

UKUSEBENZISA IMALI MBOLEKO NGENDLELA EFANELEKILEYO



HOAP

ICEBISO KUBANINI-ZINDLU INCWADANA YOLWAZI





KUTHENI ABANTU BESENZA IMALI-MBOLEKO NJE?

Abantu basebenzisa imali-mboleko ukuhlawula izinto abazifunayo xa bengenayo imali yokuhlawula. Kungcono ukulondoloza imali ukuze uzihlawule izinto ozifunayo kunokuboleka imali. Noxa kunjalo akusoloko kusenzeka njalo xa ufuna ukuqala ishishini, ukuthenga indlu okanye ukuhlawulela izifundo. Kungafuneka uyithathile imali-mboleko kwenye yezi zinto. Ukuba awunakho ukuboleka imali kubahlobo bakho okanye kusapho lwakho, kungafuneka uyithathile imali-mboleko kwishishini. Zonke ke ezimali-mboleko zibanenzala.

Imali-mboleko efunyenweyo	yiR100
Inzala	yiR30
Imali iyonke emayihlawulwe	yiR130

YINTONI INZALA?

Inzala ngumrhumo owuhlawula xa uthe wasebenzisa imali yomnye umntu. Ukuba umthengisi wemifuno ukuboleke imali kangangentsuku eziyi 20, ngoko ke akayisebenzisanga la mali. Akanako ukuyisebenzisa imali yakhe ekuthengeni imifuno yokuthengisa ukuze afumane inzuzo. Uyakuthi akubize inzala yokuba ephulukene nethuba lokwenza ingeniso. Ukuba ebekuboleke iR100, uyakuthi akubize inzala eyi R30, ngoko ke uyakuthi uhlawule iR130 xa iyonke.



YINTONI IMALI-MBOLEKO OYINIKWA ESANDLENI OKANYE LE OYIKHUPHA KWI BHANKI YAKHO?

Imali-mboleko oyinikwa esandleni isuka kubabolekisi bemali. Bavumela kuphela abantu abanemisebenzi, oko kukuthi abaphangeli. Ezimali-mboleko ziba nenzala enkulu, ngoko ke zilumkele kangangoko.

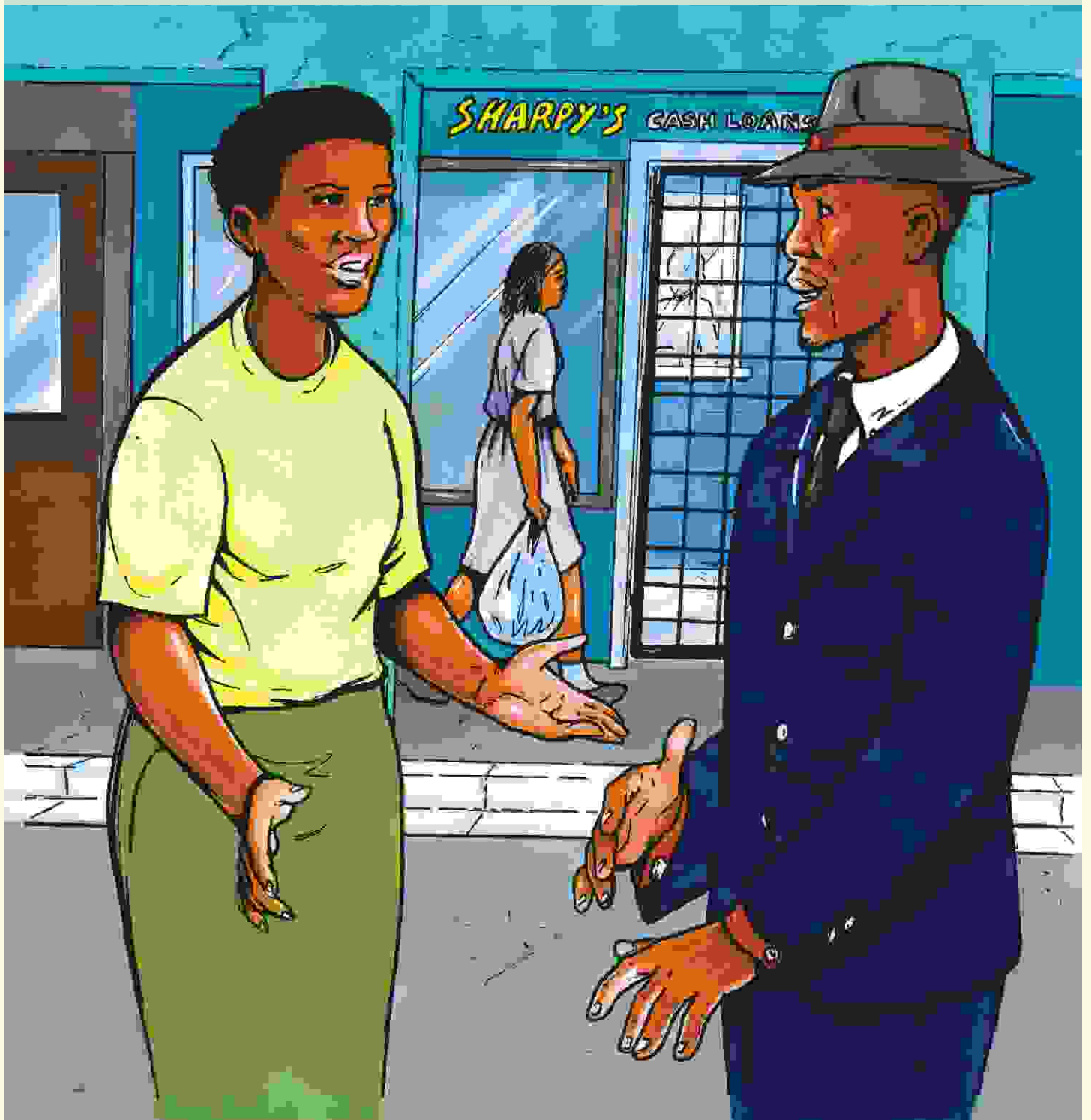
UKUBA KUFUNEKE UTHATHE LE IMALI-MBOLEKO YAKWA MICRO:

- Jonga ukuba inkampani le ibolekisa ngemali ibhalisiwe na kwi Micro Finance Regulatory Council (MFRC). Le yimibutho eqinisekisa ukuba le mibutho yenza okusemthethweni.
- Wazi amalungelo akho. Inkampani le ibolekisa ngemali ayivumelekanga ukuba ithathe ikhadi lakho lebhanki kunye ne pin namba yakho, Isazisi sakho(ID) okanye ikhadi lakho le pensheni, ezi zinto zezakho mazihlale elugcinweni lwakho ngawo onke amaxesha.
- Thatha imali-mboleko encinci uze uyibuyise ngokukhawuleza kangangoko unakho .
- Kufuneka uqonde ukuba yimalini inzala ekufuneka uyihlawule, ingabalwa nge pesent, uxelelwe ngokwemali.
- Kufuneka uzazi intlawulo zenyanga ukuba zingaphi ekufuneka uzihlawule, yaye uzihlawula nini.
- Musa ukuthatha enye imali-mboleko ngelixesha usahlawula ityala lenye.



ELONA CEBO LIBALULEKILEYO LELI

- Kuphephe ukwenza imali-mboleko suka ugcine imali ukuze uthenge ngayo okanye umane ubeka imali (lay bye) xa uthenga ifenitsha okanye iimpahla.
- Ukuba uthathe imali-mboleko ,zama ukuyihlawula ngokukhawuleza kangangoko unako, ngolo hlobo uyawube wonga imali kwakunye nenzala.
- Hlawula ityala lakho lonke phambi kokuba uvule elitsha

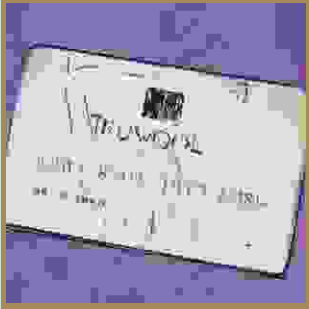


YINTONI UKUTHENGA NGEZAVENGE



Ukuthenga ngezavenge kuyafana nemali-mboleko. Inkampani efana neyempahla yendlu okanye eyokunxiba iyakuvumela ukuba uthathe impahla ngokwemfuneko okanye umgqaliselo wokuba uyakuyihlawula ngexesha elithile. Inzala ke ekuthengeni ngezavenge ixhome kakhulu. Kunjalo nje ukuba awulihlawuli ityala lakho inkampani iyazithatha iimpahla ezo.

Ukuba ke oku kukwehlele uyakutshonelwa zezompahla kunye nalo mali obuse uyihlawule. Yaye ke ungabekwa nakuluhlu lwabantu abangabhataliyo. Xa uthenga into ngemali uhlawula kancinci kunokuba uyithenga ngezavenge. Umzekelo ukuthenga ifriji kungaxabisa iR2500. Ukuba kwa le friji inye xa uyithenga ngezavenge, uzakuhlawula ityala eliyi R150 ngenyanga. Loo nto ide iyothi xhaxhe kwi R5400 xa uyihlawula ngenyanga ezi36.



Ixabiso le nto leyo	Ukuhlawula ngezavenge	
Uhlawula kube kanye ube ugqibile liyi R2 500	Imali ehlawulwa ngenyanga:	R 150
	Izavenge ezingaphi:	36
	Intlawulo xa iyonke eyenziwe ngenyanga eziyi36:	R 5 400



UNGENZA NTONI NA XA UNENGXAKI YAMATYALA?

- Musa ukwenza amatyala amatsha.
- Thetha nabantu obatyalayo yenza amalungiselelo okuhlawula kwixesha elidana. Qiniseka ukuba umile kumalungiselelo akho.
- Hlawula ixabiso elincinci kuzo zonke iindawo ozityalayo kwinyanga nganye.
- **Kuphephe ukuyalelwa ngabalawuli.** Lo ngumyalelo osuka enkundleni onika igqwetha ilungelo lokuba lilawule ityala lakho. Ukuba ke oku kwenzekile kuyakubanzima kuwe ukuba uphinde ufumane impahla ngetyala. Yaye ke negqwetha njengoko lilawula lityala lakho liyakuthatha inxalenye yemali oyihlawulayo ngenyanga nje ngomrhumo. Loo nto ithethe ukuba uyakuthatha ixesha elide ukuhlawula ityala lakho uligqibe.
- **Kuphephe ukufakwa kuluhlu lwabantu abangabhataliyo abayakohlwaywa.** Ukuba awulihlawuli ityala lakho, loo nkampani uyityalayo ingakufaka kuluhlu lwabantu abangawahlawuliyo amatyala abo kweloziko kuthi kufikelele wonke umntu nezinye ke iinkampani zingakujonga khona. Kwixesha elizayo xa ufuna ukwenza imali-mboleko inkampani leyo iqale ikujonge ukuba awukho na kolu luhlu lwabantu abangawahlawuliyo amatyala abo phambi kokuba ikunike imali leyo.



JONGA NEZINYE IINCWADANA EZINGO:

- Ugcino mali nenkcitho mali yekhaya
- Ukufunda iakhawunti yakho kaMasipala
- Ukwazi amaxabiso erhafu neenkonzozo zikamasipala



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