

UCHUNGECHUNGE LWEZINDATSHANA EZIMFUSHANE EZIFUNDISA NGEMIKHIQIZO YAKWA-ATLEHA:

Inhloso yethu kwa-Atleha ukulekelela abantu baseNingizimu Afrika ukuthi bongwe futhi batshale imali ukuze babe nengomuso elingcono.

Lokhu sikwenza ngokusebenzisa izinhlelo zokuqwashisa nokufundisa ezibandakanya ukusebenzisana nokubambisana ngenkuthalo, nokuyizinhlelo eziyithobelayo iMithetho Nemithethonqubo Yomkhakha Wezezimali (FSC), ezigxile kumphathiswa wesikhwama somhlalaphansi, ilungu lekomidi labaphathi; kanye nasezinhlelweni zokuqwashisa nokufundisa amalungu esikhwama somhlalaphansi, ezinjengale ndatshana emfushane.

Sithanda ukubonga abakwa-Old Mutual ngokuxhasa ngezimali lolu chungechunge lwezindatshana ezimfushane.



UKONGA NOKUTSHALA IMALI ESIKHATHINI LAPHO KUNONGABAZANE NOKUNGAQINISEKI NOMA ISIMO ESIBUCAYI

UKUQONDA UMEHLUKO PHAKATHI KWESIKHWAMA SOMHLALAPHANSI ESINEMIHLOMULO ENQUNYIWE NENGAGUQUKI KUNGAKHATHALEKI UKUTHI UBUSUKHOKHE KANGAKANANI (DB) KANYE NESIKHWAMA SOMHLALAPHANSI ESINEMBUYISELO-MALI EGXILE KWIZINKOKHELO (DC)

Mphathi Wezindaba Zabasebenzi (HR) Othandekayo:

Kumqashi wami wangomuso, nginenkululeko yokukhetha phakathi kwesikhwama somhlalaphansi esinemihlomulo enqunyiwe nengaguquki kungakhathaleki ukuthi ubusukhokhe kangakanani noma isikhwama somhlalaphansi esinembuyiselo-mali egxile kwizinkokhelo osuzenzile. Ngicela uke ungichazele umehluko phakathi kwazo.

Mqashwa (Msebenzi) Wangomuso Othandekayo:

- **Isikhwama Somhlalaphansi Esinemihlomulo Enqunyiwe Nengaguquki Kungakhathaleki ukuthi Ubusukhokhe Kangakanani** sikhulizeka ngomhlomulo wemali yempesheni oqinisekisiwe nongaguquki lapho usuthatha umhlalaphansi obalwa ngokugxila kwisilinganiso-nani sehlo lakho lokugcina eliphindaphindwe ngeminyaka yobulungu bakho kwisikhwama somhlalaphansi njengomqashwa. Isilinganiso okumele wenze ngaso izinkokhelo zakho esikhwameni somhlalaphansi sivamise ukuboshwa sibe yiphesenti elithile lomholo wakho. Isilinganiso sezinkokhelo ezenziwa umqashi wakho ezikhokhelwa umhlomulo wakho womhlalaphansi sivamise ukubalwa ngumlinganisintengo wesikhwama somhlalaphansi okunguyena obala aphinde anqume isilinganiso okuzomele umqashi asifake esikhwameni ukuvumela isikhwama somhlalaphansi ukuba sikwazi ukukhokhela umhlomulo wemali yempesheni oqinisekisiwe – noma onqunyiwe nongaguquki kungakhathaleki ukuthi ubusukhokhe kangakanani – lapho usuthatha umhlalaphansi.
 - **Isikhwama Somhlalaphansi Esinembuyiselo-mali Egxile Kwizinkokhelo Osuzenzile** sikhulizeka ngomhlomulo wemali yempesheni lapho usuthatha umhlalaphansi obalwa ngokugxila kwizinkokhelomali eseqongeleliwe ezifakwe esikhwameni somhlalaphansi nguweni njengomqashwa (kanye/noma, lapho kufaneleke khona, yiziphi izinkokhelomali ezenziwe ngumqashi wakho). Izimbuyiselo-mali ezivuzwa kutshalomali lwalezo zinkokhelo, uma sekususwe izindleko zokuphathwa kwesikhwama somhlalaphansi futhi kwahlizelwa nemihlomulo yokufa kanye nokukhubazeka, zongezwa emhlomulweni wemali yempesheni. Izilinganiso okumele wena kanye nomqashi wakho nikhokhe ngazo esikhwameni somhlalaphansi ziboshiwe noma zinqunywe njengephesenti elithile lomholo wakho.
- Okusemqoka okumele ukuqaphele:**
Esikhwameni Somhlalaphansi Esinembuyiselo-mali Egxile Kwizinkokhelo Osuzenzile, inani lemali yempesheni yakho okumele uyithole aliqinisekisiwe, kodwa esikhundleni salokho ligxilise ezinkokhelweni wena kanye nomqashi wakho enizifakile maqondana notshalomali lwesikhwama sakho somhlalaphansi, kuhlangukane nendlela utshalomali lwesikhwama somhlalaphansi olusebenze ngayo. Lokhu kuchaza ukuthi wena njengelungu – hhayi umqashi wakho – uweni othwala izingcuphe nobungozi kanye nemiklomelo yesamba sokugcina semali yempesheni yakho oyosithola lapho usuthatha umhlalaphansi.

ISIFINGQO SEZICI-BUNJALO EZISEMQOKA ZESIKHWAMA SOMHLALAPHANSI ESINEMIHLOMULO ENQUNYIWE NENGAGUQUKI KUNGAKHATHALEKI UKUTHI UBUSUKHOKHE KANGAKANANI KANYE NESIKHWAMA SOMHLALAPHANSI ESINEMBUYISELO- MALI EGXILE KWIZINKOKHELO OSUZENZILE

	Umhlomulo Onqunyiwe Nongaguquki	Imbuyiselo-mali Egxile Kwizinkokhelo Osuzenzile
Ilungu likhokha	Iphesenti elithile eliboshiwe lomholo (ngokujwayelekile liba phakathi kwama-5% kanye nama-7.5%)	Iphesenti elithile eliboshiwe lomholo (ngokujwayelekile liba phakathi kwama-5% kanye nama-7.5%) kodwa ngokuvamileyo bangakwazi ukwenza izinkokhelo ezengeziwe ozikhokha ngokuzithandela wena
Inkampani ikhokha	Isamba esifanelekile ukuhlinzekela umhlomulo wemali yempesheni oqinisekisiwe, njengoba ubalwa ngusozibalo wesikhwama somhlalaphansi izikhathi ngezikhathi	Iphesenti elithile eliboshiwe lomholo kamqashwa
Umhlomulo womhlalaphansi	Umhlomulo oboshiwe, njengoba kuchaziwe emithethweni yesikhwama somhlalaphansi (ngokwendlela yokubala ebekiwe)	Umhlomulo wemali yempesheni ogxile kuzo zonke izinkokhelomali ezenziwe, kanye nenzuzo esele yembuyiselo yotshalomali, uma sekususwe izindleko zemihlomulo yobungozi kanye nokuphathwa komsebenzi
Indlela umhlomulo onqunywa ngayo	Indlela yokubala egxile kulokhu: <ul style="list-style-type: none"> • Umholo wokugcina noma isilinganiso-nani seholo lokugcina • Inani leminyaka njengelungu lesikhwama somhlalaphansi 	Izinkokhelo sezizonke zelungu kanye nezomqashi, kanye nenzuzo esele yezimbuyiselo zotshalomali uma sekususwe izindleko, isamba semali yempesheni ejwayelekile sinqunywa yimpesheni ekhishwa njalo ngonyaka ethengwe yilungu lapho lithatha umhlalaphansi
Eminye imihlomulo yobungozi	Ngokuvamile nayo igxile ezindleleni zokubala kanye nobungozi, obuthwalwa yisikhwama somhlalaphansi noma obuthathelwa kabusha umshwalense enkampanini yomshwalense	Ngokuvamile kuba yiphesenti elithile lomholo noma umholo ophindaphindiwe futhi cishe ithathelwa umshwalense enkampanini yomshwalense zikhathizonke
Isidingo sokuphathwa komsebenzi	Ukuphathwa komsebenzi ngedlela eqinile nemandla, ikakhulukazi uma ingekho imihlomulo ethathelwe umshwalense noma ethathwe ngaphandle	Ukuphathwa komsebenzi akuyona inkimbinkimbi kakhulu, ngaphandle uma amalungu enikezwa ithuba lokushintsha amaphothifoliyo okutshalwa kwezimali ngezikhathi zonke
Ubungozi bokusebenza kotshalomali	Buthwalwa ikakhulukazi ngumqashi	Buthwalwa yilungu/umqashwa

Ingabe unombuzo ongathanda ukuthi siwuphendule futhi sichaze kabanzi ngawo kwindatshana yethu elandelayo? Uma kunjalo, sicela uthumele nge-imeyili imibuzo yakho noma imibono mayelana nezihloko esingaxoxa ngazo kwizindatshana zethu ku-: info@atleha-edu.org

OLD MUTUAL
**ON THE
MONEY**