



Intshayelelo:

Olu, uhlelo lwe-14 le Under the Baobab Tree, incwadi yamalungu ye-Ofisi yoMlamli weziKhalazo we-FAIS, lubona isiphelo sekota yesine ka-2016. Ngexa lale kota le Ofisi kananjalo iye yaqalisa ingxelo yayo yonyaka yonyaka-mali ka-2015/2016. Umxholo wengxelo yonyaka ube 'Ukuzama rhoqo ukufundisa sobabini thina kunye nabo sibancedayo', kananjalo eyinto esijonge ukuyiphumeza ngale ncwadi yamalungu yekota, apho uphando ngalunye lwandulelwa lulwazi oluphathelele nemveliso ethile, kwaye luphele ngezifundo emazifundwe kwiimeko ezingqonge uphando. Ngokokusebenza, unyaka-mali ka-2015/2016 ubone i-Ofisi yoMlamli weziKhalazo we-FAIS ifumana izikhalazo ezingama-9891 apho izikhalazo ezingama-4263 ziwela kumda wale Ofisi. Zozibini ezi zixa zibe yimpucuko kunyaka-mali wangaphambili, kwaye zikhomba ukonyuka kokuqondwa kwale Ofisi kunye nenkonzo esizinikayo. Izikhalazo ze-Inshurensi yeXesha eliFutshane zikuma-3161 ziyaqhuba ukuba lelona nani likhulu lezikhalazo ezifunyenwe yile Ofisi, olunye uthlekiso kula macandelo ibe kukusilela okuqhubayo kokuquka igatya lomThetho we-FAIS kunye neKhowudi yawo Jikelele yokuziPhatha kubaBoneleli kunye nabaMeli beeNkonzo zeMali abaGunyazisiweyo ('IKhowudi'). Kuphelele le Ofisi isombulule izikhalazo ezili-1150 ezibe ngecala lomfaki sikhalazo apho iye yabona ama-R50 215 518.00 ebuyiselwa kubafaki zikhalazo.

KwiNgxelo yokuSebenza yoMmeli weziKhalazo we-FAIS UMlamli weziKhalazo uNks. Noluntu Bam uqaqambise okulandelayo "Ngenxa yohlobo olungaphathekiyo lwemveliso yezimali, abasebenzisi abakwazi ukuchonga ukungafani phakathi kweemfuno zabo kunye nento enokwenziwa yimveliso ngenene. Ngokungafaniyo nemveliso ephathekayo, alikho ithuba lokuphonononga okanye ukubeka imveliso kuvavanyo.

Umsebenzisi uthembele kwiicebo lomfaki kwi-inshurensi okanye kummeli webhanki. Ngexesha ephaphama umsebenzisi kwimida yemveliso, umonakalo sele wenzekile; ngelo xesha ke kukucinga ngecebo komsebenzisi, ngokubhekisele kwikontraki ebhaliweyo." uNks. Bam uphinde wakuxela ukubaluleka kweeayenti ezifumana icebo elifanelekileyo ekuxeleni ukuba "Akukho mathandabuzo, icebo elifanelekileyo liyimfuneko egqibeleleyo xa kuziwa ekusebenzeni ngemveliso yezimali. Kunjalo kubasebenzisi abaninzi, icebo lezimali lisahleli libuntsomi de bajongane ubuso ngobuso neziphumo zecebo elilambathayo."

Kweli hlabathi lihamba ngezantya kwiinkonzo zemali, uMlamli weziKhalazo we-FAIS unyanzelekile ukuba aqhube ephuhlisa abasebenzi bakhe ukuzigcina ehamba namaxesha otshintsho. Akukho tshintsho nje kuphela kwimveliso kunye neenkonzo zezimali njengoko ishishini liqhuba ukuvelisa izinto ezintsha, kodwa indlela olwenziwa ngayo ushishino ihlala itshintsha. Ngaphandle kokuba uMlamli weziKhalazo we-FAIS uyithatha ngamandla imfuno yokuba bazifundise bona kunye nabo babancedayo, kuquka ulungelelwaniso lweenkqubo zoshishino, uya kuba semngciphekweni wokungaphumeleli ukufezekisa igunya loMlamli weziKhalazo we-FAIS. Oku kwenza umxholo wengxelo yonyaka uchukumise kakhulu, kwaye kufanelekile ke ukuba igama lokugqibela silishiyele uMlamli weziKhalazo we-FAIS ngokwakhe "Namhlanje inani elibonakalayo labasebenzisi likhululekile ukuba lithabathe inxaxheba kwishishini leenkonzo zemali kuba inkqubo yomthetho yoMzantsi Afrika ibanike iqonga elifikelelekayo. Njengelineyamaqumrhu anikwe umsebenzi woxanduva lokulawula amanyathelo okulungisa, siyabubulela ubukhulu boxanduva olunikwe thina."



UMzekelo weNgxaki woku-1

Ukucwangciséla umhlalaphantsi kufaka ukulondolozela umhlalaphantsi, ukugcina olo londolozo lomhlalaphantsi kunye nokuqinisekisa ukuba umntu unenkunzi eyoneleyo yokubonella ingeniso yobomi. Ukubaluleka kokucwangciséla umhlalaphantsi ukuqinisekisa ukuba umntu wenza ulungiselelo olwaneleyo lomhlalaphantsi kuqaqanjiswe zizindululo zotshintsho lomhlalaphantsi ezaziswe ngumThetho woTshintsho lwemiThetho yokuRhafiswa 2015, eqale ukusebenza ngowoku-1 Matshi 2016. Lo mthetho kunye neminye imithetho ewiswa epalamente ifuna ukuvuselela abantu baseMzantsi Afrika ukuba bafake isandla kumhlalaphantsi wabo ngokwenza ukuba ezona mveliso zomhlalaphantsi zemveli ezifana neengxowa-mali zomhlalaphantsi, iingxowa-mali zobekelo mali, kunye nee-anyuwithi zomhlalaphantsi, zibe nomtsalane ngokungapohaya kwabo bangaba ziiklayenti. Utshintsho olunye olunjalo lwenza ukuba abasebenzi kunye namalungu eengxowa-mali zee-anyuwithi zomhlalaphantsi batsale imirhumo kuzo zonke iingxowa-mali zemihlalaphantsi ukuya kuma kubuninzi bama-27.5%. Oku kudibene nento yokuba imali ekwenziwe ngayo utyalo-mali ihlala ingatsalelwa rhafu kunye nokuba imveliso enjalo ixhomekeke kwizikhokelo zotyalo-mali ezingwe kwangaphambili, okuthetha ukuba unesithuthi sotyalo-mali esingakwenzi nje ukuba unyuse ulondolozo lomhlalaphantsi, kodwa kananjalo esinegalelo ekugcinweni kwemali enjalo.

Ukucwangciséla umhlalaphantsi nakuba kunjalo akunyinelwanga kwezi mveliso zomhlalaphantsi, kwaye zininzi iimveliso kunye nezicwangciso ezinokunceda umntu aphumeze iinjongo zakhe zomhlalaphantsi. Nakuphi na ukucwangciséla imali okuqhutyiweyo ke ngoko kufuna icebo lezimali eliquka ukuxela ngokuphathelene nayo yonke imiba ephathekayo yokhetho olwahlukeneyo, ukwenza ukuba umntu enze isigqibo esisekelwe elwazini. Iimpembelelo kunye neziphumo zokuphumeza isicwangciso esithile somhlalaphantsi zinokuba neziphumo ezibalulekileyo zexesha elide, zisenza ukuba konke okubalulekileyo kunazo naziphi na iingcebiso ezenziwe ngumboneleli weenkonzozo zezimali zifaneleke kwiimfuno kunye neemeko zezimali zomntu.

Iinyani

Umfaki sikhhalazo uthathe umhlalaphantsi njengelungu lengxowa-mali yomhlalaphantsi, kwaye ebesayondla inkosikazi yakhe kwaye enomntwana omnye ongumxhomekeki, obengumfundi ngexesha lokugqitywa kwetransekshini. Umfaki sikhhalazo kwangaxesha nye uye waba netyala aye walihlanganisa ngokuthatha imali-mboleko yexesha elifutshane phambi kokuthatha kwakhe umhlalaphantsi. Oku kwenziwe ngolwazi lokuba uya kuba nofikelelo kwisinye sesithathu sebhenefithi yakhe yomhlalaphantsi engabe uhlawule ngayo imali-mboleko. Ekuthatheni kwakhe umhlalaphantsi umfaki sikhhalazo udibene nomfakela sikhhalazo ngokuphathelene nengxowa-

mali yakhe yomhlalaphantsi, kwaye icebo elenziweyo beliza kusebenza kwi-anyuwithi. Msinyane nje emva kokuba ingxowa-mali yomhlalaphantsi idlulisiwe umfaki sikhhalazo ubuze ngentlawulo yesinye sesithathu sakhe esinikwayo ngokomThetho weRhafu yeNgeniso, kwaye waxelelwa ukuba ibhenefithi epheleleyo yomhlalaphantsi wakhe isetyenziselwe ukuthenga i-anyuwithi. Umfaki sikhhalazo ke ngoko akakwazi ukufikelela kuyo nayiphi na inxenyebhenefithi yakhe yomhlalaphantsi, kwaye into engaphaya, i-nyuwithi yenyanga ebeyifumana kutyalo-mali ibingonelanga ukuba ondle ngayo usapho lwakhe kwaye ahlawule netyala lakhe elingekahlawulwa.

Umfaki sikhhalazo, onesikhhalazo ngokuziphatha komfakelwa sikhhalazo, uye weza kule Ofisi ezokufuna uncedo.

Ungenelelo lwethu

Ekufumaneni isikhhalazo, umcimbi wadluliselwa kumfakelwa sikhhalazo ngokwemiThetho kwiiNkqubo zale Ofisi. Umfakelwa sikhhalazo wacelwa ukuba anike le Ofisi amaxwebhu abonisa ukuthotyelwa kwamagatya ekhowudi. Umfakelwa sikhhalazo kananjalo wacelwa ukuba anike amaxwebhu abonisa ukuba ufumene lonke ulwazi olubalulekileyo nolufumanekayo ngokuphathelene nemeko yezimali yomfaki sikhhalazo ngelo xesha abone ukuba kufanelekile ukwenza utyalo-mali ngebhenefithi yonke yomhlalaphantsi, endaweni yokufuna ukwehlisa naziphi na izibophelelo ezisaseleyo engabe zenze ukuba umfaki sikhhalazo enze uhlahlo lwabiwo-mali ngokungqinelana nengeniso enikwe yi-anyuwithi. Kulandela uphando olunzulu, kunye nempendulo yomfakelwa sikhhalazo, kwaye kwafunyaniswa ukuba umfakelwa sikhhalazo akagcinanga irekhodi yecebo elinikiweyo, kunye nokuba umfakelwa sikhhalazo uye wasilela kananjalo ukuqhuba uhlalutyo lweemfuno zomfaki sikhhalazo. Ngenxa yoko iimfuno zomfaki sikhhalazo khange zithathelwe ngqalelo, kwaye umfakelwa sikhhalazo ngenxa yoko ukwazile ukunika icebo ebelifanelekile kwiimfuno zomfaki sikhhalazo. Le Ofisi icebise ukuba umfakelwa sikhhalazo azame ukuwusombulula nomfaki sikhhalazo lo mcimbi. Umfakelwa sikhhalazo uye wanyanzeleka ukuba avume mva kwaye umfaki sikhhalazo wahlawulwa isixa esilingana nesinye sesithathu sebhenefithi yakhe yomhlalaphantsi ngokupheleleyo kunye nentlawulo yokugqibela.

Izifundo ezifundiweyo

1. Ilungu elithatha umhlalaphantsi kwingxowa-mali yomhlalaphantsi liya kuba nokhetho lokufumana isinye sesithathu somhlalaphantsi ngokohlobo lwesixa esisisambuku. Nakuba kunjalo esi sisigqibo ekufuneka singathathwa kancinane kwaye kufuneka sithathelwe ingqalelo ngokungqinelana neemfuno kunye neemeko zemali zomntu.
2. Iiklayenti zexa elizayo ezithatha umhlalaphantsi kumhlalaphantsi, ingxowa-mali yobekelo kunye neengxowa-mali ze-anyuwithi yomhlalaphantsi kufuneka ziqinisekise ukuba zinikwa lonke ulwazi ngokuphathelene nokhetho olwahlukeneyo olufumanekayo kunye neempembelelo neziphumo zezi ntlobo zokhetho. Oku kuza kwenza ukuba



umntu angene kwingxoxo-mpikiswano enentsingiselo ngokungaphaya nomcwangcisi mali kwaye angathembeli ngokukodwa kwicebo lakhe;

UMzekelo weNgxaki wesi-2

Xa umntu etsala imali kwingxowa-mali yomhlalaphantsi okanye yobekelo kukho iimpembelelo ezithile zerhafu ekufuneka umntu azikhethe ukuze afikelele kwezi bheneffithi ngokohlobo lwesixa esisisambuku. Ezi mpembelelo zerhafu, ezijonge kuphela ama-R25 000 okuqala njengangatsalelwa rhafu, zohluka kakhulu kwezo zisebenzayo xa uthatha umhlalaphantsi apho ama-R500 000 athathwa njengesixa esisisambuku esingatsalelwa rhafu. Ukudendwa nakuba kunjalo kunika umntu ithuba lokuba afikelele kwiibheneffithi zesixa esisisambuku njengokungathi umntu uthathe umhlalaphantsi kwingxowa-mali yomhlalaphantsi okanye yobekelo. Xa kuthathelwa ingqalelo iibheneffithi zokudendwa, apho ngenene kubhekiselwe kutsalo mali kwingxowa-mali yomhlalaphantsi yomqeshi xa udendwa, esi sixa kananjalo sitsalelwa irhafu ngokungqinelana netheyibhile yerhafu yesixa esisisambuku, kwakhona ngokuxhomekeke kwixabiso elinyukayo lalo naluphi na utsalo lwengxowa-mali yomhlalaphantsi lwangaphambili olwenziweyo. Okubaluleke kakhulu nakuba kunjalo kukuba umntu unokudlulisela le bheneffithi kwingxowa-mali yolondolozo, nakuba kunjalo oku kuneempembelelo zokuba isixa esisisambukusinokulahlekelwa “kukwaziwa” kwaso njengebheneffithi yokudendwa, kwaye nakuba uya kuba nelungelelo lokwenza utsalo lwemali olunye olupheleleyo okanye oluyinxenye kwingxowa-mali yolondolozo phambi kokuthatha umhlalaphantsi (okona kukwangoko kubudala bama-55), utsalo luza kurhafiswa njengotsalo mali oluqhelekileyo kwingxowa-mali yolondolozo, ngama-R25 000 okuqala kuphela angatsalelwa rhafu.

Iinyani

Umfaki sikhaziso yindoda etshatileyo notata oneminyaka engama-51 ngaphambili ebengumsebenzi ongenasakhono kwaye odendwe ekupheleni kuka- 2014, ebudala bungama-49. Umfaki sikhaziso ubanga ukuba ekuyeni kwakhe kumfakelwa sikhaziso zange acetyiswe ngokuphathelene nemiqathango ebonakalayo yepolisi kunye nokuba khange avume ukuba imali yakhe, abhekisela kuyo njengokuba ‘kwenziwe utyalo-mali kwakhona ngayo’. Umfaki sikhaziso ubanga ukuba wafumana kuphela i-R 130 000 kwibheneffithi yakhe yodendo, kunye nokuba waziswa kamva ukuba ama-R 400 000 kwenziwe ngawo utyalo-mali e-Old Mutual. Umfaki sikhaziso ebengafumani nayiphi na ingeniso kutyalo-mali lwakhe kwaye ephantsi koxinzelelo lwezimali ngenxa yokungakwazi ukuhlawulela imfundo yomntwana wakhe kumaziko aphakamileyo emfundo, irente yakhe yenyanga okanye ukukwazi ukondla usapho lwakhe njengomondli ekukuphela kwakhe. Ibheneffithi epheleleyo yodendo yomfaki sikhaziso evela kwingxowa-mali yakhe yobekelo yama-R543 000, ibekwe kwingxowa-mali yolondolozo yobekelo, apho atsale isixa esisisambuku esilingana ne-1/3rd yesixa ekwenziwe ngaso utyalo-mali esili-R 181 000. Umfaki sikhaziso kananjalo ufumene i-R105 000 njengomvuzo kunye

nebheneffithi yokuhamba emsebenzini. Umfaki sikhaziso uye akonliseka, kuba ebefuna imali ihlawulele imfundo yomntwana wakhe kwaye engakwazi ukufikelela kwimali ekwingxowa-mali yolondolozo, nakuba imali leyo ivela kwingxowa-mali yobekelo, kuba wayesele eyisebenzisile leyo ayitsalileyo ifumaneka kuye.

Umfaki sikhaziso uze kule Ofisi ezokufuna uncedo emva kokuba engakhange akwazi ukuwusombulula nomfakelwa sikhaziso umcimbi.

Ungenelelo lwethu

Umfaki sikhaziso usiwe kumfakelwa sikhaziso ngokungqinelana nomThetho we-6(b) wemiThetho kwiiNkqubo zale Ofisi apho umfakelwa sikhaziso kwafunwa ukuba anike amaxwebhu anika ubungqina bokuba yeyiphi imisebenzi yocwangciso mali eqhutyiweyo eyenze ukuba kunikwe icebo elifanelekileyo kwiimfuno kunye neemeko zomfaki sikhaziso. Umfakelwa sikhaziso nakuba kunjalo waphendula ngokuba ‘icebo’ elanikwayo lalingohlobo lwentetho eyathiwa thaca kubantu abaninzi kubo bonke abasebenzi abadendiweyo, isithiwa thaca ngummeli womboneleli ngemveliso. Kwakucacile ukuba kule mpendulo khange kubekhona mzamo wokufumana lonke ulwazi olubalulekileyo kunye nolufumanekayo kumfaki sikhaziso ukuqinisekisa ukuba icebiso elenziwe ekugqibeleni belifanelekile, kunye nokuba umfaki sikhaziso uvele wasayina nje iifom ngokwentetho ethiwe thaca.

I-Ofisi yazisa umfakelwa sikhaziso ukuba kubekho iinkxalabo ezingamandla ngokuphathelene nendlela egqitywe ngayo itransekhshini. Ingakumbi usilele ukuthathela ingqalelo iimeko zomfaki sikhaziso ekumcebiseni ngokuphathelene nobungakanani besixa esisisambuku esifunekayo. Kufanele kuqatshelwe ukuba umfaki sikhaziso ukwazile ukutsala imali ngaphambi kokuba imali idluliswe, oko okungathathelwanga ngqalelo okanye kuxelwe kuye, ngokudlulisela iibheneffithi zokudendwa kwingxowa-mali yolondolozo, utsalo mali oluthathiweyo ekugqibeleni luye lwatsalelwa irhafu njengebheneffithi yotsalo mali ngokokuxhwaleka komfaki sikhaziso. Icebo linikiwe lokuba umfakelwa sikhaziso athathele ingqalelo kwakhona indawo akuyo kwaye azame ukusombulula umcimbi nomfaki sikhaziso, oko okukhokelele ekubeni umfakelwa sikhaziso ahlawule umfaki sikhaziso intlawulo epheleleyo kunye neyokugqibela eya kumfaki sikhaziso.

IziFundo eziFundiweyo

1. Iibheneffithi zokudendwa, umntu anokuzikhetha ukufikelela kwiibheneffithi zomhlalaphantsi ngokohlobo lwesixa esisisambuku, zitsalelwa irhafu ngendlela efanayo neyaleyo yokutsalwa kwesixa esisisambuku xa kuthathwa umhlalaphantsi. Oku kuthetha ukuba ama-R500 000 awatsalelwa rhafu. (Kuthathwa ngokuba utsalo mali lwangaphambili lwenziwe kuzo naziphi na ezinye iingxowa-mali zomhlalaphantsi).
2. Utsalo mali lwesixa esisisambuku lunokwenziwa



ngaphambi kokudlulisela kwingxowa-mali yolondolozo, kwaye isigqibo ngokuphathelene nokuba yimalini na ekufuneka itsalwe sesona sibalulekileyo, ekufuneka sithathele ingqalelo zonke iimeko zeeklayenti. Isizathu soku kukuba yakube idluliselwe kwingxowa-mali yolondolozo, iibheneffithi zokudendwa ziyaphulukana 'nesimo somhlalaphantsi' kwaye ngexa utsalo olungaphaya olunye lufumaneka, imali iya kutsalelwa irhafu njengebheneffithi yotsalo apho kuphela ingama-R25 000 okuqala angatsalelwa rhafu.

UMzekelo weNgxaki wesi-3:

Xa umntu etsala imali kwingxowa-mali yomhlalaphantsi okanye yobekelo, kukho izigqibo ezininzi umntu ekufuneka azenze ngokuphathelene nokuba iza kusetyenziswa njani imali. Esinye sezo zigqibo kukuba ayidlilisele kwingxowa-mali yolondolozo na imali okanye kwimali ehlawulwa ngamakhefu yomhlalaphantsi. Zombini imveliso ziingxowa-mali zomhlalaphantsi zabantu abangabodwa, kwaye zombini zilawulwa ngumThetho weNgxowa-mali yoMhlalaphantsi. INgxowa-mali yoLondolozo nakuba injalo inokufikeleleka ngokungaphaya ukodlula i-anyuwithi yemhlalaphantsi. Nge-anyuwithi yomhlalaphantsi ungafikelela kwimali ukususela kubudala bama-55, nakuba kunjalo kufuneka usebenzise isibini sesithathu ukuthenga imali efunyanwa ngamakhefu. Ngengxowa-mali yolondolozo uvumeleke kolunye (utsalo-mali olupheleleyo okanye oluyinxenye) phambi komhlalaphantsi (ubudala bakwangoko bomhlalaphantsi ngama-55). Ukuba yingxowa-mali yolondolozo, kufuneka kananjalo usebenzise isibini sesithathu sebheneffithi yakho ukuthenga imali ehlawulwa ngamakhefu ukuba uthatha umhlalaphantsi (kunokutsala imali kwingxowa-mali, ngengxowa-mali yolondolozo ungathatha isixa sonke siyikheshi (sekukhutshwe irhafu). Ngengxowa-mali ye-anyuwithi yomhlalaphantsi ungenza imirhumo engaphayaya kwingxowa-mali, ngexa ungeke urhume kwingxowa-mali yolondolozo. Ekugqibeleni ziimfuno kunye neemeko zakho ngqo ekufuneka zimisele ukhetho olufaneleke kakhulu.

Iinyaniso:

Umfaki sikhhalazo oyinjini ngoJulayi 2012, emva kokucebisa kakhulu nomqeshi, wamkela iphakheji yokudendwa ngokuzithandela emsebenzini. Umfaki sikhhalazo ebeneminyaka engama-48 ubudala ngexesha adendwa ngalo. Umfaki sikhhalazo mva uye kumfakelwa sikhhalazo ukumazisa ngokhetho olufumanekayo kuye xa edendwa. Umfaki sikhhalazo uyaxela ukuba unike imiyalelo engqongqo umcebisi wakhe ukuba atsale ibheneffithi yomhlalaphantsi epheleleyo engama-R965 476. 73. Umfaki sikhhalazo ubefuna ukuba imali ifakwe "kwi-akhawunti yotyalo-mali", apho aya kuba nofikelelo kwimali, kuba eqala ishishini lakhe lobunjini kwaye efuna ukuthenga izixhobo zokuqhuba ishishini lakhe. Umfaki sikhhalazo ukhankanya ukuba usayine amaxwebhu amaninzi athiwe thaca phambi kwakhe

ngumcebisi wakhe ekholwa ukuba umfakelwa sikhhalazo wenza okulungele yena. Ngowama-28 Novemba 2012, umfaki sikhhalazo wafumana isixa esingama-R426 772. 84 esahlawulwa kwi-akhawunti yakhe yebhanki, ngentsalela engama-R538 703. 46 idluliselwa kwimali ehlawulwa nge-anyuwithi yomhlalaphantsi (retirement annuity) (RA). Uthe xa efuna imali yokuthenga izixhobo umfaki sikhhalazo waqhagamshelana nomfakelwa sikhhalazo ukuze atsale imali kwi-RA kwaye waxelelwa ukuba ngeke atsale imali kwi-RA de abe neminyaka engama-55.

Umfaki sikhhalazo uye kwi-Ofisi ukuba imncede atsale inxenye yemali yomhlalaphantsi wakhe eseleyo ukuze athenge oomatshini kunye nezixhobo zeshihini lakhe.

Ungenelelo lwethu:

Sithumele umfaki sikhhalazo kumfakelwa sikhhalazo, ngokungqinelana nomThetho we-6(b) wemiThetho kwiiNkqubo ze-Ofisi. Kwimpendulo yakhe umfakelwa sikhhalazo ukhankanya ukuba waziswa ngumcebisi ovela kwingxowa-mali yomhlalaphantsi ukuba umfaki sikhhalazo ngeke athathe isixa esipheleleyo siyikheshi. Umfakelwa sikhhalazo wathatha ulwazi lunjengokuba lunjalo kwaye akenza olwakhe uphando. Njengoko kufumanisekile, imithetho yengxowa-mali ivumela ukuba umfaki sikhhalazo athathe ibheneffithi epheleleyo iyikheshi, kukhutshwa okutsalwayo; okanye athathe nayiphi na inxenye yayo ngaphaya koko kunye nokudlulisela intsalela okanye ukudlulisela ibheneffithi epheleleyo kwingxowa-mali eyamkelekileyo. Umfakelwa sikhhalazo kananjalo zange akwazi ukunika nawaphi na amaxwebhu ukuthobela amagatya eKhowudi abonisa ukuba kuqhutywe naluphi na uhlalutylo luqhutyelwa umfaki sikhhalazo kunye nokuba umfakelwa sikhhalazo ufumene naluphi na ulwazi olubalulekileyo kunye nolufumanekayo, olufana nemibono yeshishini yomfaki sikhhalazo, engabe luqinisekise ukuba imali ibe nokudluliselwa kwimveliso efanelekileyo kwiimfuno zakhe kunye nemali yokuhlalula amatyala.

Emva kokufumana imbalelwano kule Ofisi, apho icebo lenziweyo lokusombulula umcimbi lo nomfaki sikhhalazo, umfakelwa sikhhalazo wavuma ukuba usilele ukunika icebo elifanelekileyo njengoko kuchaziwe kumThetho we- FAIS kunye neKhowudi, kwaye wenza isithembiso esaye samkelwa ngumfaki sikhhalazo sentlawulo epheleleyo neyokugqibela.

Izifundo ezifundiweyo:

1. Ingxowa-mali yolondolozo, nokuba yingxowa-mali yomhlalaphantsi okanye yobekelo yolondolozo, ikwathathwa ngokuba yingxowa-mali yomhlalaphantsi eyamkelweyo. Xa umntu enokucinga ukuba kukho imfuno yokufikelela kwimali evela kwiibheneffithi zomhlalaphantsi zomntu ezilondolozweyo ingxowa-mali yolondolozo ke, apho uvunyelwe khona utsalo mali olunye phambi komhlalaphantsi iya kuba lukhetho olufaneleke kakhulu kune-anyuwithi yomhlalaphantsi apho imali ingafikelelekiyo de ube nama-55.
2. Ngaphandle kokuba ulilungu le-GEPF, bonke abantu abatsala imali kwingxowa-mali yomhlalaphantsi okanye yobekelo emva koMatshi ka-2012, bayavunyelwa ukuba batsale



imali phambi kokuba imali leyo idluliselwe kwimveliso efana nengxowa-mali yolondolozo. Utsalo mali aluyi kuchaphazela utsalo mali lomntu olunike kwingxowa-mali yobekelo.

3. Kubalulekile ukuba umisele ngoncedo lomchwangcisi wakho wezimali ngqo ukuba yintoni na enokufuneka ukuze isixa esisisambuku siyatsalwa esiza kwanela iimfuno zakho.



UMzekelo weNgxaki wesi-4:

Umfaki sikhhalazo, ligosa lezoluleko elineminyaka engama-56, kwiSebe leeNkonzo zoLuleko, waphuma emsebenzini ngo-2015 ngenzala yomhlalaphantsi ekulindeleke ukuba ayifumane kwi-GEPF eyabalwa yaba sisi-R2 363 489.00. Isizathu sokuphuma emsebenzini komfaki sikhhalazo yayikukuba wayefuna ukuqala ishishini lokuba ngumkhandi. Umkhandi owangumzali oyedwa kubantwana abane abasebancinane, uthi waxelela umfakelwa sikhhalazo ukuba ufuna ukutsala imali esisambuku kwibheneffithi epheleleyo yomhlalaphantsi kwaye emva koko atyale imali ngenye imali kwimveliso eza kumbonela ngengeniso, kodwa eza kumenza kwakhona ukuba afikelele kwimali xa kufuneka. Umfaki sikhhalazo wayesazi ukuba ngeke afumane ngeniso de ishishini lakhe lenze inzuzo, yiloo nto ke ebefuna ukuba nalo lolubini ufikelelo kwiimali ngokunjalo nokufumana ingeniso.

Umfaki sikhhalazo mva wafumene isixa esisisambuku esesitsalelwe irhafu sama-R787 000.00 ngentsalela yemali kusenziwa ngayo utyalo-mali kwimveliso eza kumbonelela ngengeniso. Kwiinyanga ezimbalwa kamva umfaki sikhhalazo uye waqhagamshelana nomfakelwa sikhhalazo kwaye wacela ukutsala imali kwimali eseleyo. Umfaki sikhhalazo waye ke waziswa ukuba imali iza kufumaneka kuphela kumfaki sikhhalazo xa esiba nama-55. Umfaki sikhhalazo zange akuchase oku, nakuba kunjalo ukuqhagamshelana kwakhe

nomfakelwa sikhhalazo ngo-2016 ukufika kwakhe kuma-55, wafumana nje kuphela ama-R8 000.00. Emva kokubuzwa oku kumfakelwa sikhhalazo, waxelelwa ukuba ibheneffithi yakhe yomhlalaphantsi isetyenziselwe ukuthenga i-anyuwithi.

Umfaki sikhhalazo wazama ngokungenampumelelo ukusombulula umcimbi nomfakelwa sikhhalazo, okwenza ukuba afake isikhhalazo kule Ofisi.

Ungenelelo lwethu

Ekufumaneni isikhhalazo, umcimbi waye wadluliselwa kumfakelwa sikhhalazo ukuba anike le Ofisi amaxwebhu abonisa ukuthotyelwa kwamagatya eKhowudi Jikelele yokuziPhatha kubaBoneleli kunye nabaMeli beeNkonzo zeMali abaGunyazisiweyo ('IKhowudi'). Umfakelwa sikhhalazo kananjalo wacelwa ukuba aphenyule kumbuzo wokuba loluphi ulwazi olubalulekileyo nolufumanekayo oluqokelelwe kumfaki sikhhalazo oluye lwakhokelela ekubeni zibonwe zifanelekile iingcebiso. Kwimpendulo efunyenweyo kwaye kwacaca ukuba umfakelwa sikhhalazo akazange aqokelele iinkcukacha zohlobo lwemveliso ezihlawulwe kuyo iibheneffithi zomhlalaphantsi zomfaki sikhhalazo. Umfakelwa sikhhalazo endaweni yoko wathumela le Ofisi kwikontraki yepolisi ebonisa kuphela imiqathango kunye neemeko ze-anyuwithi, waze wanika irekhodi yeengxoxo ezandulela icebiso lemveliso ebandakanyekayo. Le Ofisi yacebisa ukuba umfakelwa sikhhalazo alungise loo mcimbi ngokuhlawula umfaki sikhhalazo ikomishini ayifumeneyo umcebisi ngokunjalo nesixa sembuyekezo engenasibophelelo ukubuyekeza umfaki sikhhalazo ngokusilela kummeli wayo ukuqinisekisa ukuba ifom yesicelo esayinwe ngumfaki sikhhalazo yayingenasithuba singabhalwanga kunye nokusilela ukufezekisa imiyalelo yomfaki sikhhalazo. Umfakelwa sikhhalazo ekuphenduleni kwicebiso wathembisa ukuhlawula umfaki sikhhalazo intlawulo epheleleyo neyokugqibela, leyo wayamkelayo umfaki sikhhalazo.

IziFundo ezifundiweyo;

1. Njengomsebenzisi wemveliso yezimali, umntu kufuneka angaze asayine ifom engabhalwanga kuba uyiyekela kumfakelwa sikhhalazo ukuba afake iinkcukacha ezinokuba azichanekanga kwaye ezinokungabonakalisi ngokuchanekileyo iingxoxo ezandulela ukwamkelwa kwemveliso ecetyiswayo. Oku kunokwenza ukuba usale nemveliso obungayifuni kwaye engakwaziyo ukuhlangabezana neemfuno zakho.

2. Imithetho yomhlalaphantsi ikhona ukuze ikhusele kwaye incede ngokukhusela inzala ayifumanayo umntu ekuthatheni kwakhe umhlalaphantsi kwaye yiloo nto kukho imida ethile ewiswayo. Umcebisi kufunwa ukuba ngokomthetho enze ngokusemdleni ogqwesileyo weklayenti kwaye acebise imveliso efanelekileyo kwiimfuno zeklayenti, ngemveliso yomhlalaphantsi le isoloko iyindlela i-anyuwithi eya kubonelela ngayo wena ngengeniso ngokuchaseneyo nokwenza ukuba ufikelele kwibheneffithi yakho yonke.



Umiselo:

NgokweCandelo lama-28 lomThetho weeNkonzo zobuCebisi kunye nobuMeli kwezeziMali, apho umcimbi ungalungiswanga okanye lingamkelwanga icebo loMlamli weziKhalazo we-FAIS ngamaqela, uMlamli weziKhalazo we-FAIS uya kwenza umiselo lokugqibela olunokuquka –

- ukuchithwa kwesikhalazo; okanye
- ukuxhaswa kwesikhalazo sipehelele okanye inxenye yaso, umzekelo, ngokunika umfaki sikhalazo isixa njengembuyekezo efanelekileyo yokuthathwa kwecala okanye umonakalo kwizimali omehleleyo.

Umiselo loMlamli weziKhalazo we-FAIS luneempembelelo zesigwebo soluntu senkundla.

Umiselo olukhutshwe yile Ofisi lunika umbono obalulekileyo kwindlela le Ofisi itolika ngayo amagatya omThetho we-FAIS kunye neKhowudi yawo Jikelele yokuziPhatha kubaBoneleli kunye nabaMeli beeNkonzo zeMali abaGunyazisiweyo engqinelanayo.

Ngezantsi yitheyibhile yalo lonke umiselo olukhutshwe ngexa lekota ka-Oktobha 2016 ukuya kuDisemba 2016, kwaye lufumaneka kwiwebhusayithi yethu ku www.faisombud.co.za.

2016/17	Utyalo-mali	DEON VICUS SMIT	HUIS VAN ORANJE FINANSIËLE DIENSTE BPK and STEPHANUS JOHANNES VAN DER WALT	20161215
2016/17	Utyalo-mali	DOUGLAS CHARLES TILLIDUFF	GROENELAND INSURANCE BROKERS CC and PETRUS SWART	20161212
2016/17	Utyalo-mali	MARTHA MARIA BOTHA	HUIS VAN ORANJE FINANSIËLE DIENSTE BPK and STEPHANUS JOHANNES VAN DER WALT	20161212
2016/17	Ixesha elifutshane	AARVARN RAJCOOMAR	PIETER DE WET t/a MODEL INSURANCE COMPANY	20161205
2016/17	Utyalo-mali	MARGARETHA ELIZABETH LAMBRECHTS	OPTIMUM CONSULTANTS (PTY) LTD and JANNIE R VAN DER MERWE	20161205
2016/17	Utyalo-mali	PETER WHARTON MACKIE	GERHARDT ARNOLD HATTINGH	20161130
2016/17	Utyalo-mali	WILLEM CHRISTIAAN STEYN OOSTHUYSEN	ERNEST LEHANIE	20161130
2016/17	Utyalo-mali	JOHANNES CHRISTOFFEL BOSHOFF	HUIS VAN ORANJE FINANSIËLE DIENSTE BPK & STEPHANUS JOHANNES VAN DER WALT	20161129
2016/17	Utyalo-mali	HAROLD SYDNEY JACKSON	JOHANN NELL FINANCIAL SERVICES CC & JOHANN NELL	20161124
2016/17	Utyalo-mali	HELOISE ALETTA STEPHINA JACKSON	JOHANN NELL FINANCIAL SERVICES CC & JOHANN NELL	20161124
2016/17	Utyalo-mali	JAN WILHELM NEL	HUIS VAN ORANJE FINANSIËLE DIENSTE BPK and STEPHANUS JOHANNES VAN DER WALT	20161123
2016/17	Utyalo-mali	SUSARA GERTRUIDA KRÜGER	HUIS VAN ORANJE FINANSIËLE DIENSTE BPK and STEPHANUS JOHANNES VAN DER WALT	20161122
2016/17	Utyalo-mali	ELSA JOHANNA ZANDBERG	OPTIMUM CONSULTANTS (Pty) Ltd and JANNIE R VAN DER MERWE	20161122
2016/17	Utyalo-mali	MARIA MAGDALENA ELIZABETH BLANCHÉ	HUIS VAN ORANJE FINANSIËLE DIENSTE BPK; BAREND PETRUS GELDENHUYS & STEPHANUS JOHANNES VAN DER WALT	20161020
2016/17	Utyalo-mali	JOSEPH PETRUS HERMANUS ROBBERTSE	MOF VAN NIEKERK MAKELAARS BK & OCKERT VAN NIEKERK	20161020
2016/17	Utyalo-mali	ELIZABETHA THERON & RICHARD ALEXANDER THERON	HUIS VAN ORANJE FINANSIËLE DIENSTE BPK & HUIS VAN ORANJE FINANSIËLE DIENSTE BPK	20161018
2016/17	Utyalo-mali	JACOBUS JOHANNES CARSTENS & GERTRUIDA HENDRIKA CARSTENS	PAARL FINANCIAL ADVISORS CC & JOHANN ANTON BARTMAN	20161012





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