



## SINGENISO

Njengobe sesifike kuligcatsi lelushicilelo lwe-10 kulushicilelo lwetfu lwaphambilini, umnyakalishumi we-Under the Baobab Tree, incwadzitindzaba yeLihhovisi le-Ombad ye-FAIS, secale lushicilelo lwe-11 lesevele lusente kutsi sifika ekugcineni kwekota yekucala ya-2016. Kulolushicilelo lolu sikhetse kugcila kutikhalo letifaka ekhatsi umshwalensi wesikhashana, umkhakha wemkhicito lochubeka nekuveta linani lelikhulu letikhalo letifolwa nguleLihhovisi.

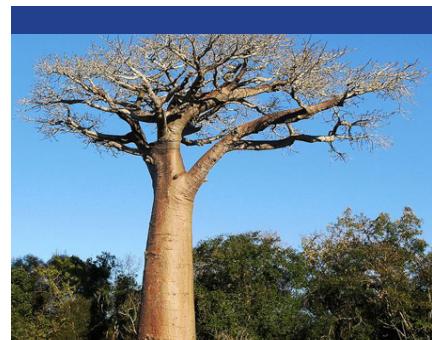
Umshwalensi wesikhashana uyachubela nekuba ligcubitsenga, futsi akumangalisi kutsi imishwalensi yesikhashana iyachubeka nekuba yimishwalensi yetimoto, lapho khona kulinganisela lokukhulu kukhombisa kutsi batsengi labange-40% bete umshwalensi wekulahlekelwa tintfo letinkhulu. Umgcinimafa Wavelonkhe nanobe kunjalo unembono wekutsi ngisho nemakhaya lanekuvikeleka ngekwetimali lokutsite angaphuya nangabe ete umshwalensi wekulahlekelwa lokungakalindzeleki. Lesi ngulesinye sizatfu lesenta kutsi kubekhona Umtsetfosisivinjo Wemshwalensi lowetfulwa kuSigungu Savelonkhe ngaBhimbidvwane kulomnyaka, lotawenta kutsi Umtsetfo Wemshwalensi

ucale kusebenta.

LoMtsetfosisivinjo unika Inchubomgommo Yemshwalensi Lomncane Wemgcinimafa Wavelonkhe emandla ekusebenta ngekutssi wesekele kututufuka kwemboni yemshwalensi lomncane, Umgcinimafa Wavelonkhe lokhokhelwa ekutsini kubaluleke kakhulu etimakethe taseNingizimu Afrika ngoba kuvumela emakhaya aseNingizimu Afrika lanemali lencane lengenako kutsi akwati kutfola umshwalensi lofanele tidzingo tawo kantsi futsi lowubiti kakhulu. Kukholelwu ekutsini kwenta kancono kufinyelela umshwalensi ngalendlela kutawufaka ligalelo lelihle ekukhuleni kwemnotfo kubuye futsi kunciphise kungalingani ngekwetimali letingenako.

Ngako-ke kubaluleka kwemshwalensi, kulesehlakalo umshwalensi wesikhashana, angeke kwalelwe, futsi-ke batfulitinsita betetimali badzinga kycinisekisa kutsi nabanketa teluleko mayelana nemshwalensi wesikhashana bafanele kutsi batfole lonkhe lwatiso lolufanele nalolukhona kycinisekisa kutsi nanome ngusiphi sincomo lesentiwako singlesifanele tidzingo teklayenti. Esikhatsi lesinyenti umshwalensi wesikhashana ut-sengiswa ngephrimiyamu (imali lencunyiwe lekhokhwa njalo ngenyanga), kube kepha

isayizi yinye ayilingani wonkhe muntfu, futsi kunetinfo letinyentti lekungatsi natingaka-bukisiswa ngalokwenele tingaba nemtselela lomubi nakungenteka kutsi sicelonkhokhelo sesikhatsi lesitako singaphumeleli.



Nanobe nje leboni futsi ikakhulu leto lettsengisa tibuye teluleke ngemikhicito yemshwalensi wesikhashana tidzinga kwemukela loko lokudzingeka ngekwemibandzela yeMtsetfo we-FAIS kanye neNdlela Yekutiphatsa Levamile, kwetsenjwa kutsi umsebenti lowentwa Lihhovisi le-Ombad ye-FAIS netishicilewa letifanana naleti tingagcamisa tinhlangotsi letimbalwa letibalulekile letingahlomisa labo labasendleleni yekuba ngemaklayenti kutsi babute imibuto lefanele yebatfulitinsita betimali babo kanye nekubenta kutsi batiphendvulele mayelana neteluleko labatiniketile.



## SIFUNDVO SE-1

KUVISISA UMSHWALENSI WEBANIYO  
BEMAKHAYA

**Umshwalensi webuniyo bemakhaya ufaka ekhatsi yonkhe intfo yalomphelo nalangahambi lengekhatsi kweminyele yelikhaya lakho, kufaka ekhatsi umtsangala lokhombisa lapho kuphela khoma emagceke akho, ligalaji kanye neligede kanye naloko lokulihambisako, takhiwo letingaphandle, titiba tekubhukusha kanye/nobe ibhoholi kanye nemapampu lahambisana nayo, kanye nako konkhe lokufakwe kulendlu. Ngekufanana nanobe nguluphi luhlobo lwemshwalensi linanimali lelikhokhelwa umshwalensi wesakhiwo sakho lifanele kutsi likhombise tindleko tekuntjintja likhaya lakho hhayi linanimali lemakethe. Kwehluleka kwenta njalo kwenta kutsi lokunye kube nemshwalensi lomncane lokutawubese kwenta kutsi somshwalensi akhokhele sicelonkhokhelo lesisezengeni lelisemkhatsini ngesikhatsi sekufaka sicelonkhokhelo, lokukunciphisa imali lekhokhwa ngekwemibandzela yesicelonkhokhelo kukhombisa bubanti bekutsi ngukuphi lokunemshwalensi lomncane. Imishwalensi yebaninimakhaya labanengi iyimiphumela yebatsengi labafake ticelo temalimboleko yekutsenga likhaya lapho khona kuletinye tehlakalo lemalimboleko yekutsenga likhaya inemibandzela yemshwalensi wesakhiwo lovunyiwe. Nanobe nje emaklayenti lamanengi angabutfokotella buhle bekukhokhela lokukhumbisa kutsi imali lekhokhwa njalo ngenyanga ifakiwe emalini yebondi yenyanga, kubalulekile kutsi labo labasendleleni yekuba ngemaklayenti bayakuvisisa loko lokucuketewe ngulomshwalensi kanye nemibandzela nemigomo yemshwalensi loniketwako. Lukutawucinisekisa kutsi umuntu akanganiswa tindzinyana letingafaki ekhatsi lokutsite njengeludzaba loluphatsele nekugcina mphahla (sakhiwo) isesimeni lesifanele, kanye nekubaluleka kwekucinisekisa kutsi kulahlekelwa lokungaba khona angeke kube kwekumosheka/kulima nobe lokungabe kugwenyiwe.**

### LUDZABA LWA'MNU. M'

#### EMACINISO

Ummangali bekafake sicelo semshwalensi wekuba ngumiyo welikhaya kummangalelwaa kwatsi futsi lapho sekumosheka sakhiwo ngenca yemlilo ngeNhlaba 2015, bekafake sicelonkhokhelo kulumshwalensi ngendlela lefanele. Umonakalo lobangwe ngumlilo wahlolwa futsi kwatfolakala kutsi welinanimali lenge-R261 000.00.

Somshwalensi wagcina avume kukhokha-R141 000.00 watsi umman-

gali bekanemshwalensi losezingeni lelipasi kanye nekutsi ngenca yaloko kusetjentiswe umtsetfo welizinga lelisemkhatsi kuncuma lizinga lelincane lalesicelonkhokhelo. Ummangali atfukutseliswe nguloko labekacabanga kutsi kukwehluleka kwasomshwalensi kutsi alungise ludzaba lwakhe ngalokwenele, watsi yena akatange atjelwe kutsi ufanele kutsi afake lesakhiwo kumshwalensi ngekuelinanimali lekusilungisa, nobe sidzingo lesengetiwe sekucinisekisa kutsi

lempahala itawuhlala njalo lhlolwa ngetikhatsi letifanele kucinisekisa kutsi linanimali layo lhlala lingulelisha.

Ngekuphatseka kabi mayelana nekutsi ummangalelwaa wehlulekile kukhokhela sicelonkhokhelo sakhe ngalokuphelele, ummangali wafaka sikhalo sakhe kuleLihhovisi.

#### KUNGENELELA KWETFU

Kwakhulunya nemmangalelwaa ngalesikhalo ngendlela lefanele ngekuya kweMtsetfo we-6(b) weMitsetfo leku-Tinchubo taJeLihhovisi. Ummangalelwaa wacelwa kutsi akhombise kuhambisana kwaso hemigomo yeNdlela Yekutiphatssa Kahle Leyetayelekile Yebatfulitinsita Tetimali Nebameleli ('Indlela yekutiphatssa') kanye nakakhulu kutsi ingabe lommeleli wemmangalelwaa ulutfole lonkhe yini lwatiso loluganele naloluhona kucinisekisa kutsi lomkhicito lonconyiwe bewutifanele yini tidzingo temmangali.

Kulesehlakalo lesi bekutawudzingeka kutsi ummeleli wemmangalelwaa ingabe wente siciniseko sekutsi ummangali wanikwa umshwalensi lowenele kusukela ekucaleni, ngekutjela ummangali ngekubaluleka kwekukufaka mphahla kumshwalensi welinanimali lekulungiswa kwayo futsi ngaleyoo ndlela-ke bekutawuvumela ummangali kutsi amnike silinganiso lesingiso. Naye lommeleli, ngalesikhatsi lesi bekatawulindzelwa kutsi eluleke ummangali ngebumcoka bekuwinisekisa kutsi linanimali liyalungiswa libe lamanje ngaso sonkhe sikhatsi.

Ekuphendvuleni kwakhe, ummangalelwaa wehluleka kukhipha emadokhumenti lakhombisa kuhambisana neNdlela Yekutiphatssa, futsi wamane nje wakhombisa kutsi utfumele ummangali emashejuli emshwalensi njalo ngenyanga. Ummangalelwaa wabambelela ekutsini bekungumsebenti wemmangali kucinisekisa kutsi unikwa umshwalensi lowenele, nekutsi futsi ngabe kusite ummangalelwaa ngekutsi kuvele nje kulungiseke linanimali lempahala nge-SPI njalo ngemnyaka. Umman-

galelwaa-ke bekanembono wekutsi ummangali ngabe uyibonile ingucuko yemnyaka futsi-ke bekangaticapheli tidzingo tekucinisekisa linanimali lekfanele kuti lhlale njalo lhlolwa.

Ngemuva kwekutsi leLihhovisi licinisekise sincumo salo mayelana nekwehluleka kwemmangalelwaa kutsi anikete umshwalensi lobonelelwaa tidzingo temmangali ngalokwenele, nekutsi ngenca yaloko ummangalelwaa wehluleka kubeka ebeleni lokufanele, ummangalelwaa wabuketa sincumo sakhe wabuye futsi wetsembisa kukhokhela sicelonkhokhelo ngekuya kwelinanimali lebubanti lobuhololiwe.

## SIFUNDVO LESAFUNDVWA"

1. Nangabe ufaka sicelo semshwalensi webuninkhaya ngaso sonkhe sikhatsi yenta sicinisekos ekutsi uyatfola kantsi futsi uyalati linanimali lekulungiswa lempahala futsi hhayi linanimali lemakethe none linanimali lekutsengiswa kemphahla.
2. Yenta siciniseko sekutsi njalo ngetikhatsi letitsite uhlola linanimali lempahala kucinisekisa kutsi linanimali lelikakwe kumshwalensi liyachitjelwa kukhombisa imiphumela yekwehla nekwenyuka kwemali kanye nobe kulungiswa nobe lokwengetiwe lokwentiwe.

## SIBONELO SESIFUNDVO 2

UMSHWALENSI WEMOTO YAKHO MKHULU KANGAKANANI

**Kulabanye bantfu, imoto nguyona mphahla lenkhulu kakhulu labanayo, futsi kungeneka kutsi nabatsenga lemoto, umuntu utawungena esivumelwaneni semali. Kutawutsi lapho nasekufakwe tonkhe tinhawulo tentalo njll, umuntu utawukweleta imali lenkhulu kulemoto kunaleyoletsengwe ngayo. Umshwalensi wemoto lomkhulu uvamissa kukhokhela imito yakho ngelinanimali lekutsengisa, lelincipha njalo nje ngetikhatsi letitsite. Ngako-ke nakwenteka kutsi imoto yakho iyebiwa nobe iyalimala kuyaphela ngayo ungatfola kutsi imali letsenjiswa kukhokhela ngusomshwalensi wakho ayeneli kukhokhela leyo mali losayikweleta inkampani lebolekisa ngetimali. Yine yetindlela tekusombulula loku kusebentisa umkhicito lobitwa ngekutsi nguMshwalensi Wesikhebesi Sesikweleti, lokhokela umehluko losemkhatssini wemshwalensi wemoto, kanye nemali losayikweleta libhange nome inkampani lebolekisa ngetimali. Ngalendlela lena-ke ugwema kutsi ungatsengi imoto leshiphile letawungena esikhundleni salena nobe-ke kuchubeka nekukhokhela imoto lesewute ona Ngako-ke umtfulitinsita wetimali unemsebenti wekucinisekisa kutsi lomshwalensi lonconywako ubonelela tidzingo takho, nekutsi futsi awuvisisse nje kuphela imikhawulo yemshwalensi wesikhashana**



**lohlongotiwe, kepha nekutsi loku kungalungiswa kwanjani.**

## LUDZABA LWA'NKST. M'

### EMACINISO

Lommangali bekanemshwalensi lokhona wesikhashana, futsi kwatsi lapho nakatsenga imoto yesibili lelisekeni, wacela ummangalelwu kutsi asuse imoto lendzala kumshwalensi afake lena 'lensha' imoto. Sicondziso semmangali salandzelwa ngummangali wemman-galelwu, nanobe kunjalo, kwatsi lapho ummangali asafaka sicelonkhokhelo, imali yekucedza sikweleti beyingaphasi kwemali lekweletwa

ngummangali. Ummangali wabuye futsi wacaphela kutsi lemali yekukhokhela sonkhe sikweleti layinikiwe ibuye ifake ekhatsi imali ledvoselewe i-eksesi (imali leyele) latsi akutange kukhuluny-iswane naye ngayo.

Ngekungenetiseki ngemphumela wesicelonkhokhelo sakhe, kanye nekutsi bekasakweleta inkampani yemali imali lenkhulu, ummangali wafaka sikhalo sakhe kuleLihhovisi kute kutsi asitwe

### KUNGENELELA KWETFU

Ngemuva kwekfola lesikhalo, kwabese kucondzisa timbalelwano kummangali futsi waphendvula watsi umshwalensi wesikhebesi bewungakanconya ngo-ba indlu yemkhicito lebukene naloku ayikakunieti kutikhetsela lokunjalo. Ummangalelwu naye bekanembono wekutsi bekute sidzingo sekunika ummangali lomkhicito ngobe bekufanle kutsi ngabe uniketwe ngumtsengisimoto. Liciniso lekutsi i-eksesi lefanele ibonwe kumarekhodi eseluleko lasay-inwe ngummangali nakavuma, nako kwaniketwa njengebufakazi bekutsi ummeleli uhambise neNdlela Yekutiphatsa Leyetayelekile mayelana naloku. Ummangalelwu wabuye futsi waveta liciniso lekutsi ummangali utfunyelwe ishejuli yemshwalensi lebeka kabanti letintfo letishiwo getulu temshwalesi, lokukholelwu kutsi beyenele ekwenteni umsebenti wayo ngekuya kweNdlela Yekutiphatsa.

Loludzaba lwagcina luvuniyiwe kutsi luphenyiwe ngalokusemtsetfweni nguleLihhovisi, futsi kwanconya kutsi ummangalelwu abuyekete sincumo

sakhe mayelana nesincumo sesikhalo. Nalenta sincomo leLihhovisi latisa ummangalelwu kutsi linemsebenti ngek-wemibandzela yeNdlela Yekutiphatsa kutsi litsatse sinyatselo ngelikhono le-kunakekela lelifanele nangebunono, ngalokufunwa ngummangali nekutsi futsi lomsebenti angeke wendluliselwe kulomunye umuntfu, longumtsengisimoto kuloludzaba. Indlela Yekutiphatsa Leyetayelekile idzinga kutsi i-FSP itfole lonkhe Iwatiso lolufanele nalolukhona kucinisekisa kutsi nanobe ngusiphi sincomo lesentiwako mayelana ne-FSP besifanele tidzingo temmangali. Kufaneleka kwekutsi kukhishwe imali yekusita kutsenga imoto lenelinanima-li lelingendlula linanimali lekutsenga belingeke libekwe ngalokwecile, futsi beliyintfo lencuma kuchubekelmbili kwemkhicito lonconyiwe.

Kwaphindze futsi kwacashelwa kutsi idokhumenti lekhishwe ngumman-galelwu njengelirekhodi lekuyalwa lok-wentiwa kanye nalokwabekwa ebaleni, bekabhalwe i-eksesi lefanele. Kepha lobekuhatsata bekuksati bekungakashiwo kutsi yesikhatsi lesingakanani, futsi bekungakashiwo nekutsi kutawuse-benta i-eksesi leyengetiwe nangabe kwenteka imoto yebiwa. Bekangeke-ke ummangali akhone kutsatsa sincumo lesibhadlile, sidzingo lesingabonelelwu kuphela ngekwemibandzela yeNdlela Yekutiphatsa Leyetayelekile, kepha lengentiwa ngembi kwekutsatsa sincumo salethranezekshini. Loku-ke kwenta kuncika kwemmangalelwu kummangali kutsi kube butsakatsaka ngekutsi utfole ishejuli yekuhambiana ngalokuphelele neNdlela

Yekutiphatsa.

Ummangalelwu wetsembisa kusombulula loludzaba nemmangali, ngekutsi amniye imali lenge-R80 337, imali leyavunywa ngummangali.

### SIFUNDVO LESAFUNDVWA"

3. Ngaso sonkhe sikhatsi yenta siccise-ko sekutsi linanimali lekutsengisa lelikhona lemoto yakho lenele, imali lesala ngemuva sekudvoswe timali letidvoswako te-eksesi, kute tikhok-hele nobe ngabe nguyiphi imali lek-weletwako.
4. Yenta siccise-ko sekutsi umeluleki wakho ukuniketa imininigwane yetikhebesi letehlukene tesikweleti letikhona. Imininingwane yemkhicito kanye nebulanti lobukhokhelwa, umshwalensi behluke kakhulu em-khatsini webatfulimkhicito.
5. Ema-eksesi timali tekucala letikhok-hwa nguwe nangabe kwentiwa sice-

lonkhokhelo, ngaso sonkhe sikhatsi yenta siccise-ko sekutsi umeluleki wakho akabeki nje kuphela ebaleni i-kesesi lesezingeni leletayelekile kanye nelifutse lemandla alama-eksesi, kepha nekutsi uyacashelisa ngawo onkhe ema-eksesi lengetiwe lasebentako.

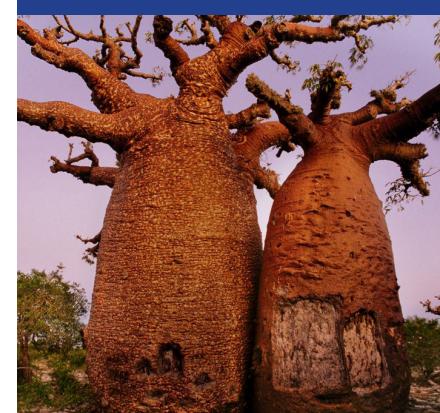
## SIBONELO SESIFUNDVO

### SE-3

TIDZINGO TEKUVIKELEKA

LETINCANE TINGABA NEMPHUMELA  
LOMKHULU

**Sinye setizatfu tekwaliwa kwesicelon-khokhelo semphahla yasendlini ngulapho khona banikati bemshwalensi bangaham-bisan nemigomo yemshwalensi ngeku-hambiana kwayo netidzingo letincane tekuvikeleka. Tidzingo letincane tekuvikeleka tingehlukana kancane emkhat-sini wabosomshwalensi, nanobe kunjalo lokwentekako esikhatsini lesinyenti kunaloko lokungenteki kungafaka ekhatsu sidzingo senhabamkhosi (i-alamu) lebika kugcekezwa (ngaletinye tikhatsi ichumana neluphiko lwebaphendvuli labahlomile) kanye nekutsi lenhabamkhosi ifanele kutsi icushwe futsi ibe sesimeni lesiseben-tako, tinsimbi tekuvikela tigebengu kuwo onkhe emafasitelo lavulekako nemagete ekuvikela kuyo yonkhe iminyango lephumela ngaphandle, lefaka ekhatsi iminyawo lefucelwa emaceleni. Nawufaka sicelo semshwalensi wemphahla yasendlini Umftulitinsita Tetimali ufanele kutsi akubekel ebaleni kutsi tidzingo letincane tekuphepha timisewa etukwani, emkhat-sini waletinye tintfo, endzaweni lohlala kuyo. Kulesehlakalo lapho khona umuntfu afake kuvikeleka lokwengetiwe ngalok-**



wecile yelingiza lelincane lelidzingekako, ungafaneleka kutfola imali lekhokhwa ngenyanya leshiphile. Kufanele kutsi kuhlale njalo kuhunjulwa kutsi tidzingo letincane letidzingekako tisasebenta, nekutsi nobe ngekutiphi tivumelwano letentiwe emaliyi yakho loyikhokha njalo ngenyanya njengetindlela tekuvikeleka lokwengetiwe tidzinga kutsi tibe tisebenta ngesikhatsi se-kufaka sicelonkhokhelo seshlakalo kute kutsi sicelonkhokhelo semuntfu siphume-lele, ngekunganaki kutsi imibhalo yemshwalensi iyakuniketa loko nobe cha





Ummangali, umuntfu lomdzala lone-minyaka tinge-77 losakumpensheni bekanemshwalensi wesikhsha lawutsatsiswa ngummangalelw lebe uwendlu yakhe. Mhla ti-14 Inhlaba 2014 ciske ishaye igabence insimbi ye-16:30 ntsambama kwagcekezwa ekhaya kakhe, futsi kwangenisa nesicelonkhokhelo ngendilela lefanele mhla tinge-29 Inhlaba 2014. Nakalandzelela kufakwa kwenicelonkhokhelo lommangali watfolo incwadzi levela kusomshwalensi letsicelonkhokhelo sakhe saliwe ngobe tindlela tekuvikeleka letincane, ikakhulu leto letiphatselene netidzingo letincane tekutsi kufanele kutsi kufakwe emagede ekuvikela kuyo yonkhe iminyango lephumela ngaphandle, akukahanjiswa nato.

Ummangali wacinisekisa kutsi letigilamkhuba tifohle tangena ngemnyango lofucelwa ecelene lebewute ligede lekuvikela, nanome kunjalo watsi lesidzingo akatange entiswe kutsi asicaphele lesidzingo lesi.

Ummangali, ngekucinisa kutsi lokulahkelwa lahangabetene nako kubengumphumela wetento temmangalelw wabese ungenisa sikhalo kuleLihhovisi.

### KUNGENELELA KWETFU

Ngekuphendula incwadzi lephuma kuleLihhovisi, ummangalelw watsi nanobe nje ummeleli wakhe avakashole ekhaya lemman-gali njalo ngemnyaka, akasiye cwepheshe wetekuphepha futsi abengeke aphawule ngekwehluleka kwemangali kulabdzaletidzingo tekuvikeleka letincane. Ummangalelw wachubeka weluleka ngekutsi ummangali watfunyelwa ishejuli yemshwalensi ngemuva kwekutsi ucale kusebenta kanye nekutsi ummangali ufanele kutsi ngabe uticapele letidzingo letincane, kepha ummangali akaveti nakunye kukhatsateka kwakhe mayelana naloku.

LeLihhovisi latisa lommangalelw kutsi kunka iklayenti emadokumenti emshwalensi ngemuva kwekuphetsa lethranzhkhshini akubonakali njengekuhambisana netidzingo teNdlela Yekutiphatsa, kanye nekutsi futsi akukendiliseli sibopho sako ngekwemib-andzela yeNdlela Yekutiphatsa kummangali. Ummeleli wemmangalelw bekanemesbenti wekufola lonkhe lwatiso lolufanele nalolukhona kummangali, kulehlekalo lesi

lokufaka ekhatsi imininingwane lemaylor netidlela tekuvikelela ekhaya lakhe. Loku ngabe kuvumele ummeleli kutsi atfole kutsi ingabe ummangali uhambisene yini netidzingo letincane tekuvikeleka, wabese weluleka ngalokufanele.

Njengoba ummangalelw akakhiphi emadokumenti lakhombisa kuhambisana nemigomo yeNdlela Yekutiphatsa lefanele, leLihhovisi lacela kutsi ummangalelw asombulule loludzaba

kanye nemmangali. Kusukela lapho-ke lommangalelw wetsembisa kusombulula loludzaba sengatsi letidzinga tetindlela tekuvikeleka betime ngemumo.

### SIFUNDVO LESAFUNDVWA

6. Tidzingo letincane tekuvikeleka tintfo temshwalensi wesikhshana, kanye labasendleni yekuba ngemaklanyenti bafanele kutsi bacinisekise kutsi bayahambisana nemigomo mayelana naloku ngoba kwenta sendlale somshwalensi latimesele kunika bungoti lobunketwa sicelo.
7. Ngekunganaki nanobe ngutiphi tindlela tekuvikelela letisetjentisiwe nobe ngabe umuntfu uhlala ekhompleksini letinetidzingo tekuvikeleka letincane njen-gobe kubhaliwe kumshwalensi.

### SIBONELO SESIFUNDVO SE-4

#### KUBALULEKA KWEKUBEKA TINTFO EBALENI NGALOKUPHELELE

**Timali temshwalensi tibalwa ngekuya kwebungoti, letinye tikhetsekile ngekuya kwe-muntfu lofaka sicelo semshwalensi. Nakuhlola iphrofayili yebungoti beklayenti lengaba khona, tinkampani temshwalensi titsembela kumuntfu kutsi abele ebeleni onkhe emacino etintfo ngalokuphelele. Liciniso lento yinfo letawufaka umtselela sincumo sekwenta inchubo yenkompani yemshwalensi nakutsatifa sincumo sekutsi bemukelwe yini nobe bungemukelwa bungoti baloyo losendleleni yekuba yiklayenti, kanye nemali lekhokhwa njalo ngen-yanga lekhokhisa mayelana nalobungoti. Sibonelo seliciniso lento sitawufaka ekhatsi nanobe ngusiphi sicelonkhokhelo saphambilini nonebe kulahlekelwa kwako kwahlangabetwana nako. Nangabe liciniso lento alikabekwa ebeleni kantsi futsi nasomshwalensi umisele kuhlola nek-wemukelwa kwalo emaciniwensi laniketi-we, somshwalensi angenta kutsi, angenta lomshwalensi ube ngulongasebenti, lokusho kutsi ungatsatifa ngekutsi awukate sewube khona bese ubusela emauva lema-li lekhokhwa njalo ngenyanga kumnin-imshwalensi abuye futsi ale kubukana nalesicelonkhokhelo. Kubalulekile-ke kutsi bonkhe labasendleleni yekuba ngemaklayenti bacinisekise kutsi lonkhe lwatiso lolumayelana nanobe ngutiphi ticelon-khokhelo kanye netaphambilini nobe kulahlekelwa kubekwa ebeleni nakufakwa sicelo semshwalensi. Loku lokushiwo nguleligama lelitsi kulahlekelwa libalule-**

**kile, ngobe kubeka tintfo ebeleni kuse-balulekile ngekunganaki kutsi umuntfu uke wasingenisa yini sicelo phambilini sekulahlekelwa lokutsite. Batfulitinsita Betetimali nanobe kunjalo banemseben-ti hhayi nje wekucinisekisa kuphela kutsi lonkhe lwatiso lolufanele nalolukhona mayelana neticelonkhokhelo taphambilini kanye nobe kulahlekelwa kuyatfolaka-la, kepha kutsi labo labasendleni yekuba ngemaklaymenti bayatiswa ngekubalule-ka kwekucinisekisa kutsi kubeka ebeleni ngalokuphelele kwentiwa kunobe ngusiphi sicelonkhokhelo nato tonkhe ticelonkhokhelo taphambilini letentive nobe kulahlekelwa lokuhlangabetwene nako.**

## LUDZABA LWA 'MNU. T'



Ummangali wabandzakanyeka engotini yemoto. Ekugcineni ummangali nakat-si ufaka sicelonkhokhelo kusomshwalensi lesicelonkhokhelo saliwa ngena yekutsi ngesikhatsi afaka sicelo, akavetanga kutsi uke wabandzakanyeka etingotini letimbili temoto kuleminyaka lesihlanu (5) leyengcile. Ummangali watsi akatange afake ticelonkhokhelo taletingoti totimbili kanye nekutsi ngesikhatsi kwentiwa sicelonkhokhelo wabutwa ngemananani eticelonkhokhelo latingenisile kuleminyaka lesihlanu (5) leyendulilile.

Ummangali wacinisa kutsi akatange abutwe kutsi tingaphi tingoti lake waba nato, nekutsi kubekabutiwe ngabe ulukhiphele ebeleni lolwatiso, ngabe bekete sizatfu sekutsi angaluveti. Kusukela lapho-ke ummangali waba nembono wekutsi ubandlululwe ngek-wetimali ngena yetento temmangalelw, wabese ungenisa sikhalo kuleLihhovisi.

### Kungenelala kwetfu

Ngemua kwekutfolo lesikhalo wendlulisewa kummangalelw ngekuhambisna nemitsetfo lekutinchubo taleLihhovisi. Lommangalelw wacelwa kutsi akhombise kuhambisana neNdlela Yekutiphatsa Leyetayelekile futsi ikakhulu leyekutsi lonkhe lwatiso lolufanele nalolukhona mayelana nato tonkhe ticelonkhokhelo nobe kulahlekelwa lokuhlangabetenwe nako kutsi lutfoliwe yini kucinisekisa kutsi ngabe kwentiwe kahle iuhlole lwephrofayili yebungoti yem-mangali. Ummangalelw waphindze wacelwa kutsi akhiphe ikhophi yenkulumiswano lecoshiwe kute kutsi kutfolwe kutsi ingabe ummangali watjelwa yini nobe akatjelwan-ga ngekubaluleka kwekubela etintfo ebeleni hhayi nje letinye kuphela nato tonkhe ticelonkhokhelo letangeniswa, kepha kanye nonobe ngutiphi nako konkhe kulahlekelwa lokwahlangabetwana nako.

Ekuphendvulenimbaletwano leyatfolwa levela kuleLihhovisi, ummangalelw wentela ummangali setsembiso se-



kutsi utawukhkhela lesicelonkhokhelo ngalokuphele. Ummangali wasemukela lesesembiso ngalokuphele kanye nekukhkhela kwekugcina kwesikweleti semmanganali.

## SIFUNDVO LESAFUNDVWA

8. Ngaso sonkhe sikhatsi nawufaka sicelo semshwalensi ufanele kutsi ubeke ebeleni nanobe nguluphi lwasito lolungatsatwa ngekutsi yintfo ekuncunyweni kwebungoti lobukhona.
9. Lwasito lwentfo lufaka ekhatsi iminin-ingwange ngco wanobe ngusiphi lesinye sicelonkhokhelo lesingenisiwe kusomshwalensi waphambilini.
10. Kulahkelwa kwaphambilini, ngaphandle kwekunaka kutsi ingabe sicelonkhokhelo singenisiwe, kubalulekile ekumumeni bungoti lobuvetwe ngullabolo labasendleleni yekuba ngeklayenti.

## SIBONELO SESIFUNDVO SE-5

### I-EKSESI INGA YINKHULU KAKHULU

I-eksesi yimali yekucala lekhokhwa nawungenisa sicelonkhokhelo, futsi iyince-nye yemshwalensi lobukene nawe. I-eksesi uyikhokhela ngaphandle kwekunaka kutsi ingabe lokulahkelwa kubangelwe nguwe yini nobe cha, futsi kungumtamo somshwalensi wekunciphisa linani letice-lonkhokhelo letincane kanye neticelonkhokhelo letingemanga, ngekutsi wentiwe somshwalensi lekabanjisene naye kolumshwalensi. I-eksesi levame kakhu-lu yi-eksesi lesisekelo levamise kubek-wa njengemaphesnethi emali leceliwe ngekuya kwemazinga lamancane njenge-5% wesicelonkhokhelo lesinemali lencane le-R2500. Bosomshwalensi labantyi bakhokhisana i-eksesi leyengetiwe njengalapho khona bashayeli bangaphasi kweminyaka lenge-25 budzala, lapho khona imoto yebiwe nobe bayih-witsile, lapho khona umuntfu anelaisensi lengaphasi kwemnyaka. Kukhona ngisho ne-eksesi yetikhatsi tetingoti lapho khona ungakhokha i-eksesi leyengetiwe nangabe ubanzakanyeka engotini emkhatsini akesitsi webusuku nensimbi yesihlanu (5) ekuseni. Onkhe lama-eksesi lakhokha ag-cogcelana ndzawonye engete ku-eksesi le-sisekelo lokusho kutsi, sibonelo, nangabe ungaphasi kweminyaka lenge-25 budza-la unelaisensi lengaphasi kwemnyaka munye kantsi futsi utfola ingoti ngesimbi yesibili (2) ekuseni ungakhokha incenye ye-eksesi yesicelonkhokhelo lenkhulu. Sisusi-eksesi singatsengwa ngemali lekhokhwa ngenyanga leyengetiwe, nanobe kunjalo loku kutawusebenta kuphela ku-eksesi lesisekelo, i-eksesi leyengetiwe itawuchubeka isebe. Kubalulekile futsi kutsi kucashelwe kutsi kunebudlelewane emkhatsini we-eksesi yemshwalensi kanye nemali lekhokhwa njalo ngenyanga, futsi

tinkampani temshwalensi tiniketa kuhle-ka kwema-eksesi lokwehlukene, ngako-ke kubalulekile kutsi labasendleleni yekuba ngemaklayenti bayayicaphela i-eksesi lese-bentako kulumshwalensi, kanye nekutsi umtfulitinsita wetetimali ucinisekisa kutsi kuhleka kwe-eksesi lesebentako iyati-fanela tidzingo teklayenti.

## LUDZABA LWA ‘NKST. M’

### EMACINISO

Ngemuva kwekutsenga imoto nga-2014 ummangali waya kummangalelwa ngetinhloslo tekutfolo umshwalensi wemoto. Umman-gali kukhona umshwalensi bekanawo, futsi imoto lensha beyifanele kutsi ingene es-ikhundleni semoto leyikhona lokukhonjiswe kumshwalensi. Nanobe kunjalo, kuneckuti kulungiswe umshwalensi lokhona umman-galelwa bekancome kutsi ummangali afake sicelo semshwalensi lesisha kulosomshwalensi. Kute sizatfu lesaniketwa mayelana nekuniketa umshwalensi lomusha, kantsi futsi ummangali bekaloku acabanga kutsi bekuyintfo lelula nje yekufaka yinye imoto esikhundleni salenyen kulumshwalensi.

Kwatsi lapho ummangali nakangenisa sicelonkhokhelo sekulahkelwa lakutfolo emotweni yakhe lensha, lebeyinendvodzana yakhe leneminyaka lenge-25 lekhetwe njengemshayeli wayo, wamangala kwatis-wa kutsi ufanele kutsi akhokhe i-eksesi lephindziwe njenca yemphumela we-eksesi leyengetiwe. Le-eksesi leyengetiwe beyi-yemshayeli

walemoto lobekangaphasi kweminyaka lenge-30 budzala kanye nekutsi lokulahkelwa kwenteke etinyangeni letisitfupha (6) umshwalensi ucalile.

Lomshwalensi losusiwe bewuniketa kuphela ema-eksesi ebashayeli labangaphasi kweminyaka lenge-25 budzala, futsi i-eksesi ley-engetiwe yesicelonkhokhelo yetinyanga letisitfupha (6) beyisebenta kuphela ngenga yekutsi ngemuva kwekutsi ummangalelwa anikete ummangali umshwalensi lomusha.

Ummangali-ke bekanembono wekutsi beka-ngeke adzingeke kutsi akhokhe tinhlawulo te-eksesi leyengetiwe kube bekungasiso sento semmangalelw, futsi wabese uta kuleLihhovisi kute atfole lusito.

### KUNGENELELA KWETFU

Loludzaba lwacondziswa kummangalelwa ngekuya kweMitsetfo Yetinchubo taleLihhovisi, kantsi futsi ummangalelwa wacelwa kutsi akhombise kuhambisana nemigomo yeNdlela Yekutiphatsa Leyetayelekile abuye futsi abeke ebeleni ngalokucacile lokushi-woko kanye nemiphumela yalokufakwa esik-

hondleni lokuphakanyisiwe.

Ummangalelwa waphindze futsi wacelwa kutsi akhiphe emadokhumenti lesekela kut-si kungani kufakwa esikhundleni salomunye umshwalesnsi kwatsatfw sengatsi kufanle kufanle tidzingo temmangali ikakhulu nangabe umshayeli lokhetsiwe wabonwa ngalokucacile kutsi bekuyindvodzana yakhe lenemininya lenge-25 budzala, umnyaka webudzala lowenta kutsi kukhokhwe i-eksesi leyengetiwe lebeyingasebenti kulumshwale-snis losusiwe. Ummangalelwa wabuye futsi wabutwa ngesizatfu lesente kutsi salomsh-walensi lomusha lowente kutsi kitsi kub-ne-eksesi leyengetiwe lefunwako kunobe ngutiphi ticelonkhokhelo letinesikhatsi les-itinyanga letisitfupha (6), kanye nekutsi ingabe lommangali watisiwe yini ngaloku kute kutsi ngabe umbene endzaweni lapho kho-



na bekatawukwati kutsatsa sincumo lesik-hetsekile.

Ngekwembalelwano lephuma kuleLihhovisi, ummangali wabukanana nemmangali futsi watsembisa kumncemphetela nge-eksesi yakhe leyengetiwe layikhokhisiwe, lok-wemukelwa ngummangali.

### TIFUNDVO LETAFUNDVWA

11. Ngaso sonkhe sikhatsi cinisekisa kutsi uyayivisia i-eksesi lesebenta kumshwalensi wakho kanye nekutsi uyakuvisisa loko lokufanele kutsi ukukhokhele nakwenteka ufaka sicelonkhokhelo.

12. Esehlakalweni lapho khona umeluleki wakho wetetimali ancoma kutsi ufake lokunye esikhundlendleni semshwalensi lokhona kubalulekile kutfolo kutsi ingabe lomshwalensi lomusha uniketa kuhleka kwe-eksesi lokufananako yini njenga-kulomshwalensi losuswako.

13. Kukhona kuhambisana lokukhona em-khatsini wemali lekhokhwa njalo nge-nyanga kanye nebulanti lapho khona umuntfu utikhokhele ‘yena umshwalensi’ esigabenii sekufaka sicelonkhokhelo, imali lekhokhwa njalo ngenyanga le-shiphile ingenta kutsi ukhokhe i-eksesi lenkhulu nawufaka sicelonkhokhelo





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