



Iindlela onokuzikhetha xa uthatha umhlalaphantsi kumqeshi wakho

Ukuqinisekisa ukuba umi kakuhle
ngokwasemalini ubomi bakho bonke





Kwesi sigaba sobomi bakho basempangelweni, kuza kufuneka wazi into eninzi malunga nokuba zeziphi izinto onokukhetha kuzo xa uthatha umhlalaphantsi. Ukuba uthatha isigqibo sokuba uthenge ipenshini, ngoko kuza kufuneka wazi ukuba loluphi uhlobo lwepenshini olukufaneleyo. Kule ncwadana, sikuchazela ngeendlela ezohlukeneyo onokukhetha kuzo, sixoxa ngeenzuzo neengxaki eziyintloko kwindlela nganye.

Ingaba umele uthathe umhlalaphantsi ngoku okanye ngelinye ixesha?

Ubusazi na?

Ukuthatha umhlalaphantsi xa uneminyaka eyi-65 kunokuwuthatha xa iyi-55 kungaphantse kuyiphinde kabini imali yesambuku somvuzo wakho emva komhlalaphantsi nemali oyamkelayo yomhlalaphantsi.¹

Ukuba umvuzo wakho ekuxhuzulwa kuwo imali yakho yepenshini yi-10 000 yaye une-30% yesambuku somvuzo wakho emva komhlalaphantsi xa uneminyaka eyi-55, uza kwamkela i-R3 000 yomhlalaphantsi ngenyanga. Kodwa ukuba uthatha umhlalaphantsi xa uneminyaka eyi-65, isambuku somvuzo wakho emva komhlalaphantsi singaphindaphindeka ukuya ku-60% yaye uza kwamkela malunga ne-R6 000 ngenyanga.

IMINYAKA EYI-	Isambuku Somvuzo Emva Komhlalaphantsi	IMINYAKA EYI-	Isambuku Somvuzo Emva Komhlalaphantsi
55	30%	65	60%
Wamkela i-R3 000 yomhlalaphantsi ngenyanga		Wamkela i-R6 000 yomhlalaphantsi ngenyanga	

Ukuthatha umhlalaphantsi kwiminyaka emibini kamva, umzekelo xa uneminyaka eyi-63 kunokuba uwuthathe xa una-61, kungongeza enye **i-8% ukuya ku-15%** kwimali oyamkelayo ngomhlalaphantsi.¹

¹ Uhlolo-zimvo lwe-Member Watch™ luka-2018

Iingqikelelo zemivuzo ngexesha lomhlalaphantsi zisekelwe kwizizindlo ezilandelayo: Ulondolozo: akukho mali ikhutshiweyo kwi(i)ngxowa-mali yomhlalaphantsi ngaphambi kokuthatha umhlalaphantsi | Ireyithi yemali efakwa kwingxowa-mali: malunga ne-12% yomvuzo wonyaka | Unyuso lwemivuzo lwaminyaka yonke: ukuhla nokunyuka kwamandla emali | Ingeniso efunekela kutyalo-zimali: ukuhla nokunyuka kwamaxabiso | Ithagethi: i-75% yokuhla nokunyuka kwamaxabiso ekunyuseni umvuzo wepenshini | Isini: indoda

Ukuxabiseka kwecebiso

Ukufumana ulwazi necebiso elisebenza kuwe ulinikwa ngomnye wamalungu eqela lethu eliqwalasela iimeko zezimali kungakhokelela ekubeni wenze isigqibo esingcono ze uphucule impumelelo yakho ngomhlalaphantsi. Qhagamshelana neZiko Lokucebisa Abantu My Money Matters Centre:

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INDELA
ONOKUYIKHETHA
ENGU-**A**

Yiyeke

(Thatha Umhlalaphantsi
Ngelinye Ixesha)

Oku kuthetha ukuba uza kuthatha umhlalaphantsi kumqeshi wakho xa kufika ixesha elibekwe yinkampani yakho lokuthatha umhlalaphantsi, kodwa ungaziyeka iimali ozigcinele umhlalaphantsi zihlale kwingxowa-mali de ukhethe ukufumana iimali ozibekele umhlalaphantsi.

Izinto omele ucinge ngazo ukuba ukhetha ukuyiyeka imali yomhlalaphantsi ihlale kwingxowa-mali yomqeshi wakho:

- Wena nomqeshi wakho anizuqhubeka nokufaka imali kwingxowa-mali yakho.
- Awuzufumana iibhenefithi ezifanayo, njenge-inshorensi yobomi okanye yokukhubazeka.

Icebiso: Xoxa nomcebisi wakho wezimali malunga nale ndlela yokuqhubeka.

- Iimali ozigcinile umhlalaphantsi ziza kuhlala zityalwe kwingxowa-mali.
- Iza kuhlala ikhona imirhumo yokuhlawulela utyalo-zimali neendleko zolawulo.
- Inzuzo entle okanye embi yotyalo-zimali iza kongezwa okanye icuthwe kutyalo-mali lwakho kwingxowa-mali de ibe ngumhla ogqiba ngawo ukuba ufumane iimali zakho ozigcinele umhlalaphantsi.

Unakho:

Ukuyiyeka NGAPHAKATHI kwingxowa-mali

Ugcina imali yakho kwingxowa-mali yomhlalaphantsi yomqeshi wakho de ulungele ukuthatha umhlalaphantsi. Iinzuzo ingaba kukuba imirhumo neendleko zingaba ngaphantsi kunezezinye iindlela onokuzikhetha.



Imali yakho iza kuhlala kwipotfoliyo yotyalo-zimali obukuyo xa kufika ubudala bokuba uthathe umhlalaphantsi, ngaphandle kokuba uyityale kwipotfoliyo evaliweyo okanye utshintshela kolunye utyalo-zimali.

Unakho:

Ukuyiyeka NGAPHANDLE kwingxowa-mali

Utshintshela imali yakho kwingxowa-mali yomvuzo womhlalaphantsi evunyiweyo (okanye ingxowa-mali yolondolozo ukusuka nge-1 kaMatshi 2019) de ube ulungele ukuthatha umhlalaphantsi.



Xa uthatha isigqibo sokuba utshintshe, cinga ngemirhumo nento yokuba uza kukwazi na ukuqhubeka nokufaka imali kwingxowa-mali. Ukuba usenemibuzo, nceda uthethe nomcebisi wezimali.





INDLELA
ONOKUYIKHETHA
ENGU- **B**

Thatha Ipenshini (Xa Uthatha Umhlalaphantsi)

Xa ngaba ufuna ukwamkela umvuzo zisuka nje emva kokufika kwakho kubudala obubekwe yinkampani yakho bokuthatha umhlalaphantsi, unakho ukuthatha ipenshini. Kukho iintlobo ezimbini eziphambili zepenshini onokukhetha kuzo:

- 1** Umvuzo womhlalaphantsi oqinisekisiweyo (umvuzo womhlalaphantsi wobomi bonke)
- 2** Umvuzo womhlalaphantsi ukuze ukwazi ukuphila

Kukho iindlela ezohlukeneyo onokukhetha kuzo

Kuxhomekeka ekubeni uthatha umhlalaphantsi kwingxowa-mali yesibonelelo okanye yepenshini okanye kwingxowa-mali yomvuzo womhlalaphantsi. Nazi ezi ndlela:

lingxowa-mali zezibonelelo	lingxowa-mali zepenshini okanye iingxowa-mali zemivuzo yomhlalaphantsi
Ungathatha yonke imali onayo kwingxowa-mali ibe yikheshi.	Ungathatha umyinge wesinye kwisithathu semali onayo kwingxowa-mali ibe yikheshi.
Ungasebenzisa enye yemali onayo kwingxowa-mali ibe yikheshi ze eshiyekileyo uyisebenzise ekuthengeni ipenshini.	Umele usebenzise ubuncinane umyinge wesinye kwisithathu semali onayo kwingxowa-mali uthenge ipenshini.
Ungasebenzisa imali yakho yonke uthenge ipenshini.	Ungasebenzisa imali yakho yonke uthenge ipenshini.

Izinto ekufuneka ucinge ngazo ngaphambi kokukhetha ukuthatha ipenshini:

- ⦿ Ingakanani indleko yokuphila kwakho?
- ⦿ Uza kudinga imali engakanani nyanga zonke?
- ⦿ Ingaba unakho ukubeka iimali ozigcinileyo kumngcipheko wokungazinzi kweemarike zentengo zexesha elifutshane ze uhlale ixesha elidana kutyalo-zimali kwiimarike?
- ⦿ Injani impilo yakho? Kuza kwenzeka ntoni ukuba uphila ixesha elide kunokuba ulindele?
- ⦿ Ukuba uneqabane, ingaba iqabane lakho kuza kufuneka lamkele xa usweleka?
- ⦿ Ingaba zikhona ezinye iimali ozigcinileyo ukuncedisana nepenshini yakho?
- ⦿ Ingaba kufuneka ushiyele abantu bakho obathandayo imali xa usweleka?

Ukwazi konke oku kuza kukunceda uqonde ukuba loluphi uhlobo lomvuzo womhlalaphantsi oza kukhawulelana neemfuno zakho.

Ukuxabiseka kwecebiso

Umcebisi wezimali angakunceda uqonde umohluko phakathi kweemveliso ezohlukeneyo nezisombululo ze ugqibe ukuba yeyiphi eyona ingcono kuwe. Kanjalo angakunceda ukwazi ukwenza isigqibo sokuba uthathe ntoni unceme ntoni. (Oku kwenzeka xa kufueka ukhethe phakathi kweenjongo ezimbini okanye ngaphezulu ezibaluleke ngokulinganayo kuwe, ngenxa yokuba ubutyebi bakho busikelwe umda yaye awunakukwazi ukusebenzisa zonke iindlela ezikhoyo ngexesha elifanayo).

Umcebisi wezimali angakunceda ufumane iindlela ezichuliweyo zokufezekisa iinjongo zakho ezininzi ze akuncede nasekuqinisekiseni ukuba awuncami injongo ebaluleke kakhulu kuba nje uthatha injongo engabalulekanga kakhulu.

Qhagamshelana neZiko lokuCebisa abaNtu My Money

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Iindlela onokukhetha kuzo kwingeniso yepenshini

Eli khasi nelilandelayo likunika umbono othile ngezinye zeentlobo eziphambili zepenshini onokukhetha kuzo. Thetha nomcebisi wezimali ngaphambi kokwenza naziphi na izigqibo.

Umvuzo womhlalaphantsi oqinisekisiweyo (umvuzo womhlalaphantsi wobomi bonke)

Umngcipheko usemandleni enkampani ye-inshorensi



Imali oyifumanayo

- ⊗ Iqinisekisiwe ukuba uza kuyifumana ubomi bakho bonke.
- ⊗ Imali oyifumanayo ayisoze icutheke.



Abaxhamli

- ⊗ Abaxhamli bakho bangafumana ibhenefithi kuphela kwixesha eliqinisekisiweyo elikhethwe nguwe.



Umngcipheko kutyalo-zimali

- ⊗ Akukho mngcipheko kutyalo-zimali (ngaphandle kokuba lolwemali yomhlalaphantsi ehamba neprofithi).
- ⊗ Imali oyifumanayo iqinisekisiwe.



Ukuguquguquka

- ⊗ Ayiguquguquki.
- ⊗ Uhlobo lwemali oyifumanayo luqingqiwe ubomi bakho bonke emva kokuba ukhethe uhlobo oluthile lwemali oyifumanayo.



Ukuhla nokunyuka kwamandla emali

- ⊗ Imali yakho isengaphelelwa ngamandla okuthenga ukuba awukhethi ingeniso yomhlalaphantsi exhomekeke ekuhlени nasekunyukeni kwamandla emali.

Iintlobo zeemali zomhlalaphantsi eziqinisekisiweyo (iimali zomhlalaphantsi zobomi bonke)

1

Ukunyuswa okuqingqiweyo

- ⊗ Khetha ukunyuswa kwaminyaka yonke okuzinzileyo, umzekelo i-3%, i-5% okanye i-10%.
- ⊗ Ukuba inyuswe kakhulu, imali yokuqala oza kuyifumana iza kuba sezantsi.

2

Ehamba neprofithi

- ⊗ Indlela oluqhuba ngayo utyalo-zimali ichaphazelaukunyuswa.
- ⊗ Ukunyuswa kumiselwa yinkampani ye-inshorensi ngokusekelwe kwindlela oluqhuba ngayo utyalo-mali.
- ⊗ Ukunyuswa kungangaphezulu okanye kube ngaphantsi kokuhla nokunyuka kwamandla emali.

3

Exhomekeke ekuhlени nasekunyukeni kwamandla emali

- ⊗ Imali oyifumanayo iqinisekisiwe ukuba iza kuhambelana nokuhla nokunyuka kwamandla emali.
- ⊗ Ukunyuswa kusekelwe ekuhlени nasekunyukeni kwamandla emali ebudeni bonyaka.

4

Inqanaba

- ⊗ Ufumana imali efanayo ubomi bakho bonke.
- ⊗ Ingeniso yokuqala iphezulu xa kuthelekiswa nezinye iindlela.
- ⊗ Ukuhla nokunyuka kwamandla emali kunciphisa igunya lakho lokuthenga.

Iindlela onokukhetha kuzo kwingeniso yepenshini

Sicebisa ukuba uthethe nomcebisi wezimali ukukunceda uqonde imingcipheko neenzuzo zale ndlela.

Umvuzo womhlalaphantsi ukuze ukwazi ukuphila

Umngcipheko usemandleni akho



Ingeniso

- Imali oyifumanayo ingaqalela kwi-2.5% ukuya kwi-17.5% yotyalo-mali lwakho xa lulonke.
- Uyalikhetha inqanaba lemali oyifumanayo.
- Kukho umngcipheko wokuba zingaphela iimali ozigcinileyo ube wena usaphila.
- Imali oyifumanayo akukho siqinisekiso sokuba uza kuyifumana ubomi bakho bonke.
- Imali oyifumanayo ingacutheka ngokuhamba kwexesha ukuba ukhupha eninzi kunezinga lokuhluma kotyalo-mali lwakho.



Ukuyishiyela abo ufuna baxhamle kuyo

- Ungakhetha abaxhamli abaza kufumana nayiphi na imali eshiyekileyo kutyalo-mali lwakho xa usweleka.



Umngcipheko wotyalo-mali

- Ukhetha iipotfoliyo zakho zotyalo-zimali.
- Kukho umngcipheko wokuba utyalo-mali lwakho lusenokungaqhubi kakuhle.



Ukuguquguquka

- Imali oyifumanayo iyaguquguquka.
- Ungakhetha ukuba inyuswe okanye ithotywe imali oyifumayo kanye unyaka ngamnye, kwisikhumbuzo sonyaka sotyalo-mali.



Ukuhla nokunyuka kwamandla emali

- Imali yakho isengaphelelwa ligunya lokuthenga ukuba utyalo-mali aluqhubi kakuhle.

Ukuxabiseka kwecebiso

Ukuxabiseka kokufumana icebiso lezimali kumcebisi wezimali oyingcali akumele kuthathwe kancinci yaye kuyacebiseka kakhulu.

Bona:

- baziingcali kwicala labo yaye umsebenzi wabo kukunceda abanye bafikelele iinjongo zabo zezimali
- baqokelela ulwazi olufanelekileyo lokukunceda uqulunqe umkhomba-ndlela oza kuwulandela nokwenza izigqibo ezifanelekileyo kweyona ndlela ifanelekileyo omele uhambe ngayo
- bahlola amathuba okuba kungenzeka na ukufikelela iinjongo namaphupha akho xa uthathe umhlalaphantsi ze bakuncede ucwangcise imicimbi yakho ngokokuze ufumane eyona inzuzo inkulu ngezimali zakho ozigcinileyo owazisebenzela nzima
- kanjalo baza kuhlola ezinye iimfuno zakho zomhlalaphantsi ze bakunike iingcebiso ezifanelekileyo.



Ungasebenzisa i-inshorensi

yomhlalaphantsi yokuphila ye-AFRIS ukuba ingxowa-mali yakho imisele ukuba kusetyenziswe i-AFRIS. Ungafumana inzuzo yokuhlawula imirhumo esezantsi kule ndlela. Qhagamshelana no-Alexander Forbes ukuze ufumanise ukuba uyafaneleka na ukuxhamla kweli lungelo.

Yintoni enye ekufuneka uyazile

Ihlawuliswa njani irhafu yemali oyithathayo eyikheshi

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

Ireyithi yerhafu iboniswe kwiitheyibhile zeerhafu zomhlalaphantsi ezingezantsi.

Xa ngaba uthatha umhlalaphantsi	
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%

Xa u-SARS emisela irhafu emayihlawulwe kule theyibhile, uza kujonga izambuku zemali zangaphambili ezithathwe kwiingxowa-mali zomhlalaphantsi neebhenefithi zokuyeka emsebenzeni ezihlawulwa ngumqeshi wakho.

Imirhumo neentlawulo

Imirhumo yokuhlululwa iingcebiso

Umrhumo wecebiso lokuqala

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

Umrhumo weengcebiso 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 isenokuguguquka ngamaxesha athile.

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

Icebiso elibalulekileyo

Njengoko ngoku usondela kwiminyaka eqhelekileyo yokuthatha umhlalaphantsi kungenzeka ininzi into ekwenza ucinge ngokutsha. Nazi ezinye zezinto omele ucinge ngazo ekuphuculeni imeko yakho yezimali:

- ③ zilondoloze iimali ozigcinele umhlalaphantsi wakho nanini na ukuba unakho
- ③ faka eyona mali ininzi onakho ukuyifaka kwiimali ozigcinileyo
- ③ qinisekisa ukuba ukhuselekile ngamaxesha kaxakeka ngokuthi ube ne-inshorensi neemali ozigcinileyo ezineleyo
- ③ lilawule ngokufanelekileyo ityala
- ③ thetha nomcebisi ngezimali ukuze akuncede ucwangcise kakuhle iimfuno zakho ngokubaluleka kwazo nokwenza izigqibo ezilungele wena.

Qhagamshelana nathi

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