

“Kukho iinzuzo ezimbini zokumisela imigaqo nkqubo nekujoliswe kuko. Okokuqala, yenza umtyalimali ukuba achonge aze aziqonde bhetele iziphumo ezingalindelekanga zeasethi. Ngokulandelayo, livumela umtyalimali athathe amanyathelo angawo ukuze axonxe iziphumo ezizizo zeasethi.”

UNGCELELE LWAMANQAKU AMAFUTSHANE

Injongo yethu eAtleha-edu kukunceda abantu bemveli baseMzantsi Afrika ukuba bonge, baze batyale imali ukuze babe nekamva eliqaqambileyo.

Sikwenza oku ngokufundisa nangokufakan' imilomo ngeenkqubo zemfundo ezivumelana neKhowudi Yecandelo Lezimali (FSC) ezijoliswe kwingxowamali yomhlalaphantsi, ilungu lekomiti yolawulo kunye namaphulo okwazisa amalungu engxowamali nemfundo, njengeli nqaku lifutshane.

Eli nqaku lifutshane lixhaswa ngemali yiNinety One yaye lixhaswa yiASISA Foundation.



INDLELA ABATYALIMALI BEZISEKO ZOPHUHLISO ABADIBANISA NGAYO IINJONGO ZOPHUHLISO OLUKHULAYO KUNYE NENKQUBO YOTYALOMALI

Njengoko besanda abantu emhlabeni, ukunikezela ngeenkonziso ezingundoqo kuza kuba lucelomngeni ukuba akukho kuhluma kutyalomali olutsha lweziseko zophuhliso. Oku kuvulela abatyalimali beziseko zophuhliso ithuba lokuvala lo msantsa ngokudibanisa Iinjongo Zophuhliso Olukhulayo (SDGs) kwinkqubo yabo yotyalo mali.

Iinjongo Zophuhliso Olunyakayo lweUN (iiSDG) azinaxabiso liphantsi – zinexabiso eliqikelelwa ngaphezu kwi\$5 triliyoni ngonyaka. Kwaye elo kuphela kwegalelo elilindelekileyo kwicandelo labucala. Ngolo hlobo icandelo labucala linendima ebalulekileyo eliyidlalayo ekuxonxeni iziphumo zokwenene zotyalomali ngokuvumelana neeSDG. Okunye, icandelo labucala kufuneka libe ngabathunywa abafanelekileyo bemali yamaziko atyala imali kuwo, baze baphinde bathumele utyalomali xa kuyimfuneko.

Abo batyala imali kwiziseko zophuhliso sele beyifeza le

ndima ngokuqwalasela ii-SDG xa besaba imali. Ngelishwa, ayikho indlela elungeleleneyo eyenziwa ngayo le nto. Ngenxa yoko, kufuneka kubekho indlela enokwenziwa ibe ngumgaqo eza kunika abatyalimali umkhombandlela oqinisekisa ukuba utyalomali kwiziseko zophuhliso luba neziphumo zokwenene ngokuvumelana neeSDG kuze kube nembuyekezo kwiimalike.

Imigaqo YeUN Yotyalomali Olululo (iUN PRI) iphakamisa isicwangcisonkqubo esineenxalenye ezintlanu (jonga umfanekiso 1 ongezantsi) kubatyalimali abazama ukulungelelanisa imali abayityalayo neeSDG.



mfanekiso 1: Inkqubo sikhokelo seziphumo zeUN PRI SDG eyenzelwe abatyalimali
Umthombo: UN PRI. [Bridging the gap: How infrastructure investors can contribute to SDG outcomes](#)

Amanyathelo amathathu okuqala athetha ngeendlela eziqhelekileyo abanokuthi abatyalimali baqinisekise ngayo ukuba iiSDG ziyaqukwa kwiindlela zotyalomali. La manyathelo aquka:

1. Ukujonga iziphumo;
2. Ukumisela imigaqonkqubo nesisicwangcisonkqubo; kwakunye
3. Nokuyila iziphumo zotyalomali.

Ukujonga iziphumo

Abatyalimali banokujonga iziphumo ezizizo zotyalomali lwabo ngokudibanisa utyalomali lwabo neziphumo zalo, neziphumo abanikela kuzo okanye iziphumo olunxibelelene nazo utyalomali lwabo. Sithethanje abatyalimali bakwenza oku ngokufaka utyalomali lwabo kwiiSDG, olujoliswe ekujongeni iziphumo ezizizo.

Uphando olwenziwe yiUN PRI lubonisa ukuba abatyalimali kwiziseko zophuhliso bajonga ezi nkalo ziphambili zilandelayo xa bezama ukujonga iziphumo zotyalomali lwabo:

- Ngokusekelwe kwiinkonzo ezinikelwa ngabatyalimali kwiziseko zophuhliso, ingaba iiasethi zabo ziyila iziphumo ezihambisana neeSDG?
- Ngaba zikho iindlela ezikhethekileyo ezithi iiasethi zabo zilawulwe ngokusebenzisekayo ezijoliswe ekunikeni iziphumo ezithile?
- Indibanisela yezi zinto zikhankanywe ngasentla.

Indlela yokuqala yokucinga ngeziphumo zeeasethi isekelwe kuqikelelo lokuba iindlela ezithile zeeasethi ngokuqhelekileyo ineziphumo ezizizo ezinefuthe kwiiSDG ngandle' ithile. Ngokomzekelo, iprojekti yamandla anokuhlaziywa iba nefuthe kwiiSDG 13, nto leyo ejongana nemozulu.

Indlela yesibini yokucinga ngeziphumo zeeasethi inxulumene nengcamango yokuba ukuphucula iziphumo kunokufikelelwa ngokulawula kakuhle iiasethi leyo ukuze kuncitshiswe imingcipheko enxulumene ne-ESG.

Kanti ukufaka utyalomali kwiiSDG kunokwahluka kususela koko kukumgangatho ophezulu kwinqanaba losukelo okanye kwinqanaba elineenkukacha ngakumbi ngokujonga konke okujoliswe kuko okanye kwinqanaba elithe kratya ngakumbi ngokujonga amasukelo nezinto ezibonisayo ngazinye. Kwiimeko ezininzi, eli nyathelo lokufaka utyalomali kwiiSDG liya kwakhela kwiinkqubo ezikhoyo zokwakhela ze-ESG, njengokuhlolwa kokuba nesihlahla kwe-ESG, ngokwahlukileyo ekuyilweni kweendlela ezintsha zokuhlola iziphumo zeSDG.



Ukumisela imigaqonkqubo nekujoliswe kuko

Zimbini iinzuzo zokumisela imigaqonkqubo nekujoliswe kuko. Okokuqala, kunceda umtyalimali ukuba abone aze aqonde ngcono iziphumo ezingalindelekanga zeasethi. Ngokulandelayo, kuvumela umtyalimali ukuba athathe amanyathelo okuyila iziphumo ezizizo zeasethi. Injongo kukuqinisekisa ukuba imibutho ibeka iinkqubo ezikhuselayo emibuthweni ukuqinisekisa ukuba iziphumo ziyayilwa. Ngokuvumelana neeSDG iqukwe kwinkqubo yotyalomali. Imiba emihlanu efanele iqwalaselwe ukuze kuqukwe ngokungakumbi iSDG kwinkqubo yotyalomali iquka:



Ukuyila iziphumo zotyalomali

Ukuze abatyalimali bayile iziphumo ngokuvumelana nemigaqo-nkqubo nekujoliswe kuko ekuthethwe ngako ngaphambilana, kufuneka baqinisekise ukuba iinkqubo nemigaqo echanekileyo imiselwe. Kukho iinkqubo ezahlukeneyo abatyalimali abanokuzisebenzisa ukuze bafeze oku:

1. Ukwabiwa kotyalomali

I-European Bank for Reconstruction and Development (EBRD) iqinisekisa ukuba utyalomali lufikelela uphawu lotshintsho olunye okanye oluninzi lotshintsho oluchaziweyo - okt. luyakwazi ukukhuphisana kwiimalike, lubandakanya abantu abaninzi, lulawulwa kakuhle, luvumelana nemekobume, lomelele yaye ludityanisiwe.

2. Ulawulo lweasethi

Ishishini lotyalomali eliseUK lafunyaniswa lisebenzisa iSDG 4 (Imfundo Esemgangathweni) njengengongoma ephambili

kwiinkqubo zokufakan' imilomo nabahlali nto leyo ephumele ekwakhiweni kwesiseko esiluhlilima kushishino kwaza kwathotywa nomgangatho wokungabikho emsebenzini.

- indlela yokusebenza** Injongo kukuqinisekisa ukuba imibutho ibeka iinkqubo ezikhuselayo emibuthweni ukuqinisekisa ukuba iziphumo ziyayilwa. Ukuvelela umlawuli wendlela ehlawulelwayo, Phakathi kweedolophu, ukusebenzisa izibonisi zeSDG lkhuthazwa ngurhulumente okanye abatyalimali. Ngokomzekelo, elinye iziko likarhulumente eUK liye lakhela iSDGs kwiiKPI, imilinganiselo yokusebenza neenkqubo zezinikimabaxiso.
- Ukufakan' imilomo nabaqulunqi bemigaqo nkqubo** Imizekelo yokufakan' imilomo phakathi kwabatyalimali beziseko zophuhliso nabaqulunqi bemigaqo nkqubo kwiiSDG iyakhula
- Ukuchaza nokunikela ingxelo** Kungokunje iimanejala zeziseko zophuhliso zithathha elinye lala manyathelo alandelayo okunika ingxelo.

- 1.) Ukunika ingxelo ekujoliswe kukuzinikela okubanzi kombutho kwiiSDG; okanye
- 2.) Ukunika ingxelo ngenkqubela engesiphumo esithile.

Imithombo yolwazi

1. United Nations Principles for Responsible Investment (UN PRI). 2020. *Bridging the gap: How infrastructure investors can contribute to SDG outcomes*. Ifumaneka ku: <https://www.unpri.org/download?ac=10896>
2. United Nations Principles for Responsible Investment (UN PRI). 2020. *Investing with SDG Outcomes: A five-part Framework*. Ifumaneka ku: <https://www.unpri.org/download?ac=10795>
3. United Nations Principles for Responsible Investment (UN PRI). 2020. *Investing with SDG Outcomes: A five-part Framework (introduction)*. Ifumaneka ku: https://www.unpri.org/sustainable-development-goals/investing-with-sdg-outcomes-a-five-part-framework-introduction/5896_article

Ukuze ufunde ngakumbi ngeAtleha-edu NPC kwakunye ne-CFE yethu nabaxhasi namahlakani, nceda udawnlowude inkcukacha ngathi kule ncwadana.apha.

Ngaba unawo umbuzo ongathanda ukuba siwuphendule kwinqaku elilandelayo? Ukuba kunjalo, nceda uthumele imibuzo okanye amacebiso akho amanqaku amele ashukuxwe nge-imeyile ku info@atleha-edu.org

Atleha-edu

Speaking life into investment decisions www.atleha-edu.org

In Sesotho, when you tell someone to "Atleha" you are telling them to prosper. Our dream for South Africans is for them to prosper through the building blocks of education and technology. By combining "Atleha", and "edu", we want to "speak life" into the dream of prosperity for the majority of South Africans.



The majority of savers in South Africa can be reached through retirement fund trustee and member education, making this the primary focus of our work at Atleha-edu. Please visit our website at www.atleha-edu.org to read our educational publications for retirement fund trustees, principal officers and MANCO members.

- [Governance & Ethics For Retirement Fund Trustees](#)
- [Investment Fundamentals 1](#)
- [Investment Fundamentals 2](#)
- [Special Edition: Environmental Stewardship](#)
- [Umbrella Funds & Management Committees](#)
- [Cultural Practices](#)
- [An Introduction to Infrastructure Investments](#)
- [Retirement Funds and Risk Management](#)
- [Climate-related Financial Disclosure](#)
- [Alternative Asset Classes: Understanding Hedge Funds](#)
- [An Introduction to POPIA for Retirement Funds](#)
- [Sustainable Investing 2.0 - What part should South African retirement funds play?](#)
- [Retirement fund death benefits - Trustees' responsibilities and duties](#)
- [From Wall Street to Main Street - Alternative assets and your investments](#)

Our offering:

In partnership with our implementing partners and funders, Atleha-edu is proud to offer a range of educational solutions for retirement funds and their members.

These solutions are customised and include:

- Financial Sector Code (FSC)-compliant interactive and awareness type consumer financial education programmes;
- Thought leadership webinars and events;
- Experiential workshops for deep learning experiences; and
- Customised FSC-compliant consumer financial education solutions.

To learn more about Atleha-edu NPC and our CFE funders and partners, please download our information [brochure here](#).

Our collaborators and funders in financial education and dissemination include Alternative Prosperity Foundation, ASISA Foundation, ASISA Academy and Batseta.

