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ULUHLU LWAMANQAKU AMAFUTSHANE WE-ATLEHA-EDU:

Injongo yethu singu-Atleha kukunceda abemi besiqhelo baseMzantsi Afrika ekubeni babenako ukulondoloza imali nokwenza utyalo-mali ukulungiselela ikamva elingcono.

Oku sikwenza ngokusebenzisa imigaqo yothotyelo yecandelo lezimali, i-Financial Sector Code (FSC), engeenkqubo zokwazisa nokufundisa ngeendlela zothethathethwano, nezigqalise kumlawuli wengxowa-mali yomhlalaphantsi, kwilungu lekomiti ephetheyo, namaphulo okwazisa nokufundisa amalungu engxowa-mali yomhlalaphantsi, anjengolu luhlu lwamanqaku amafutshane.
Singathanda ukubulela ku-Old Mutual ngokuxhasa kwakhe ngengxowa-mali olu luhlu lwamanqaku amafutshane.
Sithanda ukubonga abakwa-Old Mutual On the Money ngokuxhasa ngezimali lolu chungechunge lwezindatshana ezimfushane.

UKULONDOLOZA NOTYALO-MALI NGEXESHA LENTANDABUZO OKANYE LENTLEKELE

UKUQONDA UMAHLUKO PHAKATHI KWENGXOWA-MALI YENZUZO ECHAZIWEYO (DB) NEYEMINIKELO ECHAZIWEYO (DC)

Mphathi weZabasebenzi Othandekayo:
Ndinako ukuzikhethela phakathi kwengxowa-mali yendodla enzuzo ichaziweyo neyendodla eminikelo ichaziweyo kumqeshi wam wexesha elizayo. Ingaba ungawuchaza na umahluko?

OLD MUTUAL ON THE MONEY

Msebenzi oThandekayo weXesha eLizayo:

- **Ingxowa-mali yeNzuzo eChaziweyo** ibonelela ngesibonelelo semali yendodla kwakuthathwa umhlalaphantsi nebalwa ngokusekelwe phezu komyinge ophakathi womvuzo wakho wokugqibela ophindaphindwe ngenani leminyaka yokubalilungu kwakho lengxowa-mali njengomqeshwa. Umyinge wemali oyifaka kwingxowa-mali ngokwesiqhelo uqingqwe njengepersenti yemali yomvuzo wakho. Umyinge wemali efakwa ngumqeshi wakho kwisibonelelo somhlalaphantsi wakho ngokwesiqhelo ubalwa ngumvavanyi weengxowa-mali nothi agqibe ngomyinge wemali ekuza kufuneka ukuba umqeshi ayifake kule ngxowa-mali ukuze ingxowa-mali ibenako ukuhlawula wena isibonelelo esiqinisekisweyo – okanye isibonelelo sendodla esichaziweyo- xa uthe wathatha umhlalaphantsi.

  Okubalulekileyo emakuqatshelwe: Kwingxowa-mali yeNzuzo eChaziweyo, umqeshi wakho nguye onoxanduva lokuqinisekisa ukufumana kwakho imali yendodla eselungelweni lakho emveni kokuba uthathe umhlalaphantsi.

- **Ingxowa-mali yoMnikelo oChaziweyo** ikubonelela ngesibonelelo sendodla xa uthe wathatha umhlalaphantsi nesibalwa ngokusekelwe phezu kwiminikelo eqokelelweyo efakwe nguwe njengomqeshwa kwingxowa-mali (kunye/okanye, apho kuphatheleleyo, nawuphi na umnikelo ofakwe ngumqeshi wakho). Iimali ezizuzwe kutyalo lwaloo minikelo, kwakuba kutsalwe kuyo iindleko zokulawula ingxowa-mali naxa sekubekelwe bucala izibonelelo zokubhubha nokukhubazeka, zidityaniswa kwisibonelelo semali yendodla. Imiyinge yeemali eninikela ngazo wena nomqeshi wakho ezifakwa kwingxowa-mali ziqingqiwe okanye zichazwe njengepersenti yemali yomvuzo wakho.

  Okubalulekileyo emakuqatshelwe: KwiNgxowa-mali yeMinikelo eChaziweyo, ixabiso lomyinge wemali yakho yendodla oselungelweni lokuyifumana aliqinisekiswanga, kodwa endaweni yoko lisekelwe phezu kweminikelo yakho kunye nomqeshi wakho kutyalo-mali lwengxowa-mali yakho yomhlalaphantsi, ndawonye nendlela utyalo-mali lwengxowa-mali yakho oluqhuba ngayo. Oku kuthetha ukuthi wena njengelungu – hayi umqeshi wakho – nguwe onoxanduva lokuthwala umngcipheko neenzuzo zemali yakho yokugqibela yendodla oza kuyifumana ngexesha lokuthatha umhlalaphantsi.

ISISHWANKATHELO SEEMPAWU EZIPHAMBILI ZENGXOWA-MALI YENZUZO ECHAZIWEYO NEZO ZENGXOWA-MALI YEMINIKELO ECHAZIWEYO

	Inzuzo eChaziweyo	Umnikelo oChaziweyo
Umnikelo welungu	Ipersenti eqingqiweyo yomvuzo (ngokwesiqhelo iphakathi kwe-5% ne7.5%	Ipersenti eqingqiweyo yomvuzo (ngokwesiqhelo iphakathi kwe-5% ne7.5%) kodwa basenokongeza eminye iminikelo ngokuzithandela
Umnikelo wenkampani	Isixa-mali esifunekayo ukukuze kubonelelwe ngemali yendodla eqinisekisiweyo, njengoko sibalwe zii-aktyhuwari (iingcaphephe zotyalo-mali) ngamaxesha athile	Iperesenti eqingqiweyo yomvuzo womqeshwa
Isibonelelo somhlalaphantsi	Isibonelela esiqingqiweyo, njengoko kuchaziwe kwimithetho yengxowa-mali (ngokuhambelana nefomyula esetyenziswayo)	Isibonelelo sendodla esisekelwe phezu kwayo yonke iminikelo efakiweyo, idibene nemali eyintsalela yembuyekezo yotyalo-mali, emveni kokutsalwa kweendleko zenzuzo yomngcipheko nolawulo
Ukubalwa kwezibonelelo	Ifomyula esekelwe phezu koku: • Umvuzo wokugqibela okanye umyinge ophakathi womvuzo wokugqibela • Inani leminyaka njengelungu lengxowa-mali	Iminikelo yelungu nomqeshi iyonke, nembuyekezo yotyalo-mali iyonke emveni kokutsalwa kweendleko;, isixa-mali sendodla sesiqhelo sibalwa ngokwemali yendodla yohlobo lwe-anyuwithi (imali etyaliweyo nekhula minyaka le) ethengwe lilungu ngexesha lokuthatha umhlalaphantsi
Ezinye izibonelelo ezijongene nemingcipheko	Ngokwesiqhelo zisekelwe phezu kwefomyula esetyenziswayo nomngcipheko, nokuba wenzeke ngenxa yengxowa-mali yomhlalaphantsi okanye ofakwe kwakhona kwinkampani ye-inshorensi	Ngokwesiqhelo yipersenti okanye umvuzo ophindaphindiweyo kwaye phantse ngalo lonke ixesha idla ngokufakwa kwakhona kwinkampani ye-inshorensi
Imfuneko yolawulo	Ulawulo olungamandla, ingakumbi ukuba akukho nasinye kwizibonelelo esiphantsi kwe-inshorensi okanye esinikelwe kwiqumrhu langaphandle	Ulawulo olungenabunzima kangako, ngaphandleni kokuba amalungu anikwe ithuba lokutshintshela rhoqo kwezinye iipotfoliyo zotyalo-mali
Umngcipheko kwinkqubela phambili yokuhamba kotyalo-mali	Ikakhulu luxanduva lomqeshi	Luxanduva lwelungu / lomqeshwa

Ingaba kukho imibuzo onayo ongathanda ukuba sithethe ngayo kwinqaku elilandelayo?
Ukuba kunjalo, nceda uthumele imibuzo okanye iingcebiso zakho ngemiba yengxoxo malunga nenqaku nge-imeyili ku: info@atleha-edu.org