



Date: 14 January 2019

Press Release...

Ended 2018 with a BANG!!!

It was a great pleasure for Capro head office – Johannesburg, to be graced with a surprise visit by CoreXalance on the 13th December 2018, where **The Media Financial Manager Awards 2018** were given.

Capro walked away with six Amazing CoreXalance Awards:

- Winner of the **Overall Credit Excellence of the year award**
- Winner of the **Credit Professional of the year award**
- Winner of the **How Low Can You Go award**
- Joint Winner of the **Hands-On award**
- First Runner Up for the **Most Improved Debtors Book award**
- Second Runner Up for the **Most Consistent Improved Debtors Books award**



Arashaad Saint
General Manager

"Hard work and dedication pays off! It's absolutely fantastic to be acknowledged with not just one award, but six. These awards clearly speak to our strategy. Words cannot express my satisfaction. This is a remarkable achievement and I pride myself in having such great staff who are passionate and driven. A huge thanks to CoreXalance for the recognition."

As Capro we highly appreciate CoreXalance for all the support and tremendous industry knowledge shared with us throughout the year. With no doubt we look forward to building a much stronger relationship with CoreXalance going forward and to receiving many more of these motivating awards.



Left-Mandy Kayser (CoreXalance CEO) & Right-Deveshni Ramanna (Capro Financial Manager)

Capro Team



How To Be More Thankful

Life may seem unfair to most of us and the feeling of discontentment can raise its ugly head at the slightest provocation.

Perhaps, a great deal of it is triggered by our tendency to not to be thankful enough for the good things we possess in life. Undue comparisons, a bad day at the workplace or a petty fight with your spouse can make you feel distressed and dejected. However, you have to fight such negative vibes and look at the brighter side of life, in order to learn to be more thankful. Learning to be thankful about the simple joys of life will make your life better and more fruitful. Read the article to find some useful tips on how to be more thankful and enjoy your life.

Tips To Be More Thankful- Appreciate Your Good Health

No matter what your physical or mental health is like, you should always appreciate the fact that it could have been worse. You may be suffering from a dozen ailments, but it is always better than the worst. You should be thankful for the current status of your health. Look at people who have a poorer health than yours and you will realize how you are better off than a lot of people. Be grateful for what you have than cribbing over that it could have been better.

Value Your Family & Friends

The tendency to take people for granted equates to devaluing them. When was the last time when you thanked your family and friends for their constant support? They have always been around

and have been your pillar of strength standing by your side in the toughest of problems. We realize the value of certain things when we know that we can't have them forever. Don't forget to be thankful to your friends and family just because they are always there.

Be Grateful For The Opportunities You Got

Appreciate the opportunities that you have had in life, for there are many who continue to struggle all their lives. Be grateful for the numerous exciting opportunities that might have come your way and helped you to become what you are today. Consider yourself lucky to have things going your way, whenever so happened. What you have in life may not be in proportion to your expectations, but it should not stop you from being pleased with whatever you have got.

Value The Material Benefits You Enjoy

You may dream about owning a palatial home one day, but don't disown the fact that you have a safe roof over your head, food to eat and other necessities. There are millions of people around, for whom a meal per day is a luxury they can't afford. This is not to say that always draw such comparisons that make you feel better. You just have to realize that you have so much to thank for, even as you feel disheartened for some of your dreams not being fulfilled.

Making the most of family time

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Top priority

The best way of making your family time count is to guard it carefully. As your children grow you'll find there are ever-increasing and conflicting demands on everyone's time. Supposedly 'free' time can be taken up with party invites, friends dropping by, phone calls from your mother and must-watch TV programmes. You'll soon find that if you

don't fence off some time to spend as a family, it won't happen.

Plan ahead

The secret is to plan ahead and make clear to everyone what you're planning. Don't worry if you haven't actually decided where you're going on Saturday afternoon (or whether you'll all just stay in with a video). The vital first step is to block off a few hours for a family activity. As your children grow it's worth making them aware of how much you value time spent together by talking about it. Tell them that Saturday afternoons with the family mean a lot to you - they'll appreciate that you want to be with them. Don't waste family time on

chores. Shop online instead of dragging the children round the supermarket (unless they look forward to it.)

Share the load

Being organised will maximise the time you can spend enjoying life with your family. Take ten minutes every evening to plan what you need to achieve the following day, and make a list. This will help you to be more focused. Share the load with your partner, for example:

- Spend time together planning how you will spend the week ahead
- Try to manage the children's lives equally
- Let go of responsibilities your partner is taking on
- Organise areas of responsibility so

you each do the jobs that are easiest and most enjoyable for you

Finally, never underestimate how much you can get out of just a few moments' concentrated time with your child. Even babies know and appreciate when they're being fully engaged with and enjoyed for their own sake.

As they grow up, nothing pleases children as much as their parents' undivided attention. Family time is the hardest to prioritise, because other demands always seem more urgent, but it's the time that matters most of all.

Courtesy of BBC Health

Simple Chocolate Recipes - Love chocolate? Who doesn't?

One of the most amazing and tempting things ever created by man, a small piece of chocolate can make anyone turn crazy and nutty, running behind to take a bite of it.



Talk of a cake, pie, ice cream, pudding, cookies, or fudge, this enticing food item finds itself a place in almost any kind of dessert or snack, instantly watering your mouth and shooting up your craving. And whether it's your birthday, Valentine's Day, wedding, or anniversary, people do not leave any opportunity to gorge on yummy chocolates. While sheer chocolate is enough to raise your eyebrows, adding extra ingredients all the more enhances its taste and flavour, giving you another recipe to savour. Check out some easy-to-make homemade chocolate recipes so that you need not rush to a nearby supermarket to satiate your craving.

Easy Homemade Chocolate Recipes Chocolate-Caramel Tortillas

Ingredients

- 6 (8 inch) Flour Tortillas
- ½ cup Semisweet Chocolate Chips
- 23 individually wrapped Caramels

(unwrapped)
• 2 tbsp Water

Instructions

- Preheat oven to 190 °C
- Coat baking sheets with vegetable oil.
- Stack the tortillas and cut them into 8 wedges. You should have 48 wedges in total.
- Place the wedges individually on baking sheets. Baste some vegetable oil on them.
- Bake for 10 minutes, until crisp and golden.
- Remove and place on wire rack to cool.
- Melt chocolate in a small saucepan on low heat.
- Take another saucepan and melt caramels with water, on low heat.
- Place a sheet of waxed paper under the rack holding the tortillas.
- Using a fork, drizzle chocolate and caramel over each tortilla.

- Allow the tortillas to set and serve.

Chocolate Pretzels

Ingredients

- 24 circular Pretzels
- 24 Milk Chocolate Candy Kisses
- 1 (1.69 ounce) package mini Candy-coated Chocolates

Instructions

- Preheat oven to 175 °C
- Place the pretzels on baking sheets.
- Remove the wrappers of candy kisses and place one in the center of each pretzel.
- Bake for 1-2 minutes, until the kisses have melted.
- Remove from oven and place a candy-coated chocolate in the center of each pretzel.
- Refrigerate until set and chilled.

Chocolate Mousse

Ingredients

- 1 cup Semisweet Chocolate Chips

- 5 tbsp boiling Water
- 4 Eggs (separated)

Instructions

- Place the chocolate chips in a blender and grind to fine shreds, at short pulses.
- Remove and add the chocolate to boiling water. Stir to melt the chocolate.
- Add egg yolks, one at a time, mixing well after each addition.
- Beat egg whites, in a medium bowl, using an electric mixer until you get stiff peaks.
- Gently fold the egg whites in the chocolate mixture.
- Pour the mousse in wine glasses or any other serving glasses and refrigerate until set and chilled.

With these simple chocolate recipes, you can fill your home with warmth and shower your love and affection to your loved ones. Time to create a fabulous end to any meal!