

UMKHOMBANDLELA WOLUNTU

Yintoni uhlahlo ?
Iwabiwo Mali?

Njalo ngonhlolanja, uNgqongqoshe wevezimali wethula izinhlelo zeminyaka emithathu elandelanayo zesabelo sezimali, ukuqoqwa kwentela kanye nokwebolekwa kwemali ezimakethe zezimali kuleli naphesheya kweziwandle. Ungqongqoshe uphinde achaze indlela okuhloswe ngayo ukusetshenziswa kwemali eyabwelwe iminyango kahulumeni wesizwe, ohulumeni bezifundazwe kanye namantshontsho atholwa omasipala.



1. Umyalezo kangqongqoshe

2. Ukuqinisa ukuzethembwa, umnotho nokudala imisebenzi

3. Ukuthuthukisa ukusebenza kahle kwinqalasizinda



1. Ukubhekana nesimo sesomiso esiphuthumayo

2. Imfundu emahhala ephakeme kubafundi ababuya emakhaya ahlwempu nazawo

3. Ivelaphi imali futhi izosetzenziswa kanjani?



1. Intelo ekhokhwa abasebenzayo

2. Izintela ezikhokwayo

3. UKushushulwa kwentela yamafutha

4. Ukukhuphuka kwentela kugwayi notshwala

SENZIWA
KANJANI
ISABELO
MALI?

- ① Umnyango kaHululemi ukhipha umkhombandlela oqukethe ulwazi oludingekayo ngesabelomali.
- ② Iminyango ihlela izinhlelo zayo futhi inikeze indlela ezosebenzisa ngayo imali ekufezekiseni izidingongqangsi zoluntu.
- ③ Izicelo zesabelomali zinikezwu uMnyango Wevezimali bese kuyaboniswa.
- ④ Amakomidi ezintloko zeminyango abe esexoxa kabanzi ngezicelo zesabelomali ezilethiwe.
- ⑤ Kwenziwa iziphakamiso noma izincomo kwiKomidi LoNgqongqoshe elibhekene nesabelomali.

- ⑥ Kuba khona isitatinende sesabelomali esenziwa phakathi nonyaka esona sinika izinkomba zesabelomali sokuqala konyaka.
- ⑦ Bese kuthi isigungu sekhabinethi senze izinqumo ngokuthi izokwabiwa kanjani imali.
- ⑧ Kulungiswa izincwadi zesabelomali.
- ⑨ Isabelomali luyethulwa ePhalamende.
- ⑩ IPhalamende libe selicubungula isabelomali bese isamukela.
- ⑪ Isabelomali sibe sesithunyelwa kuMongameli asisayinde ngokusemthethweni.

UKUBUSIYELA ISIMO SEZIMALI
SASENINGIZIMU AFRICA
ENDLELENI ESIMEME

Sekunesikhathi eside uhulumeni wase Ningizimu Afrika esebenzisa imali angenayo, lokho kuholele ekukhuphukeni kwezikweletu.

Umnotho ukhula kancane ngenxa yokufadalala kwethembwa kwezamabhizinisi nezotshalomali. Ngesikhathi sesabelo zezimali enyangemi kaMfumfu uhumlumeni uveze isithombe sezikwelethu esithe ukuphuma esandleni. Isabelo sezimali sika 2018 sihlongoza ukuvuselela ukuthembeka nokuqondisa isimo sezimali sikahulumeni.

iNingizimu Afrika inethuba lokwakha kabusha kulandela izehlakalo ezhinle ezinyangeni ezedlule. Umnotho usimame ngokuthexaxa kusalokhu ebekulindelwe, ukukhula komnotho kulindeleke ukube u-1 phesenti ngonyaka ka 2017, 1.5 phesenti ngo 2018 bese kuba u 2.1 phesenti

ngo 2020. Lesivinini ekukhuleni komnotho samukelekile, yize kodwa singesihle ekubhekaneni nezinkinga zokwentuleka kwemisebenzi nobubha. Lokhu kuyokwenza ukuthi kubenzima kuhulumeni ukufenza izinhloso ngezimali zomphakathi.

Isiphakamiso kwisabelomali sifaka ukusimamisa isikhwama somphaki ngokwenyusa intelo, ukunciphisa ukusetzenziswa kwezimali nokuhlelwa kabusha izinto ngokubaluleka.

Uhulumeni uzonyusa uqoqo mali ngo 36 billion wamarandi ngokukhuphula intelo yentengo ngo 1 phesenti ibe ku 15 wamaphesenti, nokucosha kwezinye izinhlelo zentela. Ukunyuswa kwentela yentongo angeke kube nomthelela omubi kangako ekukhuleni komnotho. Ukusetshenziswa kwezimali kuzoncipha kwezinye izindawo bese kuhlelwa kabusha izidingo, kakhulu imfundu yamahhala kumabanga aphezulu kuleminyaka emithathu ezayo.

Yize kuzobe kunezinguqoko, uhulumeni usazodinga ukuboleka u 191 billion warandi ngo 2018/19. Nomakunjalo, izikweletu zikahulumeli zizoba sesimeni esigqculisayo. UKusimamisa isabelomali iyona ndlela yokuqala yokubuyisela umnotho endleleni nokuthi ukhule ngokushesha.

Ngaphezu kwalokho, uhulumeni uzosebenza ukuletha izinguqoko ezibalulekile kwinqubomgomo aphinde athuthukise ukuphatha nokusebenza kwezinkampani zikahulumeni lokho kuhinde kube yisisekela ekukhuleni komnotho.

Yize isimo somnotho sisimama, ubungozi busebuningi. Kungezeka uhulumeni aqoqe intelo encane kusalokhu ebekulindelwe, ukuntengantenga komnotho nesimo esingagculisi sezimali kwezinkampani zikahulumeni sisenomthelela omkhul .

**Ukusimamisa isabelomali iyona
ndlela yokuqala yokubuyisela
umnotho endleleni nokuthi
ukhule ngokushesha.**



UMLAYEZO KANGQONGQOSHE

Mphakathi wase Ningizimu Afrika. Sesiphinde safika futhi isikhathi sokuthi uhulumeni azise isizwe ngendlela imali esetshenzwela kanzima yentela izosetshenziswa ngayo eminyakeni embalwa ezayo. Enyakeni ka2018 sizogxila kakhulu ekubuyiseni ukuthembeka kusomabhizinisi nabathengi. Lokhu sizokwenza ngokubuyisela isikhwama somphakathi endleleni esimeme. Sesifikile isikhathi sokuthi sonke sisebenze ngokuzikhandla ukuze sikwazi ukuqoqa imali enele ukuze singanciki kakhulu ezikweletini. Lokhu kuzosiza ukuthi uhulumeni angacwili kakhulu ezikweletini, akwazi ukuba nemali enele ukubhekela izidingo-ngqangi ezinje ngezemfundu, ezokuphila kanye nezenhlalakahle.

Uhulumeni uzimisele ukudala imisebenzi
ukuze kunciphe isabalo sabantu
abaphila ngezibonelelo zikhulumeni.
Uhulumeni usikhathalele isizwe futhi
isikhathi esinzima kwezomnotho
ngeke singqande uhulumeni ukuthi
aqhubeka nokubhekela abampofu.
Ngonyaka ka2018 uhulumeni
uzokhuphula izibonelelo ngokuthe
xaxa ukubuyisela imali kwabahlwempu
ngemvakokukhuphula intela ventengo.

Uhulumeni uzokwenza konke okusemandleni ukuthuthukisa izinga lemfundu. Nje ngoba uMongameli wangaphambili uZuma ngo Zibandlela ka2017 wezwe akhipha isaziso sokuthi uhulumeni uzoxhasa imfundu ephakeme, imali ezigidigidi ezingu 57 zamarandi ibekelwe ukubhekana nokukhokhela imfundu ephakeme eminyakeni emithathu ezayo.

Asisebenze sonke – uhulumeni,
osomabhizinisi, abasebenzi kanye
nomphakathi - ukuze iNingizimu Afrika
iphumelele ■

UKUQINISA UKUZETHEMBA, UMNOTHO NOKUDALA IMISEBENZI



Utshalozimali kwabazimele beluya luncipha kusukela ngonyaka ka 2015 ngenxa yokuncipha kwethemba kwazamabhizinisi nakubathengi. Isabelomali sika 2018 sethulwa ngesikhathi la kunethuba lokuvuselela ithemba nokuthuthukisa ukukhula kompothe.

uhulumeni ulindeleke ukuthi aphothule
ukubuyekezwa kwenqubomgombo,
abhekane nenkohlakalo kwimikhakha
kahulumeni nabazimele, bese
ngokukhulu akushesha axazulule
ezokuphatha nokusebenza
kuzinkampanji zikahulumeni.

Ukugqugquzela intuthuko nomathuba
emisebenzi, uhulumeni usebenzisana
nabaningi abathintekayo kwimizamo,
loku kufaka:

- Imboni yezezimali ezonikezelu ngezinindlu ezingabizi, ukubonelela ngokwezimali kumabhizinisi asakhasa nokuthuthukisa ezolimo kubalimi abampisholo.
 - ukunikeza imvume yokuvula amabhange ku Discovery no Tyme Digital ngo 2017. uBank Zero isekwisigaba sokuqala sokuthola imvumo yebhange lenhlanganyela. Inqubekela phambili ngemvume yase Post Bank iyabonakala. La mabhange amasha azoguqula umkhakha kokuthuthukisa uncintiswano nokuzonika abantu baseningizimu Afrika ukuzikhethela okuthe xaxa makuziwa emabhange.
 - i Youth Employment Services (YES) isinyathelo esihlose ukuhlinzeka ngesipiliyonu somsebenzi asiseqophelweni eliphezulu kwabasha abasezimeni elintekenteke, ilindeleke ukuthi iqale

ngenyanga kandasa kiwo lo nyaka ka 2018 futhi ilindeleke ukuthi yakhe abathuba emisebenzi angu 40 000.

- i-Small Business Innovation Fund, yisikhwama esasungulwa uhulumenti ukubonelela ukugala amabhizinisi.

Ukuletha inqubomgomoezinzile kubalulekile ekubuyiseni ukuthembeka nokwakha isimo esithuthukisa utshalomali. Uhulumeni ubuyekeza imigoqo kutshalo mali kwezokuxhumana, ezezimayini, ukuphehlwa kukagesi nezothutho ■

UKUTHU KISA SEBEN- ZAKAHLE KWINGQALA- SIZINDA.

National Development Plan ibonisa ukuthi ukunqoba ukwentuleka kwemisebenzi, ubumpofu nokungalingani ngokwesimo somnotho, kudingeka utshalomali olunzulu kwinqalasizinda. i Budget Facility for Infrastructure (BFI) inguquko eyathulwa uhulumeni ezobhekana ngokusetshenziswa kahle kwemali yengqalasizinda kuyo yonke iminyango kahulumeni.

Umlenze wokuqala we BFI waqala ngokubhekana nokuntenga kolungiselelo okulandelayo izokweseka utshalomali olunesizotha ngokuhlela kancono, ezezimali, ukuthenga nokufezekisa umsebenzi wengqalasizinda. Isabelo mali sika 2018 sizohlinzeka ngemali ezosiza leyomisebenzi edinga imali ethe xaxa ngaphambi kokuthi kucatshangwe ekwisikhwama ■

IMALI YETHU NOMNYANGO WEZEZIMALI BAZAMA UKUTHUTHUKISA IQHAZA ELIBANJWA NGUMPHAKATHI: ISABELO SEZIMALI SABANTU MALI YOLUNTU

E minyakeni edlule, IMALI YETHU
- ubumbano lomphakathi -
lusebenzisane nomnyango
wezezimali ukuqinisekisa ukuthi
imininingwane yezezimali ifinyelela
kuwo wonke umuntu.

NgoNhlolanja ka 2018 kuzoqaliswa ngohlelo oluthakazelisayo; inqolobane yesabelo zimali ebizwa ngeVulekamali. Ielithuba lokusebenzisana libalulekile kubumbano nomphakathi wase Ningizimu Afrika. Ithuba lokusebenzisana

nayo yonke iminyango kahulumeni
kuzosinika isifundo ngokuphathwa
okusobala kwesinsiza zikahulumeni.

Yize noma iNingizimu Afrika ahamba phambili kunamanye amazwe ngokushicelela nokutholaka kwemininingwane yesabelobali lelithuba livuleleke kuwo wonke umuntu omdala nomcane. Sinethemba ukuthu lenqubo yesabelomali izothinta wonke umuntu imunike ulwazi futhi akwazi ukuveza umbono wakhe ■

UKUBHEKANA NENKINGA YESOMISO

zifundazwe eziningi eNingizimu Afrika lokho ekufaka kuzo i Western Cape nengxeye ye Eastern Cape zibhekene nalengwadla yesomiso. Uhulumeni uzobhekana nezidingo zamanje zokuqinisekisa ukuthi ukuhlinzeka umphakathi ngamanzi akuphazamiseki aphinde enze isiqjiniseko sokuthi ukuyaphambili izidingo zamanzisabi yinkinga.

Kwesikhashana kusafakwe unswinyo ekusebenziseni amanzi, ikakhulu e Western Cape. Isabelo mali sango 2018 sihloze ukubeka imali gonyaka ka 2018/19 ezosetshenziselwa ukwesekela ukuqalisa uhlelo lokuhlenzeka ngamanzi. Uhulumeni uzbophezele ngokuqinisekisa ukutholakala kwamanzi ukwenzela ukuthi izidingo zabantu ziyezeke, ngenkathi eqalisa izinhlelo zokuthuthukisa ukutholakala kwamanzi isikhathi eside.



IMFUNDU EPHAKEME YAMAHHALA KUBAFUNDI ABABUYA EMAKHAYA AHLWEPEHU

NgoZibandlela ka2017, uMongmeli Zuma wamemezela ukuthi kuzoba nemfundo yamahhala kubafundi ababuya emakhaya a hola ngaphansi kuka 350 thousand wamarandi ngonyaka. kwengezwe ngo 57 billion wamarandi ukufezekisa lesimemezelokuleminyaka engemingaki ezayo.

Lokhu bafaka umxhaso ozonikezwamanyuvesi ukuthi angakhuphuli imali yokufunda kubafundi ababuya emakhaya ahola phakathi kuka 350 thousand wamarandi no 600 thousand wamarandi ngonyaka.

iNational Student Financial Aid Scheme (NSFAS) izohlinzeka ngemfundane kubafudi abaqlayo amanyuvesi nasemakolishi uma bebuya emindenini ehola ngaphansi kuka 350 thousand wamarandi ngonyaka. Lo mfundaze uzofaka zonke izindleko zokufunda,

lokho okubala imali yesikole, izinto zokufunda, uxhaso ngokudla, indawo yokuhlala noma imali yokugibela. Ngonyaka ka 2018 lo mfundaze uzobonelela unyaka wokuqala kuphela wemfundo. Bese kuthi ngonyaka ka 2019 izobonelela unyaka wokuqala nowesibili. Imigomo nemibandela kulomfundaze isungulwe ngumnyango weZemfund ephakeme.

Abafundi ababuyayo abasebenzisa u NSFAS (ababuya emindenini ehola ngaphansi kuka 122 thousand wamarandi ngonyaka) abenza unyaka wesibili, owesithathu noma owesine ngo 2018 isikweletu sabo sizoguqulwa sibe ngumfundaze ngaphansi kwemigomo nemibandela abayithola mabeqala ukuthola loluxhaso. Le migomo ayisebenzi kubafundi abasemakolishi abafunda ngo NSFAS ngoba vele bebehlezi bethola umfundaze hhayi isikweletu.

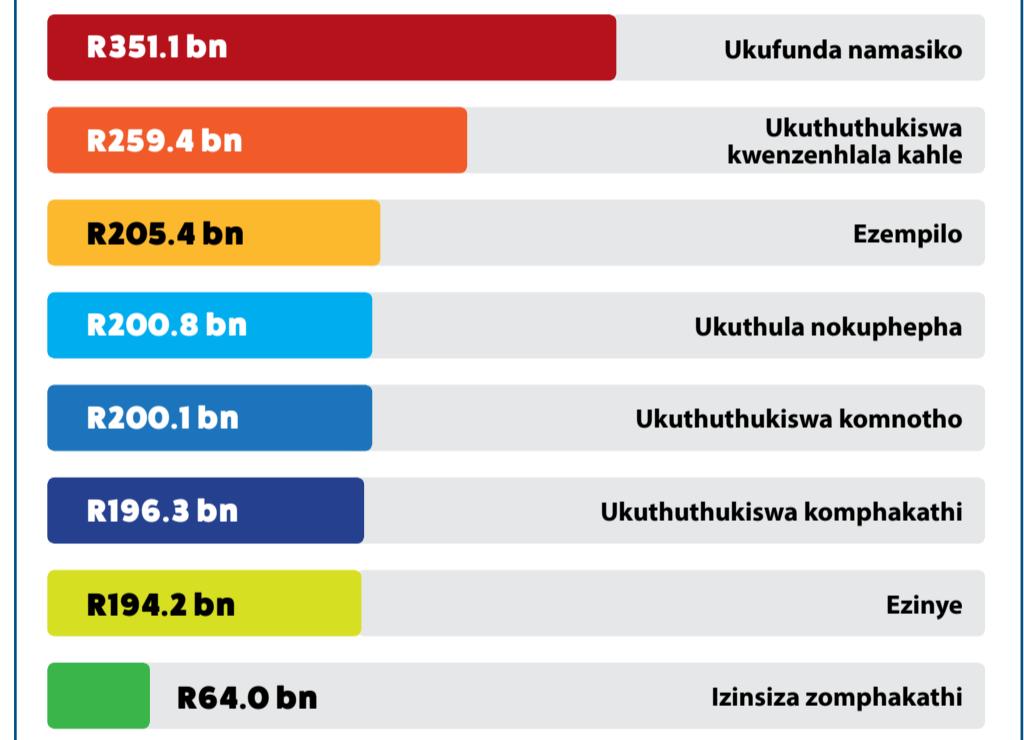
IVELAPHI IMALI FUTHI IZOSETSENZISWA KANJI NGO 2018/19?

mali ezosetshenziswa nguhulumeni ibuya kwintela. Uhulumeni uhlongoza ukunyusa isikhwama ngokuthi enyuse intelanyaentengo nezinyeke izinhlobo zezintela.

Ngakho-ke kulindeleke ukuthi kuqoqwe imali engango R1 345 trillion wamarandi ngo 2018/19. Kayona leyomali ezoqoqwa ayanele ukubhekana nezindleko zikhulumeni, ngakho-ke uhulumeni kuzomele aboleke i R191 billion wamarandi ngo 2018/19.

IMALI EQOQWAYO NGENTELA (R billion)	2018/19	%
EKHOKHWA ABASEBENZAYO	505.8	37.6
EKHOKHWA IZINKAMPANI	348.1	25.9
INTEL A YENTENGO (VAT)	231.2	17.2
EPHATHELENE NOHWEBO PHAKATHI KWAMAZWE	84.8	6.3
EKAPHETHILOLI	77.5	5.8
NOKUNYE	97.4	7.2
ISAMBA	1 345.0	100.0

IMALI ESEBENZILE NGOKUHLANGANISIWE 2018/19



UKUBONELELA NGEZEN-HLALAKAHLE KWABAMPHOFU



Bazobebalelwaku **18.1 million abantu basenigizimu Africa** abathola izibonelelo zikhulumeni ngo 2020. Kwisabelo mali sika 2018 uhulumeni uzokhuphula izibonelelo ngokuthe xaxa ukubuyisa imali kwabahlwempu ngemvakukhuphula intelanyaentengo. lokhu kusho ukuthi ngo 2018/19

isibonelelo sezingane sizokhuphuka ngo R25 ngenyanga bese abakhulisa izingane okungezona ezabo isabelo sabo sona sizokhuphuka ngo R40. isibonelelo sokuguga, phecelezi imali yedolo, izokuphuka ngo R95 ngenyanga ngo 2018/19.

	2017/18	2018/19
EYEMPESHENI	R1 600	R1 695
EYABAMINYAKA ENGAPHEZU KUKA-75	R1 620	R1 715
EYAMASOSHA ASEMNKATSH' UBOMVU	R1 620	R1 715
EYABAKHUBAZEKILE	R1 600	R1 695
EYEZINTANDANE	R920	R960
EYABADINGA UKUNAKEKELWA	R1 600	R1 695
EYOKONDLA IZINGANE	R380	R405

2018 BUDGET

UKUHLONGOZWA KWENTELA



Intela ekhokhwa abasebenzayo

ZIKUTHINTA KANJANI IZINGUQUKO ZEMALI YENTELA YOMUNTU SIQU?

sabelo mali sango 2018 siletha izinguquko kwimali yentela kumuntu ngamunye, lokho kufaka ukubuyekezwa kwezibiyelo ezithathu ezisemsileni nenani lezephulelo, ukudambisa uswazi lokwehla kwamandla wemali kubantu abahola kancane.

Inani lomholo phambu kokuba umuntu abhadale intela libuyekezelwe ngedlela elandelayo kunyaka ogala ngo 1 kuNdasa kulonyaka kuva ku 28 kuNhlolania enyakeni olandelayo.

IZIGABA ZEMALI	NGONYAKA: 2017/18	NGONYAKA: 2018/19
Ngaphantsi kweminyaka eyi 65	R75 750	R78 150
Iminyaka eyi 65 ukuya ku 74	R117 300	R121 000
Iminyaka eyi 75 nangaphezulu:	R131 150	R135 300

Amazinga amasha okukalwa ngawo inani lentela ekhokhwayo ahambisana nembuyiselo mali etholhwayo ("rebates"):

IMBUYISELO MALI	NGONYAKA: 2017/18	NGONYAKA: 2018/19
Eyokuqala (iminyaka engaphansti kwe 65)	R13 635	R14 067
Eyesibini (iminyaka eyi 65 ukunyuka)	R7 479	R7 713
Eyokuhqibela (aiminyaka eyi 75 and ukunyuka)	R2 493	R2 574

Izintela ezikhokwayo

INTELA EKHOKHWAYQ

Intelra ezokhokhwa kulonyaka wentela oyophela ngo-28 February 2019 ikanje

ISAMBA SEHOLO ESINGENISA INTELÀ (R)	INTELÀ OZOKHOKHWA (R)
0 kuya ku 195 850	Amaphesenti angu-18 weholo elidonselwa intela
195 851 - 305 850	R35 253 kanye nama phesenti angu-26 kwingsxene yomholo ongaphezu kuka-R195 850
305 851 - 423 300	R63 853 kanye namaphesenti angu-31 kwingsxene yomholo ongaphezu kuka-R305 850
423 301 - 555 600	R100 263 kanye namaphesenti angu-36 kwingsxene yomholo ongaphezu kuka-R423 300
555 601 - 708 310	R147 891 kanye namaphesenti angu-39 kwingsxene yomholo ongaphezu kuka-R555 600
708 311 - 1 500 000	R207 448 kanye namaphesenti angu-41 kwingsxene yomholo ongaphezu kuka-R708 310
1 500 001 ukuyaphezulu	R532 041 kanye namaphesenti angu-45 kwingsxene yomholo ongaphezu kuka-R1 500 000

Izikhwama zama-trusts Amaphesenti angu-45

Lesisabelo sezimali sikhuphula isephulelo sentela yezindleko zokwelapha senyanga kusuka ku 303 wamarandi ukuya ku 310 wamarandi kubazuzi ababili bokujala siphinde sikhuphule kusuka ku 204 wamarandi ukuya ku 209 wamarandi kubahlomuli abangeziwe. Lokhu kukhuphuka kwe mali kuzoqala kusukela mhla ziwu 1 kuMbaso 2018.

INTELA YEZINKAMPANI

Unyaka mali ophela nangaluphi na usuku phakathi kuka 1 April 2018 no 31 March 2019.

Uhlobo	Isilinganiso sentela (R)
Izinkampanji	Amaphesenti angu-28 wenzuko ekhokha intela

INTELLA YA MARHIZINISI AMANCANE

Iminyaka ventela ephela phakathi kuka 1 Mbasa 2018 no 31 Ndasa 2019

Taxable Income (R)	Rate of Tax (R)
0 – 78 150	Amaphesenti angu-0 wenzozo ekhokha intela
78 150 – 365 000	Amaphesenti angu-7 wenzozo ekhokha intela engaphezu kuka-R78 150
365 001 – 550 000	R20 080 kanye namaphesenti angu-21 wenzozo ekhokha intela engaphezu kuka-365 000
550 001 nangapezulu	58 930 + 28% of the amount above 550 000

INTELA YA MABHIZINISI AFUEUSAYO

Iminyaka wentela ephela phakathi kuka 1 Ndasa 2018 no 28 Nhlolalania 2019

0 – 335 000	Amaphesenti angu-0 wenzuko ekhokha intela
335 001 – 500 000	Amaphesenti angu-1 wenzuko ekhokha intela engaphezu kuka-R335 000
500 001 – 750 000	R1 650 kanye namaphesenti angu-2 wenzuko ekhokha intela engaphezu kuka-R500 000
750 001 nangaphezulu	R6 650 kanye namaphesenti angu-3 wenzuko ekhokha intela engaphezu kuka-R750 000

Intel ve zindli nemiblabathi kanye kanye pentale yeminikelo

INTELA YEZINDLU NEMIHLABATHI KANYE NENTELA YEMINIKELO

- Kusukela mhla ziwu 1 kuMbaso 2018 izindlu nemihlabathi ezibiza ukudlula u 30 million wamarandi zizokhokhiswa intela engango 25 wamaphesenti yalemali esikhundleni sentela ekhokhiwa manje ye 20 wamaphesenti.
 - Inani leminikelo eleqa u 30 million wamarandi lizokhokha intela engu 25 wamaphesenti yalemali esikhundleni sentela ekhokhiwa manje ye 20 wamaphesenti

KUZONYUKA NGO:	
Ubhiya odidiyelwe ngomthombo	15c inkonxa engu 340ml
Iwayini	23c ibottle engu 750ml
Iwayini eliphekwe nogologo	28c ibottle engu 750ml
Iwayini elihloholozayo	73c ibottle engu 750ml
Utshwala obuvutshelwe ngezithelo	15c ibottle engu 340ml
Ugologo	R4.80 ibottle engu 750ml
Usikilidi	R1.22 ipakethi ena 20
Ugwayi oshukwayo	R1.37 ipakethi engu 50g
Ugwayi oshukwayo wenqawe	39c ipakethi engu 25g
Ugwayi wesigazu	R6.45 ipakethi engu 23g

