

## Lobola planning checklist

### How it works

- ☐ **Identify the negotiators:** Elders from each family usually lead the discussions; the couple may be present but often remain in the background
- ☐ **Create a welcoming atmosphere:** Expect humour, storytelling and shared meals to ease tension and build connection
- ☐ **Discuss the key points:**
  - Lobola amount (cash, cattle or both)
  - Payment method (once-off or instalments)
  - Other agreed contributions (e.g. wedding expenses or gifts)
  - **Negotiate with respect:** Discussions may take time, so patience and mutual understanding are key
  - **Seal the agreement:** Families may finalise with a written lobola agreement letter to avoid future disputes

### The lobola agreement letter

While not a legal requirement, this document is an important record of the agreement.

- ☐ **Include names and details:** The couple, key negotiators and date of negotiations
- ☐ **Record the agreed amount:** Whether cash or cattle, clearly specify the details
- ☐ **Outline payment terms:** How and when payments will be made
- ☐ **Signatures and witnesses:** Representatives from both families usually sign, confirming mutual understanding
- ☐ **Cultural blessings:** Some families include prayers, invocations or cultural notes to honour tradition

### Legal and financial considerations

- ☐ **Discuss an antenuptial contract (prenup):** If you do not wish to be married in community of property, sign and register your ANC at the Deeds Office before the marriage ceremony
  - ☐ **Budget for related costs:** Include attire, travel, accommodation and family gifts
  - ☐ **Register your marriage:** Formal registration ensures your union is legally recognised
- Remember to keep communication open between both families to strengthen ties beyond the ceremony.