

Save time with these one-stop digital solutions

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In our fast-paced lives, time is the one commodity we don't have a lot of to spare. And, as the pandemic has shown us, when we do have some spare time, we would rather spend it with family and friends than on time-consuming and often onerous tasks like banking, saving or filling in forms.



So, here are five one-stop solutions that will make fast work of tasks or routines that often seem daunting because they require so much effort.

1. Buying a home

Buying a home is an exciting step. But the thought of filling in multiple bank application forms and collating bank statements and other documents can be overwhelming. Work with a bond originator who will apply to more than one bank on your behalf, and secure you the most competitive interest rate on your home loan. “By applying for [pre-approval](#) – supplying your personal information and submitting the relevant documents – you will find out exactly what you can afford, you could speed up your bond application when your offer on a home has been accepted, and you greatly increase your chances of home loan approval,” says Carl Coetzee, CEO of BetterBond. A pre-approval also tells sellers and agents that you’re serious about buying. You can do your pre-approval online at any time of day or night, it doesn’t cost a cent and it remains valid for 90 days.

2. Passive saving

We all know we should be saving for a rainy day, but rising living costs mean that many of us are so financially stretched that setting up a separate savings account is the last thing on our to-do list. Why not take the work out of saving by passively setting aside a small amount each day with one of the micro-savings and investment tools and apps available?

“Through the act of passively setting aside small amounts every day, a user has the ability to automatically invest the micro-savings into things like cryptocurrencies, fractional shares and other traditional and non-traditional investment options,” says Tony Mallam, co-founder of [upnup](#). Small amounts are saved by signing up to an app that links with your bank account to round up on every purchase made, or by adding a fixed amount to each transaction. This is then redirected to an ewallet and invested in a cryptocurrency like Bitcoin. “You will be amazed at how quickly your investment will grow with very little effort,” says Mallam.

3. Outsource household chores

We know that many people can't tend to everything around the house – there simply isn't time. Most work full days and simply don't have time to clean the house, fix that gutter or clear the garden. There just aren't enough hours to get to housework on top of everything else. An app like SweepSouth makes it possible to book home cleaning with the swipe of a finger. They also offer outdoor services, which comes in handy when you need garden services or someone to do general maintenance around the house.

"Resist the temptation to do all the home tasks yourself," says Aisha Pandor, CEO and co-founder of [SweepSouth](#). "To get some of your time back, now may be the time to really consider hiring help around the house."

4. Earn additional income

These days everyone has a side hustle. From selling handmade goods to offering freelance services in various forms. But what can you do to earn extra income without using up too much additional time? Becoming an Airbnb host is an option.

Data released by Airbnb shows that last year, between January and December 2021, hosts in South Africa collectively earned over R2bn. For those looking to join the growing host community and start earning valuable additional income, timing is crucial.

Using new data, Airbnb recently revealed the best time to open your home based on when hosts earned the highest income throughout 2021. These dates include the Heritage Day weekend, Christmas Eve, summer travel during December, and winter travel, which includes the school holiday period.

Velma Corcoran, Region Lead for MEA at Airbnb notes: "Looking back at last year proves there is a real opportunity for our hosts to welcome guests into their local communities, all while earning helpful cash on the side. With the rising costs of living, the extra income could prove to be a real lifeline for many."

5. A seamless switch to solar

Eskom has cautioned that power outages could intensify over the next six months, so we need to think about alternative power solutions. South Africa's weather makes solar energy a good option but, with so many solar providers in the market, finding the right solution could be tricky. "There are so many fly-by-night providers who will do a bad job with shoddy components," says Tim Ohlsen, CEO of Hohm Energy.

"Instead of spending hours on Facebook or Googling for solar solutions and trying to book a visit from an installer, go online and generate a bespoke quote on a user-friendly platform such as [Hohm Energy](#) that you know will assure you of a solar option that meets industry standards." Within five minutes, you can have a custom quote and proposal for a solar solution with an accredited installer, as well as an all-inclusive maintenance plan and warranty.

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