthy wife while under the influence of the year-end office party punch. The atmosphere is thick with goodwill and cheer. 'Tis indeed the season to be jolly. Like the saying goes here in South Africa "**Ke Dezemba boss**"

chops as we wheeze and pant our way up 3 flights of stairs. We body shame ourselves and promise to work out more as we swipe through the Instagram Fitspiration models on our feeds. We commit to furthering our education by enrolling in some sort of course after our child asks for help with homework and realise we have no idea what the words in their Grade 4 books mean. For those of us who are more spiritually inclined, we look forward to the New Year Church service. With spectacular titles as "**Crossover Night**", "**Let Me Pass New Years' Service**" and "**Night of New Beginnings**", we pack stadiums and conference centres in eager anticipation of the Man or Woman of **God's** declaration for the coming year. We eagerly mark the respective bible verses with neon lime highlighters and even commit them to heart. And there you have it. We have compiled our New Years' Resolutions. We are committed. We are resolute. We are true. Then why is it

that 80% of these resolutions, for most of the population, are either abandoned or clean forgotten by Valentine's day?

I have to admit that I fall squarely into this demographic. I have been making New Year resolutions every year for the past 20 Years and my success rate is between 10 and 12 percent. So this year instead of jumping head first into committing to new resolutions, decided to look deeper and find out where

this practice came from and why we participate in it year after year. Little did I know, I have been engaging in an activity that has some deep origins.

According to **History.com**, the early life of the New Years' Resolutions can be traced back about 4 000 years ago to the Babylonians,

The early life of the New Years' Resolutions can be traced back about 4 000 years ago to the Babylonians, citizens of what was then Mesopotamia, who celebrated the New Year in March,

Apart from the excessive partying, we also take this time to look to the future. We look back on our past year and resolve to make lasting and long overdue changes. We are touched by the plight of the poor and pledge to donate more to charity in the coming year. We commit to quitting fizzy drinks and pork

citizens of what was then Mesopotamia, who celebrated the new year in March, which was when the crops were planted. The 12-day festival, known as **Akitu**, was a time for the Babylonians to make promises, such as settling debts and returning property that wasn't theirs to its owner. They believed that maintaining these promises would be rewarded with good fortune in the following year.

Beginning around 46 B.C., the Roman emperor **Julius Caesar** had moved the first day of the year to January 1. The month of January derives its name from **Janus**, the two-faced god who was believed to look backward into the old year and forwards into the new. **Janus** was also said to be the patron and guardian of changes, time, gates, doors, doorways, endings and beginnings. Like the Babylonians, the Romans made declarations of good acts to **Janus** before the New Year arrived. The Romans though, made resolutions with a principled core, such as being good and fair to each other. When the Roman Empire took **Christianity** as its official state religion sometime in the 4th century, these ethical goals were replaced by prayers and fasting. Christians chose to celebrate the **Feast of the Circumcision** on January 1 instead of participating in some of the New Year activities related to honouring the pagan god **Janus**. However, the idea of moving the New Year from March to January took some time to catch on. It only stuck when **Pope Gregory XIII** brought the January 1 New Year back in 1582, with the Gregorian calendar which we still use today.

In what can be seen as an endorsement of the non-drinkers of the 4th century Roman Christians, in 1775, **John Wesley**, the founder of **Methodism**, created the watch night services which were also known as **Covenant Renewal Services**. As per the **Sea Point Methodist Church Website**, these services

were initially held during various times throughout the year. However, towards the end of **John Wesley's** life, they were held on the Sunday nearest January 1st. This renewal service, as the name implies, was a time for Methodists to meet in self-examination, reflection on the year past and renewal of their covenant with **God** for the coming year. They were also seen as an alternative to the drunken partying. The renewal service has seen major changes and conversions over the centuries but the basic principles of discipleship, living with a Christ like personality and ongoing improvement still remain important with believers.

Over the years since, the New Year's resolution has developed into a secular custom. We've seen a change in resolutions since the Babylonian and ancient Roman times from doing good to mostly self-improvement. So given such an interesting history why do we off-ramp from the main highway of success? Reasons will obviously be different from person to person and I can only speak for my own experiences. I have discovered some solutions that may assist in alleviating the problems.



1. **Your set goals were vague.**

When I set my resolutions, I never took the time to clarify my goals before committing to them. I would set a Physical fitness goal such as "Improve my fitness.", without any

measurable criteria attached to it. The solution to this is to make your goals SMART: Specific, Measureable, Attainable, Realistic and Time based. When you set specific measurements to your goals, which can



easily be developed for achievement.

2. You are discouraged.

As you pursue your goals, you may not see any signs of progress. You have set time frames for your achievements but deadlines come and go without any fruitful progress. This plants seeds of doubt as to whether your goals are worth all the stress and trouble at all. As all seeds that are planted in the fertile soils of failure, they germinate and soon you abandon all hope. However, when you reach this point, instead of giving in, it would be wiser to re-think your processes. You may be stuck in your old ways, but being flexible enough to explore new ways and possibilities may prove to be useful.

3. No accountability

In the 1994 book *“The Oz Principle”*, Authored by **Roger Connors, Tom Smith** and **Craig Hickman**, accountability is defined as the *“...personal choice to rise above one’s circumstances and demonstrate the ownership necessary for achieving desired results”*. You may not have any form of an accountability system in place that bears consequences for non-performance. The modern world of technology is packed with apps and software

that support individuals and groups attain their goals.



4. Feeling of being overwhelmed.

CHANGE! The mere mention of the word can most of us feel uneasy. After what seems like a lifetime of a particular path, you may not know where to begin with the change and place yourself under enormous pressure. Over time the weight of expectation may cause you to drown and feel as though all the expected change is too much. These feelings come from the false idea of a “complete overhaul”.

We pressure ourselves into completely changing who we are in the shortest period of time. The solution to this is make changes in comfortable bite sized chunks starting from where we are now. Instead of expecting to transform from a couch potato to an iron man participant in 2 months, you start by walking around the block each morning.

So given the dismal success statistics, why bother with resolutions year after year? Irish poet, **Oscar Wilde** once wrote, *“Second marriage is a triumph of hope over experience”* Though he spoke of marriage, the same can be said of resolutions. They’re a means to measure that which we aspire for our lives. They serve as a way of taking stock of our personal and professional disappointments.

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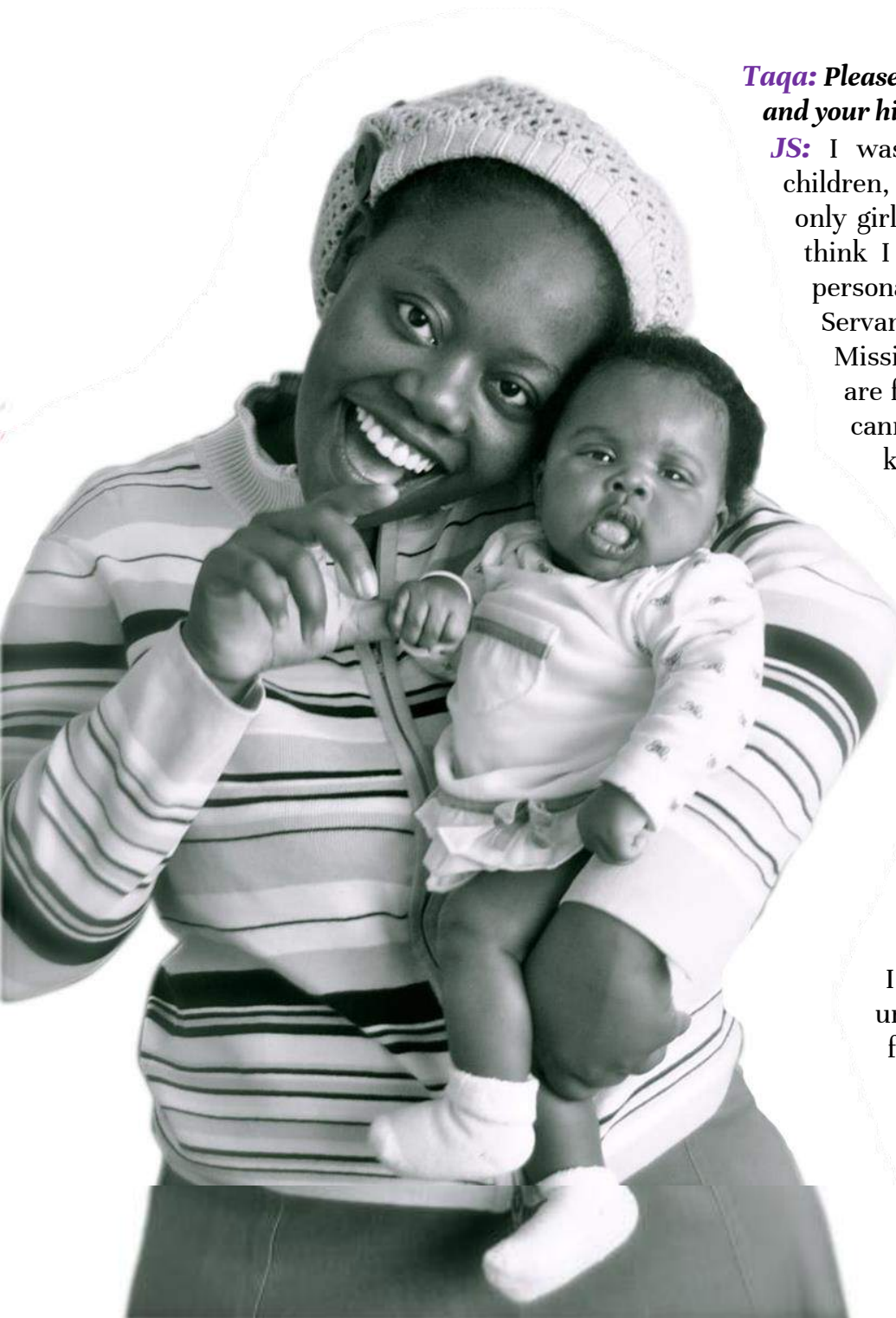
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HERE TO HELP

“With All Things New Mommy”

We talk to Janet Sibanda, author, mother & humanitarian about her blog and holding the hands of new mothers.



Taqa: Please tell us briefly about yourself and your history.

JS: I was born into a family with 3 children, where I was the youngest and only girl. Funny though, people always think I am the eldest because of my personality. My Dad was a Civil Servant posted on a few Diplomatic Missions. My childhood memories are filled with lots of travel. Sadly, I cannot say, I have friends I've known since childhood. For the longest time, I had trouble maintaining lasting relationships, because I was so used to up and leaving. As a result, I have been to at least 9 different schools between 3 countries. And no I wasn't expelled from anyone of them. My parents went onto separate, then I gained more siblings.

I studied Business for my undergrad, and went on to work for over 12 years in the Development Space, supporting orphaned and vulnerable children in various spheres.

While working, I went onto get married, and have my own children. This experience helped me pay closer attention to the unspoken and use that to speak to their needs.

Taqa: Describe your blog for us and why you started blogging.

JS: My blog is basically an instruction manual, to potential, first time, second time, any time parents really. It came about from my own challenges as a potential mom, then expecting mom and now parent to my two children.

Naturally, I wanted to know as much as I could and be the best parent possible.

Naturally, we are cultured by our environment, so much that even as we look for information, we seek that which resonates with what we know. I personally struggled to find Zimbabwean centred content online and had to piece together what was available to the best of my abilities. As such, I am now documenting my lessons and inviting others to share their expertise and experiences so help others who may be struggling with what I struggled with. The idea is to take what would work in each person's setting and hopefully find hope in the future.

Taqa: How long have you been running the blog?

JS: My Blog turned 1 on the 29th of May 2021. (I am only just realizing this great milestone, because of your question.)




Taqa: Where does your passion for the subject matter stem from?

JS: One thing I learnt growing up was complaining never solved any problem. My approach to life is, "let's figure it out and keep it moving!" As such, as mentioned above, I had struggles and found my passion in the solutions for the problems I faced and may even face. I love to help people, I love fixing things, I love to see people happy. Because of that, I will do everything I can to be a support system even to those who do not know me through my work.

Taqa: What has been your most popular post? Why do you think it was so appealing?

JS: My most popular post, was the first post I ever wrote. The inaugural piece of writing that set this ship sailing: *There's No Shame in Suffering when you're pregnant honey!* I believe it was so popular because for one it was my first ever piece of writing. Secondly it was a raw, authentic take on the other side of the glow during pregnancy. I spoke of the madness, the pain, the judgement, and the expectations that women are burdened by when they are pregnant. Smile, don't smile, feel pain, don't feel pain. You're not allowed to just feel! You are not allowed to just be. I for one struggled with each of my pregnancies and have a fitting look for anyone who thought they could school me about how to be when I was pregnant. This article resonated with so many people and they finally felt heard, seen and acknowledged. I believe my wit and humour also played a major role in that. I try to be a funny girl.



In my vulnerability and truth, I have given others the space to be equally vulnerable and real with themselves and their experiences.

Taqa: *How do you attract new readers? Describe the methods you've used and their impact on site traffic?*

JS: I don't have a deliberate drive to attract new readers. I produce content for the sake of making it available. However, with each engagement/collaboration, I tap into my guest's network as well. That way we feed off each other's followings on social media. I have a website, Youtube channel, I'm on Instagram and Facebook. I will admit, managing all the spaces isn't easy and I am very consistent all round. I am now doing more live streams as well, to have real-time engagement with my audience, which is working out quite well for my views. I also invite people to request discussion topics, which helps me to be more relevant and targeted with the information I put out. This is when I am not tapping into my own experiences and gaps.

Taqa: *What has been the response from people generally?*

JS: The response is phenomenal. A lot of people come to my inbox and talk about their own personal experiences and are grateful for the practicality in the content. They truly resonate and want more. I love the feedback in the comments, it really lifts a girl up when she is starting to run out of steam.

Taqa: *What do you tell your children about what you do?*

JS: I told my children I tell people how hard it was to be pregnant with them. I tell them that, I found ways to cope and want to share my successes with others. I also tell them that my hope is that no one else go through what I went through. My daughter (9) is super proud of me, and wants to start her own initiative to help vulnerable children as well.

Taqa: *What have you learnt throughout your personal and writing experiences?*

JS: The one lesson I have learnt is not to sugar coat anything. I am raw and authentic so as to connect with each person's struggle. I want to reach out and put my virtual arms around them. In my vulnerability and truth, I have given others the space to be equally vulnerable and real with themselves and their experiences.

Taqa: *What would you like people to know especially new mums out there or first pregnancy mums?*

JS: Listen to yourself. I know there will be voices coming at you from all angels, but listen to yourself first. Then systematically sift through the voices and pick what works for you. Had I listened to every single voice that offered advice/solutions, I might have lost my mind. What saved me was being grounded in a philosophy for my pregnancy and parenting. What did not fit into that philosophy found its



way out the window. I am so happy I did that. Personally, my philosophy was, is and will always be rooted in **God**, and no one can sway me from that.

Taqa: *What action do you want the reader to take?*

JS: Please got over to our pages on Facebook, Instagram, YouTube (MwananguMntanami) and the website (mwanangumntanami.com), subscribe, like and share the posts.

I am sure there is something for everyone there. We try to be very diverse in our content. We talk about medical and non-medical issues, from sutures, to hair day, to the psychology of societal labels. You will definitely find something that gives you joy on our site.



Let's Talk Bumps 'n' Parentin

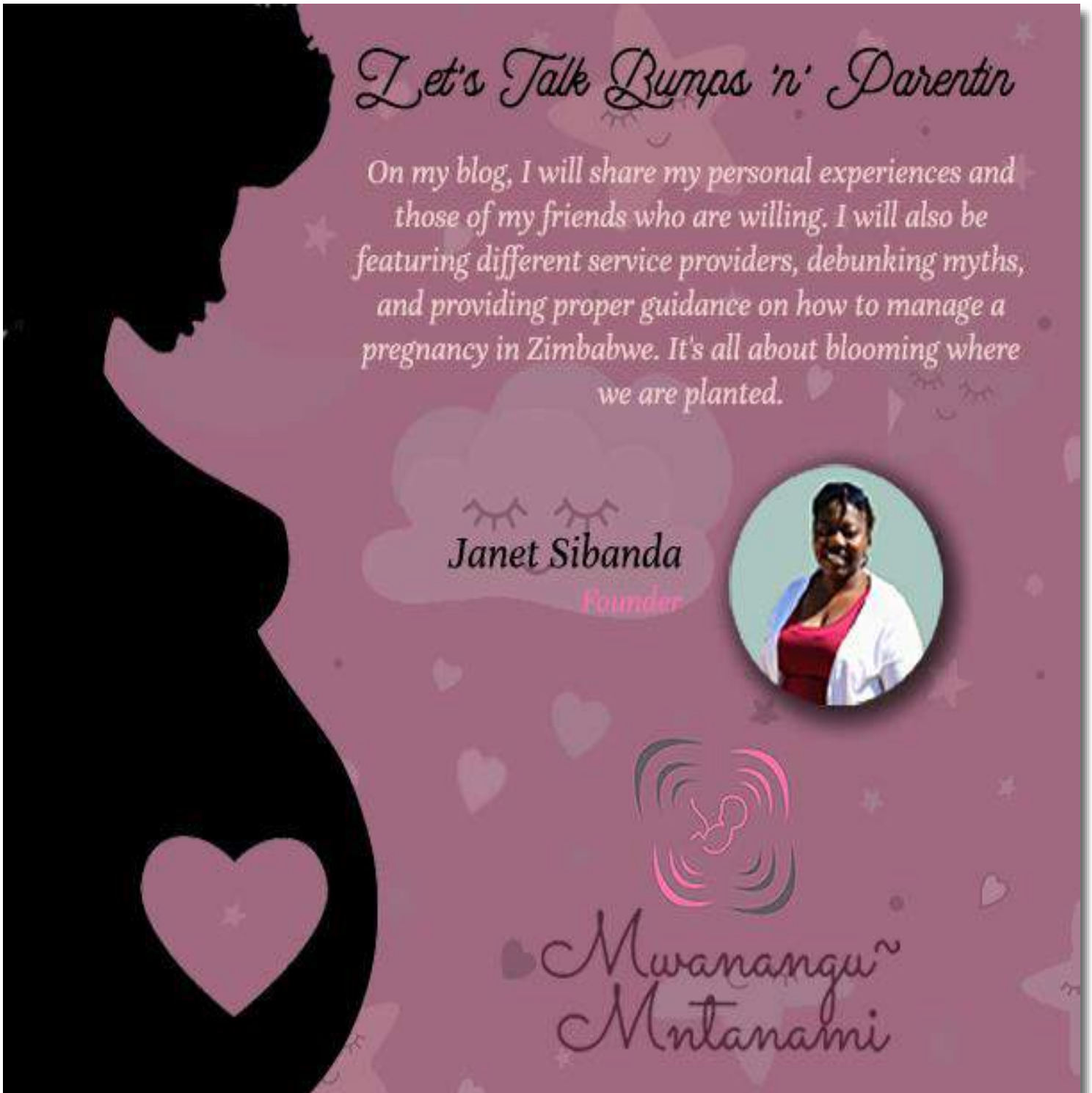
On my blog, I will share my personal experiences and those of my friends who are willing. I will also be featuring different service providers, debunking myths, and providing proper guidance on how to manage a pregnancy in Zimbabwe. It's all about blooming where we are planted.

Janet Sibanda

Founder



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**Cover
Interview**



Living Life **BY DESIGN**

Grace Makuchete, a mother, Evangelist and entrepreneur affords us an approach towards business, family and doing the work of God.

Being the first born child to Clifford Machiri and Janet Zimba, Grace Machiri now Makuchete, always had a grand vision for her future. She attended St John's High School for O-Levels then moved to Dominican Convent Girls High School in Harare for her A-Levels. Grace attained a Bachelor of Science Degree in Statistics and Biological Sciences from the University of Zimbabwe in 1995 and as the divine connection would have it, her degree was not the only thing of value she obtained from the UZ.

She met her husband while she was a student and they got married on the 2nd of December 1995 and went on to become a High School teacher in Mathematics and Biology at Prince Edward Boys High School in Harare. She moved on to Old Mutual where I began studying Actuarial Sciences while working in the Actuarial Department. Being ever hungry for further development, she went on to pursue a marketing career while working under the Pensions Department at Old Mutual and embarked on a Marketing Degree with the Institute of Marketing Management.

While at Old mutual she developed a deep love for home décor which eventually gave birth to Exclusive Images and Exclusive Home Designs. So we decided to steal the Evangelist mother of 3 away from her busy schedule to have a chat to us about her life, business and faith.

Taqa: *How did the idea and name for your*



business come about?

GM: The inspiration for the name **Exclusive Home Designs**, came from my relationship with the **Lord Jesus Christ**. I experienced the truth that God and the Holy Spirit indwelt in me, the truth that put that something extra in the otherwise ordinary person that I was to make me truly Extraordinary. So I decided that the kind of services and products I would offer my clients would be of an excellent and exclusive nature, just as excellent as my God is. And so the name Exclusive Home Designs came into existence.

Taqa: *What does your business do?*

GM: **Exclusive Home Designs** is an interior design and décor business that deals with interior décor and soft furnishings. I developed a passion for home décor during my tenure at Old Mutual and I started making my own curtains, cushions, sheets, bed covers and a variety of home décor

items. Friends and relatives would ask me where I got the stuff from and they were shocked to learn I was making it myself. They began to ask me to make interior décor items for them. It is then I decided to enrol in an Interior design Course with Sheffield School of Interior Design in New York (Now called New York Institute of Art and Design

NYIAD) and did the course by correspondence. By **God's** amazing grace Exclusive Home Designs was registered and in July 2003 we began operations. Imagine the transition from Actuarial Science to marketing to Interior Design. But it was all by **God's** guidance and amazing grace.

Taqa: *What is the key driving force behind the*

business?

GM: The key driving force behind the business is Passion. Passion for Interior Design, passion to fulfil my clients' desires through beautiful interiors all of which are driven by my passion for **God**. **God** is the Creator of all things and His creation is awesome, colourful and musical. Everything is in its perfect place and in complete harmony with everything else like a symphony. I always keep this in mind when designing.

Taqa: *You mentioned you are an Evangelist, at what moment did you realise you were called to ministry?*

GM: I was born again during the time I was transitioning from the employed to the employer. Soon after the experience I began to face a lot of challenges in almost every area of my life. More than anything I began to seek **God** for solutions. I treated **God** as an ATM, where I would go to Him with request

after request. The more I sought **God**, the more He sought me. In my pain, discouragement and disappointment, I was searching for solutions, which is what I wanted, but what I discovered was what I needed; the amazing heart of **God**. In my pursuit of solutions, I fell deeply in love with the Lord **Jesus Christ** and I began pursuing a relationship with **Him**. I met a woman from my



church who taught me the Quiet Time Concept, which is all about spending quality time with **Jesus Christ**.

As I pursued a deeper more intimate relationship with the Lord in Quiet Time, I began to grow in the knowledge of **God** and developed a deep hunger to know **Him**. As soon as I shifted my focus from my challenges to the Everlasting Solution, who is **Jesus Christ**, lo and behold the solutions I once sought came in hard and fast. With this, I developed another hunger, to tell others about the beauty of the Lord and His

amazing grace to those who receive Him. In short that is how I became a teacher of the word and an Evangelist.

Taqa: *1 Can you tell us a bit about your life in ministry and your personal devotional time?*

GM: Well, I do not have my own ministry but am a member of the United Methodist Church, where I'm given plenty of opportunities to preach the Word of **God**. I have also had opportunities to minister in other churches and ministries. In my walk with **God**, I have learnt that I cannot minister to others unless the Lord first ministers to me. So I spend quiet time alone with **God** on a daily basis. I consciously set aside time with the Lord, because in the middle of juggling being a wife, mother, business woman and servant of **God**, your day ends up getting away from you. **"Enter His gates with Thanksgiving and His courts with praise; give thanks to Him and praise His Name"** - **Psalm 100 vs 4**. This is my

attitude whenever I go to be alone with my Lord, my Saviour, my Redeemer and my King.

Taqa: *In your spiritual walk, how has God used adversity to mature you?*

GM: In my spiritual walk, **God** has used adversity to mature me a great deal. Going through tough times I would seek **God** in order to get solutions to my problems. But time and time again, before the solution came I would discover attributes of **God** that just w me away and I would seek **God** more

to know **Him** and knowing **him** became more valuable to me than solutions to the challenges I was facing. When I overcame the challenges my faith grew and I just know that

with **God** on my side I am an overcomer, a victor more than a conqueror.

“Praise the Lord, O my soul: all my inmost being, praise His Holy Name” - Psalm 103 vs 1.

So no matter what I’m going through I have learnt to enter **His** presence with praise. I spend a lot of time in the word, going deeper and relying on the Holy Spirit to give me wisdom and revelation. My personal devotional time is a time of being renewed and rejuvenated. I allow the Lord to minister to me, lead me, guide me and rebuke me for any unconfessed sin. Afterwards, I am encouraged and strengthened. There are times when I’m in deep distress and all I can do is sing to the Lord as the tears flow freely.

Taqa: *How do you balance the needs of your family, yourself with those of a congregation?*

GM: To answer that, I have to quote a verse that motivates me, **“Trust in the Lord with all your heart and lean not on your own understanding; in all your ways acknowledge Him, and He will make your paths straight” - Proverbs 3 vs 5-6.** Life can be so hectic, juggling home life, business and ministry that it’s easy to experience burn out and not be effective at all. But the Holy spirit leads and guides. I’ll be honest and say there are times when I’ve made mistakes, but He still guides me to go on the right path even when I get lost. Just as I am intentional about my personal quiet or alone time with **God**, I’m also very intentional about spending quality time with my family.

It’s also very important to pamper myself every now and again, manicure, pedicure and exercise. I love spending time, at least one Saturday a month, with the ladies maybe have a lunch date where we sit, eat, talk and laugh a lot. It’s very therapeutic.



Though this has not been possible lately with the pandemic and the lockdowns. This is how I’ve managed to maintain balance in my life.

Taqa: *Do you have a mentor? Is there anyone you are mentoring?*

GM: I do have a mentor, someone more spiritually mature than me, and mature in other areas as well. I rely on her to tell me the truth, especially when it comes to things that other people would hesitate to tell me

because they fear hurting my feelings. Whenever I need advice on a particular matter, she is usually so open minded and her basis is the unadulterated word of **God**. It brings accountability to my life. I'm very grateful to **God** for this relationship as I have seen myself grow through it. By **God's** grace I have 2 young ladies I am mentoring. As with my own mentor, the foundation of all our interaction is the truth based of **God's** eternal Word.

Taqa: *Explain a time when you have felt pushed beyond your capabilities as a leader, and how you overcame this difficulty.*

GM: There was a time a year ago when I was the vice Chairperson of one of the most active and demanding committees in Church. We lost both our secretary and vice around the same time as they moved to another church. Their positions were not filled and so we found ourselves, my chairperson and I, handling all the roles and it came to a point where the pressure was unbearable. Even at home I would be busy with church reports. But by prayer and petition we presented our requests to **God**,

and humbly submitted ourselves to the overall leadership of our pastors. The solution didn't come, but the Lord gave us the wisdom, strength, courage and energy to finish the term without complaint.

Taqa: *What is your favourite bible verse?*

GM: For me, I have a favourite Chapter, **Psalm 91**. It ministered to me so much when I went through a season of trials so I memorized the whole chapter, and it became my favourite. If I could narrow it down, I would say my favourite verse is **Psalm 91 vs 1: He who dwells in the secret place of the Most High shall remain stable and fixed under the shadow of the Almighty (whose power no foe can withstand).**

Taqa: *What are your words of wisdom or a story that you tell in order to encourage others?*

GM: I always encourage the young ladies that I mentor in marriage by telling them that when you make **Jesus Christ** the only third party in your marriage, no man, woman or demon can tear your marriage apart!



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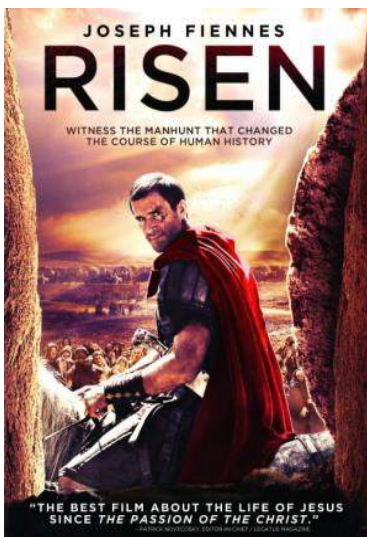


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Film: *Risen*
Director: Kevin Reynolds
Producers: Patrick Aiello, Mickey Liddell, Pete Shilaimon
Writer: Kevin Reynolds & Paul Aiello
Starring: Joseph Fiennes, Tom Felton, Cliff Curtis,
Release date: February 19, 2016
Running Time: 107 minutes

By *Critical Chris*

Since I enjoyed my trip in the time machine for the *Courageous* review, I decided to take another trip and review a film released back in 2016. *Risen* retells the story of death and resurrection of *Jesus Christ* as told from the point of view of a Roman centurion Clavius Aquila Valerius Niger who is assigned to investigate the disappearance of his body. Written by Kevin

Reynolds & Paul Aiello and produced by *Affirm Films*, which is the “faith-based” arm of Sony Pictures, the film offers a different twist to the age old story of Easter. Helmed by Kevin Reynolds, who is more famous for directing the much maligned Kevin Costner film *Waterworld (1995)*, *Risen* is an old-fashioned Biblical epic with some fresh ideas flowing through it.

The movie follows Clavius, played by Joseph Fiennes (*The Handmaid's Tale*, *Shakespeare*

in love), a committed but morally indifferent soldier who experiences a divine epiphany while doing an ugly job. Following the killings of numerous Hebrew prisoners, including *Yeshua (Jesus of Nazareth)*, he is assigned to secure the cave where the claimed messiah's remains are kept by Pontius Pilate (Peter Firth). However the two sentries he assigns to stand guard at the tomb decide to partake in some strong drink and fall asleep. Lo and behold when morning came the body was gone. This obviously was not a good look for the Romans because it now gave credibility to the idea of *Yeshua* being the messiah. So Clavius, helped by his wide-eyed assistant Lucius Tyco Ennius played by Tom Felton (*Harry Potter Series, Against the Sun*), embarks on an investigation interrogating witnesses, cohorts and anyone who came into contact with the “so-called” saviour in order to uncover what happened to the body. However, interview after interview, Clavius hears of mystical and spectacular tales about *Yeshua* which make him start questioning his polytheistic beliefs and wonder if he is on the wrong side.

The usual trend with faith-based films is to attract B-listers, virtual unknowns or former A-listers looking for the next pay check, when it comes to the acting talent. I was pleasantly surprised to find a critically acclaimed cast of “brand names” and

performers. One choice that stood out for me was of Cliff Curtis (*Colombiana, The Meg*) playing the role of *Jesus Christ*. Curtis, a Maori actor who at least resembles what Jewish Galileans most probably looked like 2,000 years ago, gets my praise for his casting. It was a welcome deviation from the blue eyed, straight haired and Caucasian *Jesus* that has been mainstream since American artist *Warner Sallman* painted the Nordic and extremely non-historical “*Head of Christ*” back in 1940. Everyone else, Judean and Roman, is, of course, British.

As a fan of investigative and police procedural shows, I found the new take on the age old “Death and Resurrection” story quite engaging. In the vein of novels like *A History of the World in 10½ Chapters* by *Julian Barnes*, the well-known story is told from the point of view of a side character. Despite its creative liberties with Biblical history, *Risen* captures the awe, passion, and inspirational essence of faith better than many of the other films that I have seen. *Risen*, thankfully, does not take the highbrow evangelical route when handling the story. The almost baffling love, acceptance and gentle tenacity *Yeshua* shows even after practically all of the apostles had deserted him reminded me of why most people follow *Christ* in the first place.



THE WRITER'S BLOCK

In our continuing efforts to evangelise and share the gospel and how God is working in our lives, we invite you to share your talents and experiences with other readers through the medium of storytelling and poetry. If you are an aspiring, budding or experienced author or poet, please read through our submission guidelines below and in addition we advise that you subscribe to our social media feeds. We regularly update them with the sort of work we are looking for and give writing prompts for story ideas. Please note that all submissions are made on speculation; we cannot guarantee publication.

How to Prepare Your Manuscript

- **Taqa Magazine** is a free offering and all of its staff are volunteers, therefore **Taqa does not pay for Short Fiction, Flash or poetry contributions.** However as circulation increases we have plans to change the policy. For now credit the author with a profile on our website and social media feeds.
 - Poetry should be 1,000 words or less.
 - Non Fiction anecdotes must be up to 500 words.
 - Short story prose should be between 1 000 – 1 200 words, no more.
- We are a Christian magazine so submitted content, has to have to have a Christian theme. The main requirement however, is that the content should enlighten the reader. An enlightening story does not suggest that difficult and trying events do not occur in a story. Challenging subjects can be dealt with, but there must be an optimistic purpose and conclusion in its telling. With our eclectic audience I believe it goes without saying that all submissions contain - no graphic violence, crude language including curse words, or explicit sex.
- Please familiarise yourself with the content of our previous issues and our website (www.taqamagazine.online). You will get to appreciate the motivation and mission of the magazine.
- Short fiction submitted to the magazine must be original and previously unpublished. **Taqa** considers work that has appeared online (including on blogs and Facebook) to be previously published. Simultaneous submissions to other publications are acceptable. However, if your work is accepted elsewhere first, please withdraw your submission.
- All manuscripts must be typed in English, Double-spaced and sent as Microsoft Word (.doc, .docx) or Open Document Text (.odt) attachment:

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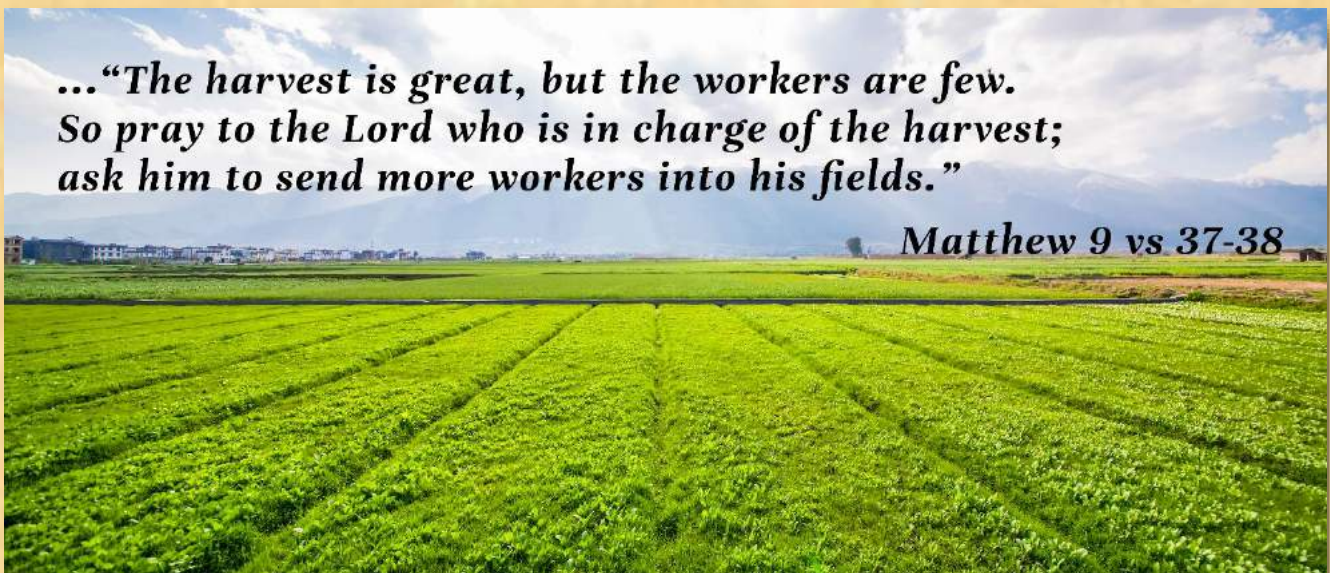
- Include the author's name, Email address, phone number, short bio (200 words or less), written in 3rd person. You can include a personal high-resolution colour photo (1-5 megabytes is sufficient), but this is optional.
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- As previously stated, at this time, there is no payment due to the author for acceptance/publication. Contributors will receive credit in the magazine and may be promoted on our social media and website.

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Recently the mystery of what it would be like to eliminate meat from my diet overtook me and I was compelled to find out. I had never gone completely vegan or vegetarian before so that made me a bit apprehensive, I am a proud carnivore. Not being one who enjoys dwelling in “what-ifs” I decided to bite the bullet and jump straight in. Though my alternative lifestyle only lasted 8 months before I threw in the towel, I found some interesting meatless recipes that I am still enjoying today. I hope you will too.

Sweet Potato & Spinach Bake



Total Time: Prep: 15 min. Cook: 60 min.

Yield: Serves 4

Ingredients

- | | |
|-------|--|
| 300ml | Single cream |
| 1 | Garlic Clove, Crushed |
| 2 | Sprigs thyme or rosemary |
| 250g | Bag frozen spinach |
| 25g | Grated hard cheese, such as cheddar, Parmesan or veggie alternative. |
| 850g | Sweet potatoes, peeled and thinly sliced (about 3mm thick) |
| | Freshly grated nutmeg ¹ |
| | Butter, for greasing |

Method

- Heat oven to 200C/180C fan/gas 6. Put the cream, garlic and herb sprigs into a small saucepan and slowly bring to just below boiling. Turn off the heat, season and leave to infuse.
- Put the spinach into a colander, pour over a kettle of boiling water and leave to drain for a few mins. Then squeeze out as much

water as possible. Season with salt, pepper and freshly grated nutmeg.

- Grease an ovenproof dish generously with butter and spread half the sweet potato slices across the bottom. Top with

a layer of spinach, then the remaining potato. Pour over the cream mixture, through a sieve to remove the garlic and herbs, then sprinkle with cheese. Bake for 45-55 mins until golden and tender.

Creamy Vegan Butternut Squash Pudding



Ingredients

1	Large butternut squash, peeled, seeded, and cubed
½ Cup	Coconut cream
¼ Cup	Maple syrup
1 Tbsp	Coconut oil
1 Tsp	Vanilla

1 Tsp	Cinnamon
¼ Tsp	Nutmeg
¼ Tsp	Ginger
⅛ Tsp	Sea salt
6 Tbsp	Almond milk, if necessary, to blend
	Optional toppings: coconut cream, chocolate shavings, toasted pecans

Method

- Preheat the oven to 220°C and line a large baking sheet with parchment paper.
- Arrange the squash cubes on the baking sheet and toss with just a little bit of olive oil. Roast for 30 to 35 minutes or until tender. (Note: the squash does not need to be golden brown, just very soft).
- Transfer the squash to a blender and add the coconut cream, maple syrup, coconut oil, vanilla, cinnamon, nutmeg, ginger, and salt. Blend until smooth, adding almond milk, if necessary, to reach a blendable consistency. Taste and adjust the sweetness and spices to your liking.
- Transfer to ramekins or bowls and chill 4 hours or overnight. Serve with desired toppings.

Mini Money

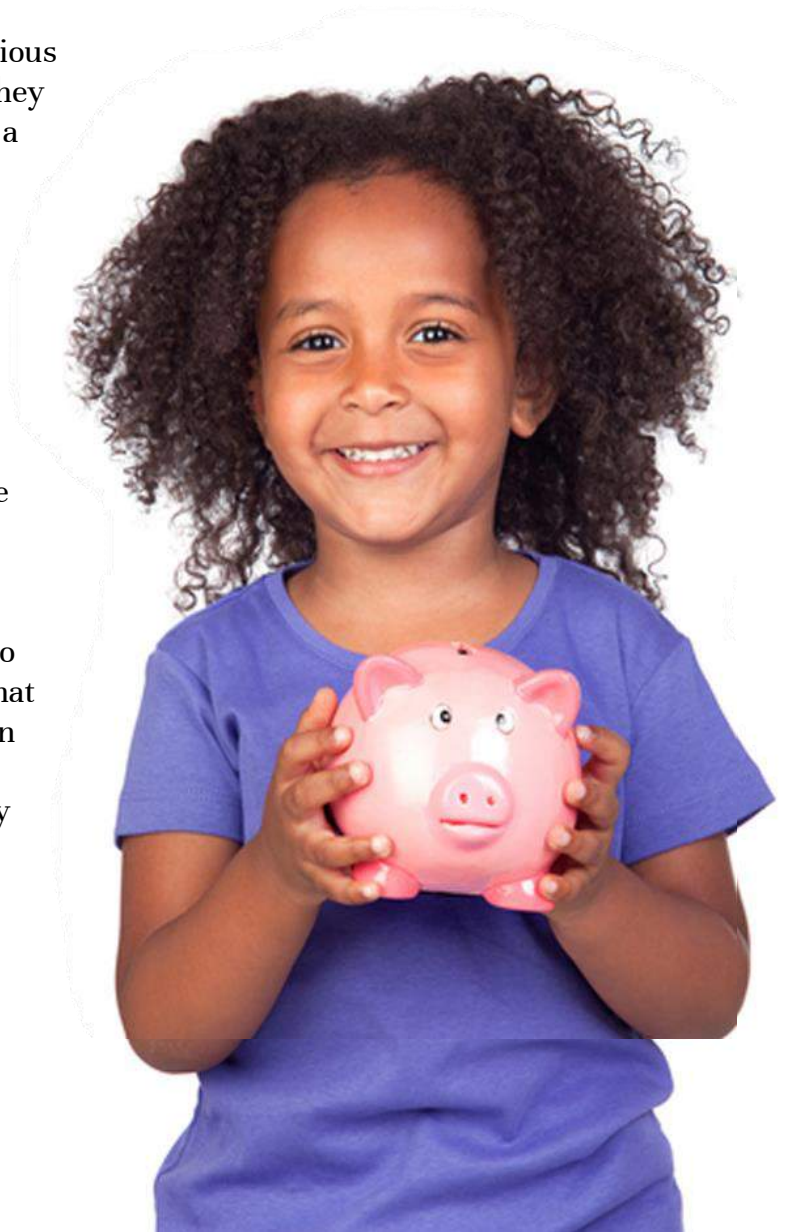
By The Penny Pincher

Managers

For the first time in recorded history, my wife agreed with what she calls my other-worldly practices when it comes to financial management. Children are by far the biggest expense for any average household. Talking about education, it cost between R100 000 to R200 000 per year for Private school, a typical degree R30 000 to R75 000 per year, or up to R300 000 for a four-year degree. Education costs have historically climbed by 2 to 3% over inflation and that is before we include uniforms, stationery, Technology (laptops, tablets, cell phones, and data), extramural activities and food. Now thanks to the pandemic, add health and safety costs to that list. So the average parent is looking at spending in excess of R1 million to educate a child to University level. Now let's talk about, transportation, clothing, healthcare, miscellaneous...I think you get the point now.

So seeing that the little ones do take out a serious chunk out of your income, it's only fair that they understand the value of money. According to a poll conducted by fintech firm **JustMoney**, only 21% of South African families can afford an emergency payment of even R5 000, and only 10% can afford more than R10 000. Almost a quarter of respondents stated that they had never created a monthly budget and more than two-thirds claimed they couldn't get by on their savings for a month. This casts a very dim light on the levels of financial literacy and saving culture.

The past 2 year have however has been a particularly difficult period for many people to save though. But all the same, to the extent that you can, it helps to not only sharpen your own financial acumen but teach your children, about saving. To this end, your friendly Penny Pincher did the research and here are some steps you can take to get your kids and yourself on track.



1. Spot the difference: Wants vs. Needs

Helping children differentiate between wants and needs is the first step in teaching them the value of money management. Explain that fundamental necessities such as food, shelter, basic clothing, healthcare, and education are all needs. Wants include everything from the latest Jordans, designer clothing, a new bike, the new iPhone or a PS5.

2. Keep the conversation going

Like sex, money seems to be a taboo subject for most parents when it comes to their kids. If it's a thorny subject for you, try getting the conversation going with the following questions: What makes money so valuable? How does it feel to work for a living? Is debt good or bad? Why is it beneficial to begin saving early? How can some money become more money? What is one money mistake you've made? If you want your children to learn about saving and money management, it must be a continuous conversation. The trick is to keep the dialogue going, daily weekly or monthly. Whatever works for you.

3. There ain't no such thing as a free lunch.

No one on this earth gets free money so neither should your children. Link the kid's pocket money to the performance of tasks and errands. The advantage is that children develop a sense of self-sufficiency, appreciating that the amount of money in their pockets and their willingness to labour are fully in their control. Take it one step further and educate your kids how to negotiate raises in their pay by agreeing to take on more responsibilities and do extra chores around the house.

4. Breed a young Entrepreneur

An upgrade from the pocket money plan, assist your child in coming up with some clever business ideas. The world now belongs to young entrepreneurs and there are a variety of options that they can explore. Assist your child in developing a simple marketing strategy and setting a price for their services. Not only will your child earn some additional cash, but he or she will also gain valuable experience.



5. Set Savings Goals

To children, the world is still black and white. Being told to save without explaining why may seem futile to a child. Helping youngsters set a savings goal can be a more effective method to inspire them. Help them break down their goals into bite sized chunks if they know what they want to save for. If they wish to buy that tablet for R2 000 with their weekly allowance of R100, for example, assist them in calculating how long it will take them to attain their goal.

6. Give them an Incentive

Who doesn't appreciate a little more cash? You can use the same technique as companies do to match retirement contributions to motivate your children to save. If your child has established a large savings goal, you may offer to match a portion of their money.

7. Teach them to Track the Spending

Knowing where your money goes is an important part of becoming a better saver. If your children receive an allowance, having them record their purchases each day and total them at the end of the week might be eye-opening. Encourage them to consider their spending habits and how much faster they could attain their savings goal if they changed their habits.

8. A Place to Stash the cash

When your children set a savings goal, they'll need a safe place to keep their money. New age thinkers however have offered an alternative to the traditional piggy bank, the glass jar. This simple fix puts the children's money in transparent storage where they will be able to witness the results of their sales efforts. Then as they get older, open a savings account and with most kids these days being tech savvy, they can track their savings via an app. Show your child how some banks are better than others and go through the application process together.

9. Be your children's Shylock

Living within your means is one of the founding principles of saving. If your child wants something and does not want to wait for their savings to mature, **lending** them the money can help teach them a vital lesson about saving. Let's imagine your child wants to spend R500 on something, you loan the money and charge interest from the allowance you provide. The principle you want to teach is that saving may require deferring instant satisfaction for an extended length of time, but the item you want to buy will be less expensive if you wait.

10. Set a Good Example

Your children will, as with anything else, emulate your behaviour. Create a strategy to build an emergency savings account if you don't already have one. If you have a large amount of debt to pay off, reduce a few costs and stick to a budget. Money management is something that can be passed down through generations. Your children will notice your efforts and, ideally, will follow in your footsteps.

Most of us unfortunately never had anyone, be it parents or teachers, to teach us anything about financial literacy when we were children. We had to navigate our way through the maze when we were adults ourselves. Starting the kids off at an early age with money management, lays a great foundation for their inevitable responsibilities in life. Who knows, if done right they may even be in a position to pay for their own education and expenses. But that just my two cents.


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“Therefore, if anyone is in Christ, the new creation has come: The old has gone, the new is here!”

~2 Corinthians 5:17~