

How to control wedding costs

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Marriages may be made in heaven, but they have to be paid for, right here, on earth. Suits, saris, jewellery, beauty regimen, sweets, feasts. . . weddings are the quickest way to spend a lot of money.

While the Mittals and the Chatwals have taken wedding pageantry to a new level, even ordinary folk often end up spending too much on a wedding, sometimes taking loans for the same.

Wary of this trap, Manisha Mahansaria, a financial planner with an MNC bank, says, "Marriage is not the end, but the beginning of the shared life of two people. I do not want to start it on a note of debt."

Outlook Money helps you avoid the wedding debt trap. Here is how you can plan a fabulous wedding by cutting the flab, but keeping the quality high.

Avoid the high season

Industry experts say nearly 70 per cent of weddings take place in May, when venue costs peak because of the demand. Pick an off-season wedding date and your costs of hiring a venue would be significantly lower.

Dipa Sheth, who works for wedding planning agency Occasionz Unlimited, says that weddings should be planned for months like January or February. Hotels cost about 30 per cent less than marriage halls in off seasons, she adds.

Early birds can clinch good deals. Do your bookings well in advance. Get several quotations while making arrangements and use these as a basis for negotiation.

Get the venue right

One of the first things that has to be finalised for a wedding is the venue. If you are really not picky about the 'where' of the wedding it can make all the difference. Any good marriage hall in a city would cost you in the range of Rs 60,000-80,000.

Choose a non-traditional venue, if you can. Pune-based creche owner Gayatri Vishwanathan's wedding was held in a hotel because wedding halls were not available. Hailing from a traditional south Indian community, her parents were hesitant to move away from the 'mandap culture.' But much to their surprise, they found that the rental was much lower than most community halls in Mumbai.

"Often hotels bundle up their services and if you do everything on site, they work with you. That makes the wedding cheaper," Vishwanathan adds.

If you are in Mumbai, consider holding your wedding ceremony in Lonavala. A wedding that would cost Rs 7 lakh (Rs 700,000) in Mumbai will cost Rs 1-2 lakh (Rs 100,000-200,000) in Lonavala or Rs 4-10 lakh (Rs 400,000 - Rs 1 million) in Goa during off season.

Economise on cards. Invitation cards can cost you anything from Rs 45 to Rs 3,000 each. Order these at least six months in advance. Traditional invitations cost less. Explains V. Ramasubramanian a Mumbai-based printer, "Thermography is almost half the price of engraving. Both give raised print but engraving imparts a more formal look to the invitation as, unlike thermography, the raised print is pressed through the back."

He adds, "For larger wedding parties, you should buy your invitations at bulk party stores or wedding warehouses to get the best buy for your money." Also, avoid a separate card for the reception if both the ceremonies are to be held at the same venue.

If you are creative, you can choose to make your own invitations. Factor in postage, including stamps for the response card envelopes, as part of your budget. Use email and send scanned copies of the card, especially to those living abroad.

Decor

Grow out of flowers. Pick seasonal flowers to save money. Instead of decorating the entire venue with flowers, you can use adornments that are more unique, personalised and less expensive, like fruits, balloons and ice sculptures.

"Instead of having flowers as centerpieces, place a bunch of grapes, a pear and an apple in a bowl and spray them with gold paint," says Sharada Vishwanathan, a home maker planning her daughter's wedding. Ice sculptures are versatile and soothing.

"Ice can be sculpted so beautifully and it doesn't melt even in scorching summers," says Gurucharan Kaur, a Mumbai-based wedding planner.

Balloons are another alternative, especially for a Christian wedding. Says Trimrose Fernandez, a marketing professional, "My husband and I made optimum use of balloons for our wedding. They are a cost-effective way to turn a simple room into a colourful fantasy." Lighting can be used to elegantly highlight balloons and other decorations.

Save on the ceremonies

"An Indian wedding is a three-day affair -- *sangeet*, *mehendi*, *pheras* and reception. The total cost is in the Rs 6 to 10 lakh (Rs 600,000 to Rs 1 million) range," says Rani Sharma, who plans weddings as a part-time job. To minimise costs, you can cut down on the number of functions or simply combine these.

Couples looking for ways to combine functions to cut expenses have hit upon the idea of holding the reception and the *baraat* together before the wedding. Similarly, you could combine the *mehendi* with the *sangeet*.

Sharma says this could help wrap up the entire wedding for just Rs 5 lakh (Rs 500,000) as against Rs 7-8 lakh (Rs 700,000-800,000). She adds that if you want to host two functions, you can keep the wedding small and intimate and follow it up with a grand reception.

Dress down the gown

The savings drive can extend to your wedding dress. Susan Periera, a specialist in tailoring wedding gowns, says that cheaper fabrics are almost always available for every dress design.

When it comes to the traditional Hindu wedding attire, save on the margin cloth. Straight, fitted *lehengas* are not only economical, but also look very elegant and are the rage these days.

You can even play smart with your jewellery. In South Indian weddings, traditional temple jewellery can be exorbitant. So, as wedding jewellery has to be worn only once, one option is to wear rented pieces.

Draft in your friends

Another saving trick is to harness the talents of your friends. Don't be shy to let those close to you know that you're looking for ways to control your wedding budget. They may offer their own skills, or they may know how to help you find a great deal.

Says Sumitra Rangachari, a home-maker who got married early this year, "Instead of a professional DJ, I had my friend play her music to entertain the guests at my wedding. Similarly, a friend, and not a professional, did my make-up."

Make it click

Photography is one area where it is difficult to cut down costs as you can't underestimate the need for a professional photographer. But there are ways to get a great deal. First, to get an edge in bargaining for a cheap deal, seek quotations from many photographers.

Second, when choosing a photographer, ask around for recommendations as these will help ensure quality and price. After all, those pictures are forever.

Says Vivek Nair, a Mumbai-based professional photographer, "You should always choose caterers or venues who bundle various services. For instance, I have a tie-up with several wedding venues. When they recommend me to a customer, I charge 15 per cent lesser than my normal fee."

Savers' recipe

Stick to one type of menu. It's a lot classier than having Chinese, Mughlai, Thai and Continental all together and expecting guests to fill up their plates with noodles on one side and daal on the other. Instead, have a different menu for different functions, says Rajashekhar of Ronak Caterers.

A viable option to a buffet is a sit-down meal. That's what Anya Joseph, fashion designer and a bride-to-be, plans to do for her wedding. About 100 of the closest friends and family members of the couple would be invited for a sit-down meal at a hotel, which is cheaper than a buffet.

Couples should keep in mind that they can save money if they avoid expensive out-of-season items on the menu.

Also, allowing a caterer to be flexible with the menu can save money. Over 50 per cent of the wedding expenses are taken up by food and beverages. It is, therefore, very important that you keep a tight rein on the number of guests.

Remember, if you want to have a great wedding without getting financially drained, make a budget and stick to it. It's very easy to get carried away and there is no limit on how much you can spend. Know when to draw the line-and then knot it.

Marriage Manual

Invitations

What makes them expensive? Engraving, coloured ink, multi-folds, large size.

How to save? Use thermographed invitations, black ink and ivory paper.

Dress

What makes it expensive? Costly fabrics, expensive satins, branded stores. How to save? Buy fabrics from a wholesale market. Get a tailor recommended by the store to stitch a dress to avail good discounts.

Flowers

What makes them expensive? Use out-of-season flowers, more floral decorations and large bouquets with fewer greens.

How to save? Use fewer flowers creatively, use candles/diyas, fruits, ribbons, and other materials as centerpieces in addition to flowers. Ice sculptures are also cost-effective.

Food

What makes it expensive? Buffets, extra desserts, pot pourri. How to save? Opt for a sit-down dinner, have fewer desserts and follow one cuisine.

Cake

What makes it expensive? Round layers, intricate designs, more flavours. How to save? Square cake of a single flavour decorated with real flowers and ribbons. A friend or family member could bake it.

Sources: Occasionz Unlimited and Mary Fernandez, Mumbai