



## SINGENISO

Njengobe sesifike kuligcatsi lelushicilelo lwe-10 kulushicilelo lwetfu lwaphambilini, umnyakalishumi we-Under the Baobab Tree, incwadzitindzaba yeLihhovisi le-Ombud 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 leikhulu letikhalo letitfolwa nguleLihhovisi.

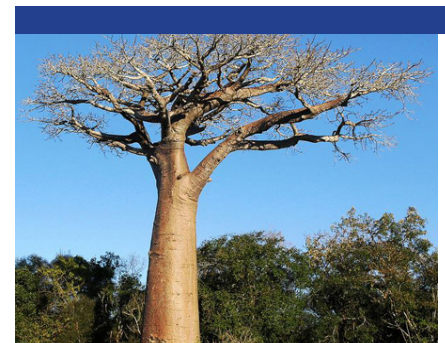
Umshwalensi wesikhashana uyachubela nekuba ligcubutsenga, futsi akumangalisi kutsi imishwalensi yesikhashana iyachubeka nekuba yimishwalensi yetimoto, lapho khona kulinganisela lokukhulu kukhombisa kutsi batsengi labange-40% bete umshwalensi wekulahlekelwa tintfo letinkhulu. Umgcinimafa Wavelonkhe nanobe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

ucale kusebenta.

LoMtsetfosivivinyo unika Inchubomgomo Yemshwalensi Lomncane Wemgcinimafa Wavelonkhe emandla ekusebenta ngekutsi wesekele kutfutfuka kwemboni yemshwalensi lomncane, Umgcinimafa Wavelonkhe lokhokhelwa ekutsini kubaluleke kakhulu etimakethe taseNingizimu Afrika ngoba kuvumela emakhaya aseNingizimu Afrika lanemali lencane lengenako kutsi akwati kutfolwa umshwalensi lofanele tidzingo tawo kantsi futsi lowubiti kakhulu. Kukholelwa 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 kucinisekisa kutsi nabaniketa teluleko mayelana nemshwalensi wesikhashana bafanele kutsi batfole lonkhe lwatiso lolufanele nalolukhona kucinisekisa kutsi nanome ngusiphi sincomo lesentiwako singulesifanele tidzingo teklayenti. Esikhat-si lesinyenti umshwalensi wesikhashana ut-sengiswa ngephrimiyamu (imali lencunyiwe lekhhokhwa njalo ngenyanga), kube kepha

isayizi yinye ayilingani wonkhe muntfu, futsi kunetintfo letinyenti lekungatsi natingakabukisiswa ngalokwenele tingaba nemtselela lomubi nakungenteka kutsi sicelelonkhokhelo sesikhatsi lesitako singaphumeleli.



Nanobe nje lemboni futsi ikakhulu leto letit-sengisa tibuye teluleke ngemikhicito yemshwalensi wesikhashana tidzinga kwemukela loko lokudzingeka ngekwe-mibandzela yeMtsetfo we-FAIS kanye neNdllela Yekutiphatsa Levamile, kwetsenjwa kutsi umsebenti lowentiwa Lihhovisi le-Ombud ye-FAIS netishicilelwa letifanana naleti tingagcamisa tinhlangotsi letimbalwa letibalulekile letingahlomisa labo labasendleleni yekuba nge-maklayenti kutsi babute imibuto lefanele ye-batfulitinsita betimali babo kanye nekubenta kutsi batiphendvulele mayelana neteluleko labatiniketile.



## SIFUNDVO SE-1

KUVISISA UMSHWALENSI WEBANIYO BEMAKHAYA

Umswalensi webuniyo bemakhaya ufaka ekhatsi yonkhe intfo yalomphelo nalangahambi lengekhatshi kweminyele yelikhaya lakho, kufaka ekhatsi umtsangala lokhombisa lapho kuphela khoma emageceke 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 sice lonkhokhelo lesisezingeni lelisemkhatsini ngesikhatsi sekufaka sice lonkhokhelo, lokukunciphisa imali lekhokhwa ngekwemibandzela yesice lonkhokhelo kukhombisa bubanti bekutsi ngukuphi lokunemshwalensi lomncane. Imishwalensi yebaninimakhaya labanengi iyimiphumela yebatsengi labafake tice lo temalimboleko yekutsenga likhaya lapho khona kuletinye tehlakalo lemaliimboleko yekutsenga likhaya inemibandzela yemshwalensi wesakhiwo lovunywe. Nanobe nje emaklayenti lamanengi angabutfokote la buhle bekukhokhela lokukhumbisa kutsi imali lekhokhwa njalo ngenyanga ifakiwe emalini yebhondi yenyanga, kubalulekile kutsi labo labasendleleni yekuba ngemaklayenti bayakuvisisa loko lokucuketfwe ngulomshwalensi kanye nemibandzela nemigomo yemshwalensi loniketwako. Loku kutawucinisekisa kutsi umunfufu akamangaliswa tindzinyana letingafaki ekhatsi lokutsite njengeludzaba loluphatselene nekugcina imphahla (sakhiwo) isesimani lesifanele, kanye nekubaluleka kwekucinisekisa kutsi kulahlekelwa lokungaba khona angeke kube kwekumosheka/kulima nobe lokungabe kugwenyiwe.

## LUDZABA LWA'MNU. M'

### EMACINISO

Ummangali bekafake sice lo semshwalensi wekuba ngumniyo welikhaya kummangalelwa kwatsi futsi lapho sekumosheka sakhiwo ngenca yemlilo ngeNhlaba 2015, bekafake sice lonkhokhelo kulomshwalensi 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 loseizingeni leliphasi kanye nekutsi ngenca yaloko kusetjentiswe umtsetfo welizinga lelisemkhatsini kuncuma lizinga lelincane lalesice lonkhokhelo. Ummangali afukutselisewe nguloko labekacabanga kutsi kukwehluleka kwasomshwalensi kutsi alungise ludzaba lwakhe ngalokwenele, watsi yena akatange atjelwe kutsi ufanele kutsi afake lesakhiwo kumshwalensi ngekwelinanimali lekusilungisa, nobe sidzingo lesengetiwe sekucinisekisa kutsi

lemphahla itawuhlala njalo ihlolwa ngetikhatsi letifanele kucinisekisa kutsi linanimali layo luhlala lingulelisha.

Ngekuphatseka kabi mayelana nekutsi ummangalelwa wehlulekile kukhokhela sice lonkhokhelo sakhe ngalokuphelele, ummangali wafaka sikhalo sakhe kuleLihhovisi.



### KUNGENELELA KWETFU

Kwakhulunywa nemmangalelwa ngalesikhalo ngendlela lefanele ngekuya kweMtsetfo we-6(b) weMtsetfo lekuTinchubo taleLihhovisi. Ummangalelwa wacelwa kutsi akhombise kuhambisana kwaso nemigomo yeNdlela Yekutiphat-sa Kahle Leyetayelekile Yebatfulitinsita Tetimali Nebameleli ('Indlela yekutiphat-sa') kanye nakakhulu kutsi ingabe lommeleli wemmangalelwa ulutfole lonkhe yini lwatiso lolufganele nalolukhona kucinisekisa kutsi lomkhicito lonconyiwe bewutifanele yini tidzingo temangali.

Kulesehlakalo lesi bekutawudzingeka kutsi ummeleli wemmangalelwa ingabe wente sice niseko sekutsi ummangali wanikwa umshwalensi lowenele kusukela ekucaleni, ngekutjela ummangali ngekubaluleka kwekukufaka imphahla kumshwalensi welinanimali lekulungiswa kwayo futsi ngaleyo ndlela-ke bekutawuvumela ummangali kutsi amnike silinganiso lesingiso. Naye lommeleli, ngalesikhatsi lesi bekatawulindzelwa kutsi eluleke ummangali ngebumboka bekucinisekisa kutsi linanimali liyalungiswa libe lamanje ngaso sonkhe sikhatsi.

Ekuphendvuleni kwakhe, ummangalelwa wehluleka kukhipha emadokhumentu lakhombisa kuhambisana neNdlela Yekutiphat-sa, futsi wamane nje wakhombisa kutsi utfumele ummangali emashejuli emshwalensi njalo ngenyanga. Ummangalelwa wabambelela ekutsini bekungumsebenti wemman-gali kucinisekisa kutsi unikwa umshwalensi lowenele, nekutsi futsi ngabe kusite ummangalelwa ngekutsi kuvele nge kulungiseke linanimali lemphahla nge-Pl njalo ngemnyaka. Umman-

galelwa-ke bekanembono wekutsi ummangali ngabe uyibonile ingucuko yemnyaka futsi-ke bekangaticapheli tidzingo tekucinisekisa linanimali lekufanele kutsi luhlale njalo lihlolwa.

Ngemuva kwekutsi leLihhovisi licinisekise sincumo salo mayelana nekwehluleka kwemmangalelwa kutsi anikete umshwalensi lobonelelwa tidzingo temmangali ngalokwenele, nekutsi ngenca yaloko ummangalelwa wehluleka kubeka ebaleni lokufanele, ummangalelwa wabuketa sincumo sakhe wabuye futsi wetsembisa kukhokhela sice lonkhokhelo ngekuya kwelinanimali lehubanti lobuhloliwe.



### SIFUNDVO LESAFUNDVWA"

1. Nangabe ufaka sice lo semshwalensi webunikhaya ngaso sonkhe sikhatsi yenta sice nisekos ekutsi uyatfola kantsi futsi uyalati linanimali lekulungiswa lemphahla futsi hhayi linanimali lemakethe none linanimali lekutsengiswa kempahla.
2. Yenta sice niseko sekutsi njalo ngetikhatsi letitsite uhlola linanimali lemphahla kucinisekisa kutsi linanimali lelifakwe 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 kungenteke kutsi nabatsenga lemoto, umunfufu utawungena esivumelwaneni semali. Kutawutsi lapho nasekufakwe tonkhe tihlawulo tentalo njill, umunfufu utawukweleta imali lenkhulu kulemoto kunaleyo letsengwe ngayo. Umswalensi wemoto lomkhulu uvamisa kukhokhela imoto yakho ngelinanimali lekutsengisa, lelincipha njalo nje ngetikhatsi letitsite. Ngako-ke nakwenteka kutsi imoto yakho iyebiwa nobe iyalimala kuyaphela ngayo ungatfola kutsi imali letsenjiswa kukhokhelwa ngusomshwalensi wakho ayeneli kukhokhela leyo mali losayikweleta inkampani lebolekisa ngetimali. Yinye yetindlela tekusombulula loku kusebentisa umkhicito lobitwa ngekutsi nguMshwalensi Wesikhebesi Sesikweleti, lokhokela umehluko losemkhatsini wemshwalensi wemoto, kanye nemali losayikweleta libhange nome inkampani lebolekisa ngetimali. Ngalandlela lena-ke ugwema kutsi ungatfola 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 awuvise nje kuphela imikhawulo yemshwalensi wesikhashana



lohlongotiwe, kepha nekutsi loku kungalingiswa kwanjani.

## LUDZABA LWA'NKST. M'

### EMACINISO

Lommangali bekanemshwalensi lokhona wesikhashana, futsi kwatsi lapho nakatsenga imoto yesibili lelisekeni, wacela ummangalelwa kutsi asuse imoto lendzala kumshwalensi afake lena 'lensha' imoto. Sicondziso semmangali salandzelwa ngummeleli wemmangalelwa, nanobe kunjalo, kwatsi lapho ummangali asafaka sicelelonkhokhelo, 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 leyecile) latsi akutange kukhulunyiswane naye ngayo.

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

### KUNGENELELA KWETFU

Ngemuva kwekutfola lesikhalo, kwabese kucondziswa timbalelwano kummangali futsi waphendvula watsi umshwalensi wesikhebesi bewungakanonywa ngo-ba indlu yemkhicito lebukene naloku ayikakuniketi kutikhetsela lokunjalo. Ummangalelwa naye bekanembono wekutsi bekute sidzingo sekunika ummangali lomkhicito ngobe bekufanele kutsi ngabe uniketwe ngumtsengisimoto. Liciniso lekutsi i-eksesi lefanele ibonwe kumarekhodi eseluleko lasayinwe ngummangali nakavuma, nako kwaniketwa njengebufakazi bekutsi ummeleli uhambise neNdlela Yekutiphatsa Leyetayelekile mayelana naloku. Ummangalelwa wabuye futsi waveta liciniso lekutsi ummangali utfunyelwe ishejuli yemshwalensi lebeke kabanti letintfo letishiwo ngetulu temshwalesi, lokukholelwa kutsi beyenele ekwenteni umsebenti wayo ngekuya kweNdlela Yekutiphatsa.

Loludzaba lwagcina luvunyiwe kutsi luphenywe ngalokusemtsetfweni nguleLihhovisi, futsi kwanconywa kutsi ummangalelwa abuyekete sincumo

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

Kwaphindze futsi kwacashelwa kutsi idokhumenti lekhishwe ngummangalelwa njengelirekhodi lekuyalwa lokwentiwa kanye nalokwabekwa ebaleni, bekabhalwe i-eksesi lefanele. Kepha lobekukhatsata bekukutsi bekungakashiwo kutsi yesikhatsi lesingakanani, futsi bekungakashiwo nekutsi kutawusebenta i-eksesi leyengetiwe nangabe kwenteka imoto yebiwa. Bekangeke-ke ummangali akhone kutsatsa sincumo lesibhadlile, sidzingo lesingabonelelwa kuphela ngekemibandzela yeNdlela Yekutiphatsa Leyetayelekile, kepha lengentiwa ngembi kwekutsatsa sincumo salethranzekshini. Loku-ke kwenta kuncika kwemmangalelwa kummangali kutsi kube butsakatsaka ngekutsi utfole ishejuli yekuhambisana ngalokuphelele neNdlela

Yekutiphatsa.

Ummangalelwa wetsembisa kusombulula loludzaba nemmangali, ngekutsi amnike imali lenge-R80 337, imali leyavunywa ngummangali.

### SIFUNDVO LESAFUNDVWA"

3. Ngaso sonkhe sikhatsi yenta siciniseko sekutsi linanimali lekutsengisa lelikhona lemoto yakho lenele, imali lesala ngemuva sekudvoswe timali letidvoswako te-eksesi, kute tikhokhele nobe ngabe nguyiphi imali lekweletwako.
4. Yenta siciniseko sekutsi umeluleki wakho ukuniketa iminingwane yetikhebesi letehlukene tesikweleti letikhona. Imininingwane yemkhicito kanye nebubanti lobukhokhelwa, umshwalensi behluke kakhulu emkhatsini webatfulimkhicito.
5. Ema-eksesi timali tekucala letikhokhwa nguwe nangabe kwentiwa sice-

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

## SIBONELO SESIFUNDVO

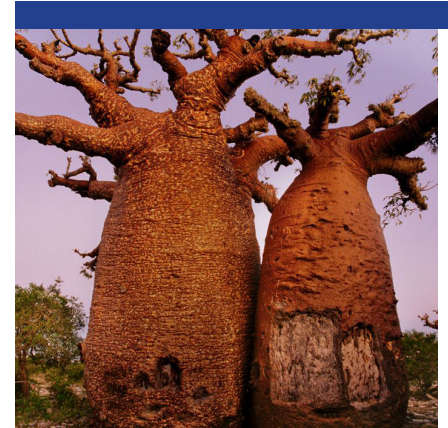
### SE-3

TIDZINGO TEKUVIKELEKA

LETINCANE TINGABA NEMPHUMELA

LOMKHULU

Sinye setizatfu tekwaliwa kwesicelonekhokhelo semphahla yasendlini ngulapho khona banikati bemshwalensi bangahambisani nemigomo yemshwalensi ngekuhambisana kwayo netidzingo letincane tekuvikeleka. Tidzingo letincane tekuvikeleka tingehlukana kancane emkhatsini wabosomshwalensi, nanobe kunjalo lokwentekako esikhatsini lesinyenti kunaloko lokungenteki kungafaka ekhatsi sidzingo senhlabamkhosi (i-alamu) lebaka kugcekezwa (ngaletinye tikhatsi ichumana neluphiko lwebaphendvuli labahlomile) kanye nekutsi lenhlabamkhosi ifanele kutsi icushwe futsi ibe sesimeni lesisebentako, tinsimbi tekuvikela tigebengu kuwo onkhe emafasitelo lavulekako nemagete ekuvikela kuyo yonkhe iminyango lephumela ngaphandle, lefaka ekhatsi iminyawo lefucelwa emaceleni. Nawufaka sicelo semshwalensi wemphahla yasendlini Umtfulitinsita Tetimali ufanele kutsi akubekele ebaleni kutsi tidzingo letincane tekuphepha timiselwe etukwani, emkhatsini waletinye tintfo, endzaweni lohla kuyo. Kulesehlakalo lapho khona umuntfu afake kuvikeleka lokwengetiwe ngalok-



wecile yelizinga lelincane lelidzingekako, ungafaneleka kutfole imali lekhokhwa ngenyanga leshipile. Kufanele kutsi kuhlale njalo kukhunjulwa kutsi tidzingo letincane letidzingekako tisasebenta, nekutsi nobe ngutiphi tivumelwano letentiwe emalini yakho loyikhokha njalo ngenyanga njengetindlela tekuvikeleka lokwengetiwe tidzinga kutsi tibe tisebenta ngesikhatsi sekufaka sicelelonkhokhelo sesehlakalo kute kutsi sicelelonkhokhelo semuntfu siphumelele, ngekunganaki kutsi imibhalo yemshwalensi iyakuniketa loko nobe cha





kutsi utawukhokhela lesicelonkhokhelo ngalokuphelele. Ummangali wasemukela lesetsembiso ngalokuphelele kanye nekukhokhela kwekugcina kwesikweleti semmangali.

## SIFUNDVO LESAFUNDVWA

8. Ngaso sonkhe sikhatsi nawufaka sice-  
lo semshwalensi ufanele kutsi ubeke  
ebaleni nanobe nguluphi lwatiso lolun-  
gatsatfwa ngekutsi yintfo ekuncunywani  
kwebungoti lobukhona.
9. Lwatiso lwentfo lwafaka ekhatsi iminin-  
gwange ngco wanobe ngusiphi lesinye  
sicelelonkhokhelo lesingenisiwe kusomsh-  
walensi waphambilini.
10. Kulahlekelwa kwaphambilini, ngaphan-  
dle kwekunaka kutsi ingabe sicelelonk-  
hokhelo singenisiwe, kubalulekile ekun-  
cumeni bungoti lobuvetwe ngullabo  
labasendleleni yekuba ngeklayenti.

## SIBONELO SESIFUNDVO SE-5

### I-EKSESI INGA YINKHULU KAKHULU

**I-eksesi yimali yekucala lekhokhwa nawungenisa siclonkhokhelo, futsi iyince-nye yemshwalensi lobukene nawe. I-eksesi uyikhokhela ngaphandle kwekunaka kutsi ingabe lokulahlekelwa kubangelwe nguwe yini nobe cha, futsi kungumtamo somshwalensi wekunciphisa linani letice- lonkhokhelo letincane kanye neticelonkhokhelo letingemanga, ngekutsi wentiwe somshwalensi lekubanjisenwe naye kulomshwalensi. I-eksesi levame kakhulu yi-eksesi lesisekelo levamise kubekwa njengemaphesnethi emali leceliwe ngekuya ngekuya kwemazinga lamancane njenge-5% wesicelonkhokhelo lesinemali lencane le-R2500. Bosomshwalensi labanyenti bakhokhisana i-eksesi leyenge- tiwe njengalapho khona bashayeli bangaphasi kweminyaka lenge-25 budzala, lapho khona imoto yebiwe nobe bayihl- witsile, lapho khona umuntu anelayisensi lengaphasi kwemnyaka. Kukhona ngisho ne-eksesi yetikhatsi tetintfo lapho khona ungakhokha i-eksesi leyengetiwe nangabe ubandzakanyeka engotini emkhatsini akhesi 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 budzala unelayisensi lengaphasi kwemnyaka munye kantsi futsi utfolo ingoti ngesimbi yesibili (2) ekuseni ungakhokha incenye ye-eksesi yesicelonkhokhelo lenkhulu. Sisusi-eksesi singatsengwa ngemali lek- hokhwa ngenyanga leyengetiwe, nano- be kunjalo loku kutawusebenta kuphela ku-eksesi lesisekelo, i-eksesi leyengetiwe itawuchubeka isebente. Kubalulekile futsi kutsi kucashelwe kutsi kunebudlelwane emkhatsini we-eksesi yemshwalensi kanye nemali lekhokhwa njalo ngenyanga, futsi**

**tinkampani temshwalensi tiniketa kuhlele- ka kwema-eksesi lokwehlukene, ngako-ke kubalulekile kutsi labasendleleni yekuba ngemaklayenti bayayicaphela i-eksesi lese- bentako kulomshwalensi, kanye nekutsi umfulutinsita wetetimali ucunisekisa kutsi kuhleleka kwe-eksesi lesebentako iyati- fanela tidzingo teklayenti.**

## LUZABA LWA 'NKST. M'

### EMACINISO

Ngemuva kwekutsenga imoto nga-2014 um- mangali waya kummangalelwa ngetinhloso tekutfolo umshwalensi wemoto. Ummangali kukhona umshwalensi bekanawo, futsi imoto lensha beyifanele kutsi ingene esikhundleni semoto leyikhona lokukhonjise kumshwalensi. Nanobe kunjalo, kunekutsi kulungiswe umshwalensi lokhona umman- galelwa bekancome kutsi ummangali afake sicelelonkhokhelo lesisha kulomsh- walensi. Kute sizatfu lesaniketwa mayelana nekuniketa umshwalensi lomusha, kantsi futsi ummangali bekaloku acabanga kutsi bekuyintfo lelula nje yekufaka yinye imoto esikhundleni salenye kulomshwalensi.

Kwatsi lapho ummangali nakangenisa sicelelonkhokhelo sekulahlekelwa lakutfole emotweni yakhe lensha, lebeyinendvodza- na yakhe leneminyaka lenge-25 lekhetwe njengemshayeli wayo, wamangala kwatis- wa kutsi ufanele kutsi akhokhe i-eksesi lep- hindziwe njenca yemphumela we-eksesi leyengetiwe. Le-eksesi leyengetiwe beyi- yemshayeli

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

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

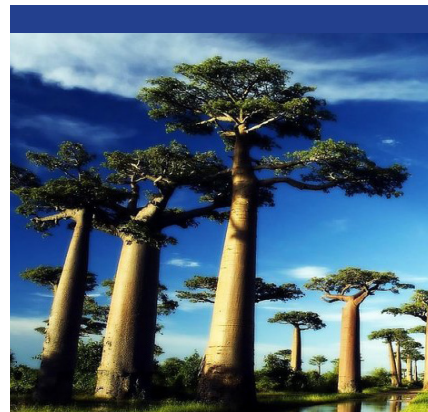
Ummangali-ke bekanembono wekutsi beka- ngeke adzingeke kutsi akhokhe tinhlawulo te-eksesi leyengetiwe kube bekungasiso sento semmangalelwa, futsi wabese uta kuleLihhovi kute atfole lusito.

### KUNGENELELA KWETFU

Loludzaba lwacondziswa kummangalelwa ngekuya kweMitsotfo Yetinchubo taleLih- hovi, kantsi futsi ummangalelwa wacelwa kutsi akhombise kuhambisana nemigomo yeNdlela Yekutiphatsa Leyetayelekile abuye futsi abeke ebaleni ngalokucacile lokushi- woko kanye nemiphumela yalokufakwa esik-

hondleni lokuphakanyisiwe.

Ummangalelwa waphindze futsi wacelwa kutsi akhiphe emadokhumenti lesekelo kut- si kungani kufakwa esikhundleni salomunye umshwalensi kwatsatfwa sengatsi kufanele kufanele tidzingo temmangali ikakhulu nangabe umshayeli lokhetsiwe wabonwa ngalokucacile kutsi bekuyindvodzana yakhe leneminyaka lenge-25 budzala, umnyaka webudzala lowenta kutsi kukhokhwe i-eksesi leyengetiwe lebeyingasebenti kulomshwale- sni losusiwe. Ummangalelwa wabuye futsi wabutwa ngesizatfu lesente kutsi salomsh- walensi lomusha lowente kutsi kutsi kube ne-eksesi leyengetiwe lefunwako kunobe ngutiphi ticelonkhokhelo letinesikhatsi les- itinyanga letisitfupha (6), kanye nekutsi ing- abe lommangali watsiwe yini ngaloku kute kutsi ngabe umbene endzaweni lapho kho-



na bekatawukwati kutsatsa sincumo lesik- hetsekile.

Ngekwebalelwano lephuma kuleLihho- visi, ummangali wabukanana nemmangali futsi watsembisa kumncemphetela nge-ek- sesi yakhe leyengetiwe layikhokhisiwe, lok- wemukelwa ngummangali.

## TIFUNDVO LETAFUNDVWA

11. Ngaso sonkhe sikhatsi cinisekisa kutsi uyayivisa i-eksesi lesebenta kumsh- walensi wakho kanye nekutsi uyakuviv- isa loku kufanele kutsi ukhokhele nakwenteka ufaka sicelelonkhokhelo.
12. Eshlakalweni lapho khona umeluleki wakho wetetimali ancoma kutsi ufake lokunye esikhundlendleni semshwalensi lokhona kubalulekile kutfolo kutsi ingabe lomshwalensi lomusha uniketa kuhlele- ka kwe-eksesi lokufananako yini njenga- kulomshwalensi losuswako.
13. Kukhona kuhambisana lokukhona em- khatsini wemali lekhokhwa njalo nge- nyanga kanye nebubanti lapho khona umuntu utikhokhele 'yena umshwalen- si' esigabeni sekufaka sicelelonkhokhelo, imali lekhokhwa njalo ngenyanga le- shiphile ingenta kutsi ukhokhe i-eksesi lenkhulu nawufaka sicelelonkhokhelo





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