



Iindlela onokuzikhetha xa ushiya umqeshi wakho

Ukuqinisekisa ukuba umi kakuhle ngokwasemalini ubomi bakho bonke



Ingaba uyamshiya umqeshi wakho?

Esinye sezigqibo zemali ezibalulekileyo ekufuneka usenzile kukuba uza kwenza ntoni ngemali oyigcinele umhlalaphantsi oyibekelwe ngumqeshi osebenza kuye ngoku sithethayo.

Kule ncwadana, sikuchazela ngeendlela onokuzikhetha yaye zithetha ntoni.

Cinga ngokulondoloza imali oyigcinele umhlalaphantsi

Uyalondoloza xa ugcina iimali zakho ezigcinelwe umhlalaphantsi kwingxowa-mali yangoku okanye uzidlulisele kwingxowa-mali entsha endaweni yokuthatha ikheshi xa uyeka emsebenzini wakho..

Ukuba bekungafuneka uthathe umhlalaphantsi namhlanje, ingaba ungakwazi ukuphila

nge-20%¹

yomvuzo owufumanayo ngoku?

Nge-10 000

nganye ilungu eliqhelekileyo lengxowa-mali lingafumana kuphela

i-R2 000

eyimali yomhlalaphantsi.

Source: Alexforbes

Uhlolo-zimvo lwe-Member Watch™ luka-2018

Ilungu eliqhelekileyo lengxowa-mali lingafumana kuphela i-R2 880 eyimali yomhlalaphantsi, nge-R10 000 nganye ebeliyamkela ngaphambi kokuthatha umhlalaphantsi.

Kutheni ilungu eliqhelekileyo lizifumana likule meko?

Ubukhulu becala kungenxa yokuba ilungu liyazithatha iimali zalo ezigciniweyo kwingxowa-mali yomhlalaphantsi endaweni yokuzilondoloza xa liphuma komnye umsebenzi lisiya komnye.

Zeziphi izinto onokukhetha kuzo ngenjongo yokulondoloza iimali zakho ozigcinele umhlalaphantsi nokunciphisa umngcipheko wokuba ube kanti awunamali yoneleyo xa uthatha umhlalaphantsi?

1 Tshintshela imali yakho kwingxowa-mali yomqeshi wakho omtsha

- ⊗ Awuhlawuli rhafu kwimali oyidlulisela kwingxowa-mali yomqeshi wakho omtsha, nokuba ngaba yingxowa-mali yepenshini okanye ingxowa-mali yesibonelelo.
- ⊗ Ungayithatha enye yemali oyongileyo iyikheshi uze udlulisele leyo iseleyo kwingxowa-mali yomqeshi wakho omtsha.
- ⊗ Akusayi kufuneka ukuba uhlawule irhafu kwisixa osidlulisele kwingxowa-mali yomqeshi wakho omtsha, kodwa kunokufuneka ukuba uhlawule irhafu kwisixa osithathe siyikheshi.

2 Tshintshela imali yakho kwingxowa-mali yolondolozo

- ⊗ Akukho rhafu uyihlawulayo kwimali oyidlulisayo ukusuka kwingxowa-mali yepenshini okanye ingxowa-mali yesibonelelo nokuba iya kwingxowa-mali yolondolozo yepenshini okanye ingxowa-mali yolondolozo yesibonelelo.
- ⊗ *Ungakwazi ukukhupha imali kube kanye kwingxowa-mali yolondolozo. Oku kukhupha imali kanye kwenza ukuba ukwazi ukuyithatha yonke imali yakho okanye inxenye yayo kwingxowa-mali yolondolozo.
- ⊗ Ungakwazi ukudlulisela imali ukusuka kwingxowa-mali yolondolozo ukuya kwingxowa-mali yomqeshi wakho olandelayo.
- ⊗ Akukho nayiphi imirhumo eyongezelelweyo ongakwazi ukuyenza.
- ⊗ Ingxowa-mali yolondolozo ye-AFRIS ungakwazi ukuyisebenzisa ukuba ngaba ingxowa-mali yakho ikuphumezile ukusetyenziswa kwe-AFRIS. Ungaxhamla kwiintlawulo ezisezantsi.
- ⊗ Qhagamshelana ne-Alexander Forbes ukufumanisa ukuba ungakwazi na ukukukhetha oku.

3 Tshintshela imali yakho kwingxowa-mali yomhlalaphantsi

- ⊗ Imali yakho yomhlalaphantsi oyongileyo iyalondolozwa kulungiselelwa umhlalaphantsi wakho.
- ⊗ Akukho rhafu uyihlawulayo xa udlulisela imali yakho ukusuka kwingxowa-mali yomhlalaphantsi yakho yangoku uyisa kwingxowa-mali yomhlalaphantsi ye-annuity.
- ⊗ Ungakwazi ukwenza imirhumo eyongezelelweyo.
- ⊗ *Ungakwazi ukuthatha imali efikelela kwisinye kwisithathu yemali yakho oyongileyo iyikheshi xa uthatha umhlalaphantsi.

4 Yeka imali yakho ihlale kwingxowa-mali ekuyo ngoku

- ⊗ Ungaxhamla kwiintlawulo ezisezantsi.
- ⊗ *Ungadlulisela sonke isixa esipheleleyo semali yomhlalaphantsi oyongileyo kwenye ingxowa-mali, okanye uyikhuphe imali iyikheshi, ngaphambi kokuya kumhlalaphantsi. Ukuba ngaba ukhupha nje inxenye yemali yakho oyongileyo, leyo iseleyo kufuneka idluliselwe kwenye ingxowa-mali.
- ⊗ Awungekhe ukwazi ukwenza imirhumo eyongezelelweyo.

QAPHELA:

- *Kunokufuneka ukuba uhlawule irhafu kwisixa esiyikheshi osikhupha kwimali yakho yomhlalaphantsi oyongileyo.
- Imithetho emitsha evumela amalungu engxowa-mali yomhlalaphantsi ukuba atshintshela iimali ezongiweyo zawo phakathi kweengxowa-mali ezahlukeneyo, ngaphandle kokuhlawula irhafu kwisixa abasidlulisayo, yaziswa ukusuka ngomhla woku-1 Matshi 2021.
- Umcebisi wezezimali angakuchazela ngemithetho emitsha esebenzayo kwimali yakho yomhlalaphantsi oyongileyo, ukuba ngaba uyatshintsha emva komhla woku-1 Matshi 2021.

Lo nguJackie yaye nantsi into eyenzekayo ebomini bakhe.



UJackie uneminyaka eyi-23 ibe uqalisa ukuphangela namhlanje, esamkela i-R20 000 ngenyanga. Uqalisa ukufaka imali kwingxowa-mali yomhlalaphantsi ngereyithi ye-12% yomvuzo wakhe, imali eyi-R2 400 ngenyanga. Njengathi sonke, ubomi bukaJackie bunamahla-ndinyuka.

Izigqibo azenzayo uJackie malunga nokulondoloza imali zizo eziza kuqinisekisa ukuba ingakanani imali yepenshini aza kuyifumana nyanga zonke xa ethatha umhlalaphantsi.



Ukhethe olwenziwa nguJackie ngalo lonke ixesha ephangela.

Njengoko eqhubekela uJackie uza kwenza ukhethe malunga nokuba uziphatha njani izimali zakhe azigcinele umhlalaphantsi.

Ukuba uyazilondoloza izimali zakhe azigcinele umhlalaphantsi xa ephuma komnye umsebenzi engena komnye okanye ukuba uyayinyusa ngokuthe rhoqo imali abinza ngayo kwingxowa-mali kuza kuba nomohluko omkhulu kwinto yokuba iza kuba ngakanani imali yepenshini ayifumanayo nyanga zonke xa ethatha umhlalaphantsi.

Ukuxabiseka kwecebiso

Ukuxabiseka kokufumana icebiso lezimali kumcebisi wezimali oyingcali akumele kuthathwe kancinci yaye kuyacebiseka kakhulu. Kungakunceda ufezekise iinjongo zakho.

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Isiphumo soku-1

R15 367

Xa ngaba uJackie uyayilondoloza imali yakhe xa ephuma komnye umsebenzi esiya komnye (ngaphandle kwexesha elinye apho akhupha inxalenye yemali yokufunda) yaye uyayinyusa ngokuthe rhoqo imali yomhlalaphantsi ayifaka kwingxowa-mali, uza kufumana imali yepenshini nyanga zonke eyi-R15 367 ngokwemali yanamhlanje xa ethatha umhlalaphantsi.

Isiphumo sesi-2

R11 902

Xa ngaba uJackie uyalondoloza nanini na xa ephuma komnye umsebenzi esiya komnye (ngaphandle kwexesha elinye apho akhupha inxalenye yemali yokufunda) kodwa akayinyusi imali ayifaka kwingxowa-mali, uza kufumana imali yepenashini nyanga zonke eyi-R11 902 ngokwemali yanamhlanje xa ethatha umhlalaphantsi.

Isiphumo sesi-3

R4 609

Ukuba uJackie akazange ayilondoloze imali (ngaphandle kwaxa efika kumsebenzi wokugqibela angena kuwo xa emdadlana, kusondela ixesha lokuthatha umhlalaphantsi yaye eqonda ukubaluleka kokulondoloza imali) kodwa ayinyuse ngokuthe rhoqo imali abinza ngayo, xa ethatha umhlalaphantsi uza kufumana imali yepenshini eyi-R4 609 ngokwemali yanamhlanje.

Isiphumo Sesi-4

R2 804

Ukuba uJackie akazange ayilondoloze imali de yangumsebenzi wokugqibela angena kuwo, eneminyaka eyi-55, yaye akayinyusi imali abinza ngayo kwingxowa-mali, xa ethatha umhlalaphantsi uza kufumana imali yepenshini eyi-R2 804 ngokwemali yanamhlanje.

Yintoni enye ekufuneka uyazile

Xa ngaba uthatha isigqibo sokuba uzikhuphe, endaweni yokuba uzilondoloze izimali ozigcinileyo zomhlalaphantsi, uza kuhlawuliswa irhafu ngolu hlobo.

Kwithuba lobomi bakho bonke, iyonke imali onokuyithatha kwiimali ozigcinele umhlalaphantsi yi-R500 000 engatsalelwa rhafu kumhlalaphantsi. Kodwa ke, zonke iimali ozikhuphayo eziyikheshi (ezidlulayo kwi-R25 000) ngaphambi kokuthatha umhlalaphantsi ziyayinciphisa le mali.²

Into yokuba uza kuhlawuliswa irhafu engakanani ixhomekeka ekubeni engakanani imali oyithathayo yaye uyithatha nini.

Xa ngaba uyarhoxa emsebenzini	
Uthatha imali engakanani	Ireyithi yerhafu
R0 ukuya kwi-R25 000	0%
R25 001 ukuya kwi-R660 000	18%
R660 001 ukuya kwi-R990 000	27%
R990 001 nangaphezulu	36%

Xa ngaba uthatha umhlalaphantsi ²	
Uthatha imali engakanani	Ireyithi yerhafu
R0 ukuya kwi-R500 000	0%
R500 001 ukuya kwi-R700 000	18%
R700 001 ukuya kwi-R1 050 000	27%
R1 050 000 nangaphezulu	36%

Imirhumo neentlawulo

Umrhumo wecebiso lokuqala

Lo ngowokuhlawulela icebiso lokuqala olinikwa ngumcebisi wezimali. Yipesenti ethile yemali oyifaka kutyalo-mali yaye ukuba yipesenti engakanani yinto ovumelana ngayo wena nomcebisi wakho.

Umrhumo weengecebiso wonyaka

Lo utsalwa nyanga zonke kwiimali ozifake kutyalo-zimali. Ukuba lo mrhumo yipesenti engakanani yinto ovumelana ngayo wena nomcebisi wakho.

Imirhumo yolawulo

Le yimirhumo ehlawulwa umlawuli wengxowa-mali. Le mirhumo ibalwa ze itsalwe nyanga zonke kwiimali ozifake kutyalo-zimali.

Imirhumo yolawulo lotyalo-zimali

Le yimirhumo neentlawulo ezibizwa ziimanejala zeepotfoliyo zotyalo-zimali. Ichaziwe kumaphepha eenkcaza malunga nengxowa-mali kwipotfoliyo nganye yaye isenokuguguququka ngamaxesha athile.

I-value-added tax (iVAT) iyafakwa kwimirhumo xa ngaba kufanelekile.

Icebiso elibalulekileyo

Njengoko uyeka ukuphangela apho ubuphangela khona kungenzeka ininzi into ekwenza ucinge ngokutsha. Nazi ezinye zezinto omele ucinge ngazo ekuphuculeni imeko yakho yezimali:

- zilondoloze iimali ozigcinele umhlalaphantsi wakho nanini na ukuba unakho
- faka eyona mali ininzi onakho a kwiimali ozigcinileyo
- qinisekisa ukuba ukhuselekile ngamaxesha kaxakeka ngokuthi ube ne-insh rensi neemali ozigcinileyo ezoneleyo
- lilawule ngokufanelekileyo ityala
- thetha nomcebisi ngezimali ukuze akuncede ucwangcise kakuhle iimfuno zakho ngokubaluleka kwazo nokwenza izigqibo ezilungele wena.

2. Imali onokuyithatha iyikheshi engarhafiswayo ixhomekeka kwiimali ozikhuphileyo eziyikheshi ngaphambili kwiingxowa-mali zakho zomhlalaphantsi.

Qhagamshelana nathi

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