**Ukuqonda ukubaluleka kwencwadi yokwaba amafa (iWili)**

Abantu baseNingizimu Afrika abangaphezu kwama-70% abasebenzayo abanayo iwili. Kunezizathu eziningi zokuthi kungani abantu abaningi baseNingizimu Afrika bekhetha ukungayenzi iwili, kepha ukushona ngaphandle kokuba nayo kwengeza ingcindezi yezomnotho kwincindezi yomzwelo njengoba umndeni wakho ubhekene nokudlula kwakho.

Le ncwajana inikeza imihlahlandlela eyisisekelo maqondana namawili kanye nokuphathwa kwempahla yomuntu oshonile. Ayithathi indawo yanoma imiphi imithetho esebenzayo futhi okufanele isetshenziswe njengenkomba esemthethweni.

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| **IZINCAZELO** | |
| **Iwili** | Umbhalo osemthethweni lapho ukhombisa khona ukuthi kuzokwenzekani ngempahla yakho uma ushona, equkethe imiyalo yakho ngokuthi ifa lakho lifanele labiwe kanjani kanye nokuthi ngubani okufanele ahlomule kulo ngemuva kokushona kwakho. Iphinde yaziwe ngokuthi ithestamende. |
| **Impahla** | Okuthile okungokwakho. Kungabandakanya izinto ezifana nendlu yakho kanye nokuqukethwe yiyo, izimoto, amasheya, izimali ezitshaliwe, imihlomulo yomhlalaphansi, ukheshi, njll. |
| **Abahlomulayo** | Amawili, amathrasti nomshwalense kuvame ukuba nomuntu ohlomulayo ekushoneni kwakho, ngesikhathi sokuqhubeka kwethrasti noma ekuqedweni kwethrasti, noma lapho umshwalense uvuthwa. Lo muntu, noma inhlangano, efanele ukuthola ifa lemali noma ezinye izimpahla ubizwa njengohlomuli. |
| **Ukunikela** | Ukunikela yilapho ushiya izinto ezifana nendlu, ubucwebecwebe noma imali kwindlalifa noma kumuntu osemthethweni, isib. "Nginikela ngomuzi wami oseThekwini kumlingani wami." |
| **Intela yokwenza imali** | Intela ekhokhwa kusukela enzuzweni yokuthengiswa kwempahla. |
| **Impahla** | Konke okungokwakho; zonke izimpahla zakho (impahla engeke yahanjiswa ndawo kanye nempahla enganyakazi) kanye nezikweletu zakho (izikweletu). |
| **Intela yempahla** | Intela ekhokhelwa impahla ngaphambi kokuthi yabelwe abahlomulayo. Isikweletu sentela esihloliwe sisuselwa enanini lempahla futhi sisebenza kuphela empahleni enenani elingaphezu kwezigidi ezingama-R3,5. |
| **Umabi wamafa** | Umuntu ophakanyiswe ngumenzi wewili (wena) futhi oqokwe nguMphathi Wenkantolo Ephakeme ukuba enze izifiso zomenzi wewili, ngemuva kokushona kwakhe. |
| **Ifidushari** | Umuntu noma inhlangano ephatha impahla egameni lomunye umuntu noma abantu ngokuthembeka nokuthenjwa. Ifidushari ingaba yithrastiyi, umabi wefa, noma indlalifa yefa lapho iwili izoshiya ifa kumudli wefa esemthethweni lapho ishiya ifa ngokuthi lifanele liye komunye umuntu ekushoneni kwendlalifa. |
| **Indlalifa/umudli wefa** | Izindlalifa kanye nabadli bamafa bangabantu abathola amafa abantu abashonile. Umehluko phakathi kwalokhu ukuthi indlalifa ingathola ifa kumuntu owashona enewili noma engenayo (owenze iwili ngaphambi kokuba ashone noma ongayenzanga iwili ngaphambi kokuba ashone ), ngenkathi umudli wefa angathola ifa kuphela ngokwewili evumelekile. Lokhu kusho ukuthi izihlobo zegazi, umlingani wakho kanye nezingane ozikhulisa njengezakho okungezona ezegazi ziyizindlalifa uma ungafa ungayenzanga iwili ngaphambi kokuba ashone, kepha ukuze umsizi wakho wasendlini athole isamba semali kuwe kuzodingeka ukuba ashiwo ngokucacile kuwili yakho. |
| **Ifa** | Umhlomulo otholwa efeni lomuntu oshonile ngokwewili noma ngokwabiwa kungekho iwili. Isibonelo, indodana kamakhelwane yathola ifa lokukodwa kokuthathu lensalela yempahla kayise. |
| **I-inthestethi** | Uma ushona ngaphandle kokushiya iwili, okusho ukushone "i-inthestethi". |
| **Ifa** | Impahla ethile enikezwe kuwili inikwa umuntu othile. |
| **Izikweletu** | Lezi yizinto ezifana nezikweletu ezisasele, izindleko zomngcwabo, intela yempahla, njll. |
| **Izinsalela** | Okusele kwempahla ngemuva kokuthi sekukhokhwe zonke izikweletu, izindleko nezintela futhi onke amafa asedlulisiwe noma akhokhelwe labo abathola ifa ngokusemthethweni. |
| **Ithestethi** | Uma umuntu enencwadi yefa (iwili ) evumelekile ngesikhathi sokushona, ushona "ithestethi". |
| **Ithestetha** | Umuntu owenza iwili noma ithestamente. |
| **IThrasti** | Ithrasti yilungiselelo lapho kudluliswa khona ukulawula kanye/noma ubunikazi bempahla kumathrastiyi ukuze abambe futhi asebenzise impahla ukuze kuzuze abahlomulayo. Kungakhiwa kuwili ithrasti yethestamente yokubamba impahla yezingane ezisencane ngokweminyaka esemthethweni kuze kube zifinyelele eminyakeni yobudala yeningi (noma ngaphezulu). Isikhwama esisungulwe lapho ithestetha isaphila (okubizwa nge-inter vivos noma i-thrasti yomndeni) futhi ingaba yindlalifa noma umudli wefa okuwili ozokwamukela futhi abambe ifa ukuze kuzuze abahlomuli bethrasti. |
| **IThrastiyi** | Umuntu noma inhlangano, njengommeli, ibhange, ithrasti yenkampani noma uchwepheshe osemethethweni (i-FPSA®), olawula ithrasti futhi onesibopho sokuphatha impahla yethrasti ukuze kuzuze abahlomuli kuze kube ihanjiswa kubahlomuli. |

**Okuqukethwe**

1. Iyini iwili?

2. Kungani kufanele ngibe newili?

3. Kungani ngingenayo iwili njengamanje?

4. Kuzokwenzekani uma ngishona ngingenayo iwili?

5. Ingabe umfowethu noma ithrasti yomngani ingaba umabi wefa lami?

6. Yimiphi imisebenzi yomabi wamafa?

7. Ingabe ngikulungele ukubhala iwili, ngubani ongangisiza?

8. Imiphi imibhalo engiyidingayo lapho ngibhala iwili?

9. Imibuzo ejwayele ukubuzwa

Okuxhunywana nabo ababalulekile:

Ukuba newili kukunikeza ukukhululeka ngokwazi ukuthi imivuzo yomsebenzi wakho wempilo izokwabiwa futhi iphathwe ngokuhambelana nezifiso zakho. Akugcini njengokuthi iwili izovikela ngokusemthethweni umlingani wakho, izingane kanye nempahla yakho, futhi ingacacisa kahle ukuthi ungathanda ukuthi izinto ziphathwe kanjani ngemuva kokudlula kwakho emhlabeni.

**1. Iyini iwili?**

Iwili umbhalo osemthethweni futhi osayiniwe lapho uchaza khona ukuthi ufuna ukuthi ifa lakho lisatshalaliswe kanjani ngemuva kokushona kwakho. Ukushona ngaphandle kwewili kusho ukuthi impahla yakho ngeke yabiwe ngokwewili yakho (imiyalelo), kodwa ngokwemithetho yokulandelana kwe-inthestethi.

**2. Kungani kufanele ngibe newili?**

Iwili yenza impilo ibe lula kulabo obashiya ngemuva kokushona kwakho. Ngumbhalo osemthethweni oqukethe imininingwane ngezimali zakho kanye nempahla yakho (indlu, ifenisha noma ubucwebe, njll.) kanye nokuthi lokhu kuzokwabiwa kanjani abahlomulayo bakho. Uma unezingane ezincane ngokweminyaka esemethweni, ungasho igama lomqaphi omkhethile ukuzinakekela uma kwenzeka ushona. Iwili ingaqukatha imininingwane ngomabi mafa wempahla yakho. Uma ungakamkhethi umabi wamafa, uMphathi weNkantolo ePhakeme ufanele aqoke umabi wamafa ngemuva kokubonisana nezindlalifa.

**3. Kungani ngingenayo iwili njengamanje?**

Ngezansi ezinye zezizathu ezijwayelekile zokuthi kungani abantu bengenayo amawili.

**"Indlu yami incane futhi ayibizi ngokwanele".** Iwili ayenzelwa abantu abacebile kuphela noma labo abanezindlu ezinkulu. Iwili yenza impilo ibe lula kubantu obashiye ngemuva.

**"Ngishade ngomshado wokwaba ngokulinganayo impahla futhi angikaze ngisebenze!"** Abantu abashade ngokwabelana impahla ngokulinganayo babelana ngokulingana impahla ehlanganyelwe, okungukuthi, konke abanakho bobabili abashadile. Umlingani ngamunye unengxenye yesabelo sempahla ehlanganyelwe. Udinga ukuba newili ukuze uchaze ngokuqondile ukuthi ngubani ozohlomula engxenyeni yesabelo sakho lapho ushona.

**"Ngisemncane, kunesikhathi esanele sokwenza iwili."** Uma unempahla enjengemoto noma ifenisha futhi uneminyaka engaphezu kweyi-16 ubudala, awukwazi ukuba mncane kakhulu ukuthi ungaba newili. Ngisho abantu abasha nabangashadile bafanele babe nesifiso sokuqinisekisa ukuthi izifiso zabo ziyahlonishwa maqondana nokuthi bafuna izimpahla zabo zabelwane kanjani uma sebeshonile.

**"Udadewethu/umfowethu uzonakekela izingane zami uma ngidlula emhlabeni".** Emakhaya amaningi ajwayelekile nawamasiko, kunokuqonda okukhungakhulunywa kokuthi uma ushona futhi izingane zakho noma obondlayo besebancane, umndeni wakho uzobanakekela futhi awudingi ukuba nalolu lwazi ewilini yakho. Isinqumo esingcono kungaba ukuxoxa ngokunakekelwa kwezingane zakho nomndeni wakho ngaphambi kwesikhathi kanye nokuqoka ababheki ewilini yakho.

**"Umndeni wami uzoxazulula izinto phakathi kwawo".** Iqiniso ukuthi, abakwazi ukwenza kanjalo. Umthetho (uMthetho Wokulandelana Kwe-inthestethi wonyaka we-1987) unquma ukuthi ngubani ozothola impahla yakho. Ukuyishiya ezandleni zabathandekayo bakho ukuba baxazulule izindaba zakho akuyona nje indlela yokuxazulula izinkinga zomndeni, futhi kuwumthwalo ongafanele owubeka kubo. Uma uthatha isinqumo sokuthi kuzokwenzekani ngempahla yakho, (okokugqoka, ubucwebe, ifenisha), ukheshi noma izikweletu uzokwenza izimpilo zabo zibe lula kakhulu ngenkathi besosizini. Kwiwili yakho ungakhetha umabi wefa ozophatha izindaba zakho ngemuva kokushona kwakho.

**“Nginamahloni okwenza iwili ngoba angazi ukuthi kanjani.”** Kunabantu abangochwepheshe njengezinkampani zethrasti, amabhange, abahlinzeki bezinsizakalo zezezimali (ama-FSP), abasebenza ngokomthetho (i-FPSA®) noma abameli abangakusiza.

**“Kubiza imali ukwenza iwili.”** Iwili ingumbhalo obalulekile futhi kufanele ibhalwe ngungoti. Amanye ama-FSP ahlinzeka mahhala ngezinsizakalo zokubhala iwili futhi azogcina ikhophi yewili yakho mahhala. Abameli bangakhokhisa imali kodwa, njengenhlonipho, bangase banikele ngokugcina intando yakho mahhala. Ibhange lakho lingakhokhisa imali encane ngalolu sizo. Khuluma nelinye lamaqembu ashiwo ngenhla.

**"Ngizobhala i-wili ngeviki elizayo".** Kwenze lokhu ngokushesha okukhulu. Ukuhlehlisa cishe kuzokwenza ukhohlwe ngakho.

**"Kuyibhadi!"** Abaningi bakholelwa ukuthi uma ubhala iwili, umema amashwa ekhaya lakho futhi ngenxa yalokhu uzoshesha ukushona. Bambalwa kakhulu abantu abaziyo ukuthi bazofa nini. Kungcono ukuzilungiselela.

**“Ngikweleta ngaphezu kwemali enginayo.”** Isikweletu sakho esisele sizodla inani lempahla yakho. Ngaphandle kokuthi kunemali engukheshi eyanele empahleni yakho engakhokhwa iqedwe isikweletu noma kunezimpahla ezanele ezingathengiswa ukuze kukhokhwe izikweletu zakho, ababolekisi bakho bangafuna isikweletu esisele kumlingani wakho kuphela uma nishade ngokuhlanganyela impahla.

**"Nginomshwalense wokuphila ozokhokhela zonke izikweletu zami futhi iningi lawo lizoya emndenini wami lapho ngishona."** Umshuwalense Wokuphila ungumthombo omuhle wokusekela obathandayo lapho ushona. Ungakhokhela izindleko zemfundo futhi inikeze nemali yokukhokhela intela uqede empahleni yakho yomuntu oshonile, noma ukhokhele izindleko ezijwayelekile zasendlini, futhi kwesinye isikhathi ukuxhasa izinhlelo zomhlalaphansi. Uma kuzoba nemali eyanele empahleni yakho ukuba kukhokhelwe izikweletu, izintela nezindleko ohlomulayo angaphakanyiswa ukuze athole imali yomshuwalense wokuphila. Imali etholakele izobe izokhokhela ngqo ohlomulayo, umabi wefa ngeke asebenzane nomshwalense futhi ngeke abe nelungelo lokuthola izimali zomabi wamafa ekukhokhweni komshwalense.

**4. Kuzokwenzekani uma ngishona ngingenayo iwili?**

Uma ushona ungenayo iwili uzolahlekelwa yithuba lokunquma ukuthi ngubani ohlomulayo empahleni yakho. Esikhundleni salokho, umthetho wokulandelwana kwe-inthastethi ulawula ukuthi impahla yakho ihlukaniswe kanjani. INkosi Yenkantolo Ephakeme iqoka umabi wamafa ozophatha impahla yakho futhi kungadingeka ukuthi iqoke umphathi noma umgcini ozobhekela amalungelo ezingane zakho ezisencane ngokusemthethweni kanye/noma abahlomulayo abaphazamisekile engqondweni.

Umthetheto Wokulandelana Kwe-ithastethi wonyaka we-1987 (uMthetho wama-81 wonyaka we-1987) ubeka ifomula yokuthi impahla yakho lihlukaniswa kanjani. Njengokomthetho, umabi wefa oqokwe yiNkosi Yenkantolo Ephakeme ufanele ahlukanise impahla yakho phakathi komlingani wakho nezingane zakho (kubandakanya nezingane ozikhulisa njengezakho), noma ezinye izihlobo zegazi uma ungenaye umlingani nezingane. Noma yiliphi ifa elifanele ukukhokhelwa izingane zakho lizofakwa esiKhwameni Somgcini esilawulwa ngumuntu ongamazi futhi okungenzeka angazinaki izifiso zezingane zakho.

Lo Mthetho uhlinzekela ukuhlukaniswa kwempahla yakho ngendlela ethile. Isibonelo:

* Uma ushiye umlingani wakho yedwa, badla ifa lakho lonke. Umlingani wakho yinoma ngubani oshade ngaphansi koMthetho Wemishado, uMthetho Wokuhlangana Ngosemthetwheni, ukuhlonishwa koMthetho Wemishado Yesiko, noma umkhosi wenkolo.
* Uma kunomlingani nezingane, babelana impahla. Umlingani wakho uthola isabelo esilingana nengane noma ama-R250 000, noma yikuphi okukhulu. Izingane bese zabelana lonke ifa ngokulingana.
* Uma engekho umlingani wakho, nanoma iyiphi ingane ephilayo noma izingane ezithola impahla njengefa.
* Uma ungenaye umlingani noma izingane, abazali bakho babelana impahla yakho ngokulinganayo. Uma umzali (abazali) wakho eshone ngaphambi kwakho, izingane zakini zithola ifa lelo umzali oshonile abezolithola njengefa.
* Ngaphandle kwezihlobo eziseduze, impahla yakho ihlukaniswa phakathi kwezihlobo eziseduze kakhulu ezisele.
* Abalinganoi abangashadile abahlala ndawonye, ​​noma ngabe basebudlelwaneni besikhathi eside, abakutholi ukuvikelwa okufanayo. Uma ushona ungenayo iwili, umlingani wakho akakwazi ukuthola impahla yakho ngaphansi komthetho we-inthestethi.

**5. Ingabe umfowethu noma ithrasti yomngani ingaba umabi wefa lami?**

Ngaphambi kokuthatha isinqumo sokuthi ngubani ozomkhetha njengomabi wamafa wakho qiniseka ukuthi banamakhono adingekayo nesikhathi sokubhekana nalo msebenzi. Ababi bamafa kudingeka ukuqoqa izimpahla zakho bese bezisabalalisa ngokwentando yakho kuwili noma ngemithetho yokulandelana yethestethi okukhulunywe ngenhla.

Umthetho waseNingizimu Afrika ubeka imikhawulo embalwa kakhulu yokuthi ngubani ongaba umabi wamafa, kepha empeleni umuntu oqokiwe ufanele abe nokuqonda umthetho, abe nolwazi ngohlelo lwentela kanye namandla okusebenza nabahlomulayo, ababolekisi kanye nezikhwama zempesheni, njll.

Ngakho-ke, ungakhetha umngani othembekile noma umfowenu ukuba abe umabi wefa lakho. Kodwa-ke, iNkosi Yenkantolo Ephakeme ingafuna ukuthi umabi wamafa ophakanyisiwe ongenazo iziqu ezidingekayo ufanele asizwe yi-ejenti enolwazi efana nommeli, umcwaningimabhuku ezimali, i-FPSA®, noma ithrasti yenkampani ngesikhathi senqubo yokuphatha. Uma lokhu kwenzeka, umabi wamafa omqoke kuwili yakho kungadingeka aqashe enjangalenao ukuba iphathe impahla.

Umabi wamafa oqokiwe usabhekene nokuphethwa kwempahla kodwa ukuphathwa kwansuku zonke kuzobonwa yi-ejenti umabi wamafa ayiqokile.

Uma uphakamisa umuntu ongenazo iziqu ezikhethekile kodwa engumuntu othembekile oqotho, wena ngokwakho ungaqoka uchwepheshe ukuthi abe ngumhlanganyeli owaba amafa ozosiza ekuphathweni kwempahla. Ngale ndlela unokuthula engqondweni ukuthi omunye wababi bamafa ngumuntu omaziyo futhi omethembayo, kanti omunye uchwepheshe onolwazi olufanele lokuphatha amafa.

**6. Yimiphi imisebenzi yomabi wamafa?**

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| **IMISEBENZI EBALULEKILE YOMABI WAMAFA** |
| * Thola ikhophi eqinisekisiwe yesitifiketi sokushona, iwili okuyiyona yona kanye nanoma yimiphi imibhalo yomshwalense – umngcwabo, umshuwalense, njll. |
| * Yakha uhlu lwempahla yonke kamufi. |
| * Uma impahla ingohlomulayo kunoma yimuphi umshuwalense wokuphila, qiniseka ukuthi inkampani yomshuwalense iyaziswa futhi umshwalense ukhokhelwa impahla. |
| * Yazisa ababolekisi bakho ngesikhangiso esikuGazethi Kahulumeni nephephandaba ukuthi ushonile futhi ukhokhile izikweletu ezisasele nezinye izimangalo ezisemthethweni ezibhekane nempahla. Faka isicelo sokubuyiselwa intela bese ukhokha intela yengeniso neyempahla. |
| * Bhala i-akhawunti yempahla, ebizwa ngokuthi yi-akhawunti yokuqedwa nokwabiwa kwemali (i-L & D), futhi uchaze yonke impahla esefeni nokuthi ngubani ozothola ini efeni ngokwemiyalo equkethwe iwili. |
| * Hambisa le akhawunti ye-L & D kuMphathi Wenkantolo Ephakeme futhi, uma isihlolwe nguMphathi futhi yakhangiswa kwiGazethi kaHulumeni nakwiphephandaba, sabalalisa izimpahla kuzindlalifa nakubadli befa. |
| * Uma kunesidingo, shintsha izimpahla zefa, njengempahla, umsebenzi wobuciko noma umshuwalense wokuphila isibonelo, kube yimali engukheshi. |
| * Wamukela izinkokhelo ezifanele izkhokhelwe impahla njengenzalo, imihlomulo, ukutshalwa kwezimali nenye ingeniso (isib. umholo ongakhokhiwe, ukukhokhelwa kwekhefu neminye imihlomulo yemali engukheshi). Umabi wefa ufanele avule i-akhawunti yasebhange egameni lempahla ngokushesha nje lapho imali engaphezulu kwama-R1 000 itholwa futhi ufanele akhokhe zonke izimali ezitholwe kule akhawunti. |
| * Izikhwama zomhlalaphansi ikakhulukazi azifakwanga empahleni kanti iSaluko sama-37C soMthetho Wezikhwama Zempesheni silawula ukuthi ababi bamafa bayikhipha kanjani leyo mihlomulo. Lesi sahluko somthetho senzelwe ukuvikela abondliwayo ngisho nangaphezu kwezifiso zomuntu oshonile. Angeke usho igama lohlomulayo kwiwili yakho yemihlomulo yakho yomhlalaphansi. Kuphela uma kungekho owondliwayo noma ohlomulayo ongalandelwa kungakapheli izinyanga eziyishumi nambili zokushona lapho le mihlomulo izokhokhelwa impahla bese isatshalaliswa ngumabi wamafa eyisabalisele i(zi-)ndlalifa zensalalela. |

**7. Ingabe ngikulungele ukubhala iwili, ngubani ongangisiza?**

Kubalulekile ukuthi usebenzise nanoma ubani onolwazi oludingekayo nobuchwepheshe lokubhala iwili yakho. Ungasebenzisa ummeli noma uxhumane nebhange lakho noma ithrasti yenkampani ukuthola usizo. Umuntu obhala iwili yakho akudingeki aze aqokwe njengomabi wefa. Lapho ubhala iwili yakho ungaqoka umuntu oyedwa noma abaningi ukuba benze izinto njengababi befa futhi babeke imali okufanele ikhokhwe ngezinsizakalo zabo. Uma imali ingaphansi kwemali ebekiwe engubukhulu obungama-3.5% enani lempahla, uzodinga isivumelwano sabo.

Uma iwili seyiphothuliwe, ifanele isayinwe ngokuphelele kuwo wonke amakhasi ngaphambi kofakazi ababili ukuze isebenze. Ofakazi bamele okungenani babe neminyaka eyi-14 noma ngaphezulu futhi bakwazi ukinikeza ubufakazi enkantolo yomthetho. Bobabili ofakazi bafanele nabo basayine iwili kukhona ithestetha kanye nabanye.

**Qaphela:** Uma, ewilini yakho, ukhetha umuntu ohlomulayo ukuba asayine njengofakazi, noma uma ebandakanyeka ekubhalweni kwewili yakho, angengavunyelwa ukuba ahlomule kwiwili yakho.

**Khumbula:** Iwili “ikhuluma” ngomuntu oshonile. Uchwepheshe ulungele kangcono ukuqonda inhloso yakho futhi akubeke ngamagama acacile nahlaba emhlolweni.

**8. Imiphi imibhalo engiyidingayo lapho ngibhala iwili?**

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| **IMIBHALO EDINGEKAYO UKUBHALA IWILI** |
| * Igama nemininingwane kamazisi yomabi wamafa wempahla yakho. |
| * Igama nenombolo kamazisi womlingani wakho kanye nekhophi yesitifiketi somshado esichaza uhlobo lwesivumelwano somshado. Uma uhlukanisile, ufanele unikeze ikhophi yesinqumo sesehlukaniso kanye nesivumelwano sesixazululo. |
| * Amagama aphelele nezinombolo zikamazisi zazo zonke izingane zakho, kubandakanya nezingane zokutholwa kanye nezabantwana bokutholwa uma ufuna zihlomule kwiwili yakho. |
| * Amagama nezinombolo zikamazisi zanoma yibaphi abazukulu ongathanda ukubafaka. |
| * Uma unezingane ezincane ngokomthetho, igama nemininingwane yokuxhumana yomnakekeli wazo. |
| * Uma kusebenza, imininingwane yezikhungo ezifana nekhaya lokunakekelwa kwabagulayo (i-hospice), ikhaya lezintandane noma isikhungo senkolo ofisa ukunikela kuso impahla yakho. |
| * Imininingwane yanoma yiliphi elinye iqembu noma isikhungo ofisa ukuba sihlomule. |
| * Amakhophi amatayitela omhlaba maqondana nempahla engagudluki eNingizimu Afrika kanye nemininingwane yamabhondi ngaleyo ndawo. |
| * Amakhophi wemibhalo yempesheni noma yesikhwama sokuzihlinzekela umhlalaphansi kanye nemishuwalense, efane neye-endowment, nomshwalense wokuphila, imishwalense yesikhathi sesikweletu, njll. |
| * Imali yedijithali, njenge-Bitcoin, ithathwa njengempahla yenani elingaphatheki yi-SARS. Kusebenza imithetho ejwayelekile yentela, futhi ingafakwa kwiwili yakho ukuze kuzize izindlalifa zakho. Ukuhluka kwabo kuletha izinselelo kubabi bamafa abazodinga iphasiwedi ehlukile noma ukhiye wokufinyeleleka kwisikhwama sakho sedijithali ngemuva kokushona kwakho. Njengoba amawili kungamarekhodi asesidlangalaleni kuyalulekwa ukuthi ungalufaki lolu lwazi kwiwili yakho. Kungcono ukuthola indlela ephephe kakhudlwana yokuba umabi wamafa wakho afinyeleleke kusikhwama sakho semali yedijithali. |
| * Kubalulekile ukufaka uhlu oluphelele lwezikweletu zakho futhi. |

**9. Imibuzo ejwayele ukubuzwa**

**Ngingayisebenzisa yini ithempulethi eku-inthanethi ukwenza iwili yami noma ukuyibhala ephepheni?**

Akuwona umqondo omuhle ukwenza iwili yakho. Iwili ifanele ifeze izimfuneko ezithile zomthetho ukuze ibe semthethweni. Iwili ifanele icace, ihlabe emhlolweni futhi imele izinhloso zangempela zethestetha (wena). Amawili abhalwe yilabo abanolwazi oluncane noma abangenalo avame ukuholela ezinkingeni.

**Yisiphi isibonelo sesicelo esikhethekile engingasibeka kwiwili yami?**

Isibonelo esisodwa sesicelo esikhethekile ongasifaka kwiwili yakho yefa kungaba ukuthi izingane zakho zinikezwe amandla okulawula impahla yazo ezigabeni ezahlukene zempilo yazo; ingxenye yokukodwa kokuthathu yefa lazo itholakala eminyakeni engama-21 kuthi esele ibe itholakale eminyakeni engama-25, noma ngisho kamuva uma kunesizathu esizwakalayo. Uma ufuna ukucubungula isicelo esikhethekile njengesibonelo esingenhla, okukhethile okungcono kungaba ukwakha ithrasti. Kunezinhlobo ezintathu zamathrasti:

* ithrasti yethestementi, oyakha wena kwiwili yakho
* ithrasti ye-inter vivos, okuyi-“thrasti yomndeni” ejwayelekile
* isikhwama esenziwe ngomyalelo wenkantolo ukuba sithole izinkokhelo ezithile ezifana, nokukhokha kweSikhwama Sezingozi Zomgwaqo.

**Iyini inhloso yesikhwama?**

Isikhwama singaba nempahla, sithole iminikelo futhi sithole ifa lemali evela empahleni yakho lapho ushona. Okwenza ithrasti iphephe kakhulu ukuthi izinqumo zithathwa amathrastiyi owaqokile lapho uyakha. Abahlomulayo bangafuna umhlomulo wabo kuphela eminyakeni yobudala noma ngesikhathi esibekwe ewilini noma kwi-trust deed. Kuye ngohlobo lwethrasti oyimisile, izimpahla ngezethrasti futhi zingaphepha kubabolekisi abafuna ukukhokhwa izikweletu zakho.

Uma ufuna ukudlulisa imali noma impahla isuka empahleni yakho iye kwithrasti, lokhu kufanele kwenziwe ngummeli, ibhange, ithrasti yenkampani, noma uchepheshe ngokomthetho (i-FPSA®) enolwazi olukhethekile ukukusiza ngempumelelo ukudlulisa noma ukwakha ithrasti enjengalena.

Uma ufuna ukushiya indlu kwithrasti uyishiyela umlingani wakho noma ingane, kuzodingeka bakhokhe izindleko zokudlulisa ukuze indlu ibhaliswe egameni labo. Ungabashiyela nemali yokukhokhela lezi zindleko zokudlulisa. Ukudlulisela impahla kwindlalifa kungathatha izinyanga ezimbalwa futhi amareythi kamasipala nezintela kusadingeka ukuthi kukhokhwe. Izindlalifa azikhokhiswa imali yokudlulisa, kodwa izindleko zokuphatha ezinjengokudlulisa kanye nezimali zehhovisi lamatayitela zizokhokhiswa. Qaphela ukuthi kunezindleko zokuba nethrasti. Ithrasti isebenza kahle kubantu abanempahla enkulu nebiza kakhulu ukuyiphatha futhi ingaba yindlela esebenzayo yokunciphisa intela. Emindenini efuna ukudlulisa umhlaba womndeni ukwakha ithrasti engumnikazi walowo mhlaba kuyindlela yokuwugcina emndenini futhi nokuvimbela izingngxenye zabo ekuthengisweni yizindlalifa ezingazodwana.

**Ngifanele ngiyigcine kuphi iwili yami?**

Amabhange, abagcini ma-akhawunti, izinkampani zamathrasti, abameli kanye nabeluleki bezezimali ababhalisiwe bagcina amawili egameni lamakhasimende abo mahhala noma ngemali encane.

Yenza ikhophi yewili yakho bese uyibhala ngokucacile ngegama elithi "iKhophi" bese wazisa umuntu omethembayo ukuthi angayithola kuphi uma kwenzeka ushona. Yazisa umabi wamafa omqokile kuwili yakho lapho kuzogcinwa khona iwili okuyiyona yona, kanye nekhophi.

**Ngifanele ngiyibuyekeze kangaki iwili yami?**

Amawili adinga ukubuyekezwa ngezikhathi ezithile, ikakhulukazi uma izehlakalo ezibalulekile zenzekile empilweni yeyhestetha (wena). Izigameko ezibalulekile zoshintsho impilweni zingabandakanya ukuzalwa kwengane, umshado, isehlukaniso, ukushona kohlomulayo noma owaba amafa, ukuthola indawo nezinye izimpahla ozitholakele ngemuva kokusayinwa kwewili yakho ekhona. Kubalulekile ukuthi ubuyekeza iwili yakho zingakapheli izinyanga ezintathu wehlukanisile, ngoba ukungakwenzi lokhu kungadala imiphumela engadingekile.

**Kuyiqiniso yini ukuthi kunezintela ezithile okudingeka zikhokhelwe ngemu kokuba ngishonile?**

Kunezintela ezimbili ezikhokhwa ngempahla: intela yezindlu kanye nentela yenzuzo (i-CGT).

**Intela yempahla** iwuhlobo lwentela okufanele lukhokhwe ngemuva kokushona kwakho uma impahla yakho esele (ngemuva kokuthi zonke izikweletu, izindleko, intela nefa eliya kumlingani ophilayo noma iminikelo kudonsiwe) ibiza ngaphezu kwama-R3,5 ezigidi.

Ukukube kuqonde ngqo, ifa lakho (elingafaka impahla, umshuwalense nemali) lifanele likhokhe intela yempahla engama-20% oPhikweni Lokukolekwa Kwentela (i-SARS) uma libiza inani eliphelele eliphakathi kwama-R3,5 nama-R30 ezigidi. Izinga lama-25% liyakhokhwa nganoma iyiphi imali esele engaphezu kwama-R30 ezigidi. Uma impahla yakho esele ingaphansi kwenani elingama-R3,5 ezigidi, ayikho intela yempahla ekhokhwayo.

**INtela yenzuzo (i-CGT)** ikhokhwa kunanoma yisiphi isamba esidlula inzuzo engama-R2 ezigidi lapho kuthengiswa khona indawo yokuhlala eyisisekelo (indlu lapho wena nomndeni wakho nanihlala khona njalo). Ngokunjalo, lapho ukulahleka okukhulu yimali kudlula ama-R2 ezigidi, ingxenye kuphela yokulahlekelwa eyedlula ama-R2 ezigidi ezovunyelwa njengokulahleka kwemali okukhulu.

I-CGT ikhokhwa kuzo zonke izinzuzo ezinkulu ngaphezu kwama-R300 000 ngonyaka wentela oshone ngawo. Kucatshangwa ukuthi udlulisela yonke impahla yakho efeni lakho lomuntu oshonile ngosuku lokudlula kwakho futhi inzuzo ngumehluko phakathi kokukhokhele ngaleyo mpahla ngesikhathi uyithenga nenani laleyo mpahla ngosuku lokushona kwakho. Ukukhishwa kwama-R300 000 kudonswa kwisamba sazo zonke lezi nzuzo. Bese ama-40% asele afakwa engenisweni yakho yalowo nyaka wentela odlule ngawo futhi azokhokhiswa intela kanye nenye ingeniso yakho ngamareythi entela ejwayelekile.

Ngonyaka we-2020, unyaka le ncwajana eyashicilelwa ngawo, izinga elisebenzayo le-CGT laliphakathi kwama-7.2% nama-18% enzuzo edlula inani elingama-R300 000.

* Nanoma yiziphi izimpahla ezisetshenziselwa wena uqobo njengezimoto nezimpahla zakho azifakwanga kwi-CGT.
* Zonke izimpahla eziya kumlingani ophilayo nazo azifakwanga kwi-CGT.

Bheka iwebhusayithi yakwa-SARS ukuthola ulwazi olusha lonyaka nonyaka maqondana nabakaki bentela njengoba kushiwo ngenhla (www.sars.co.za).

**Okuxhunywana nabo ababalulekile:**

**ISiphathimandla Sokuziphatha Komkhakha Wezezimali (Financial Sector Conduct Authority)**

Ukuhlola ukuthi ingabe i-FSP noma umeluleki wezezimali ugunyaziwe yini ukukuthengisela imikhiqizo nezinsizakalo zezezimali, xhumana ne-FSCA.

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| Inombolo Yesikhungo Sezincingo | 0800 20 37 22 (FSCA) |
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| Ikheli leposi | P.O. Box 35655, Menlo Park, Pretoria, 0102 |
| I-website | [www.fsca.co.za](http://www.fsca.co.za) |

Ukuthola imininingwane ethe xaxa ngolwazi lwezemfundo ngezezimali nemithombo xhumana noMnyango Wezemfundo Wabathengi we-FSCA.

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| I-website | [www.FSCAmymoney.co.za](http://www.FSCAmymoney.co.za) |

**IsiKhungo SaseNingizimu ne-Afrika Sezezimali (i-FISA)**

Ukuze uthole usizo ngamawili, amafa, amathrasti, ukuhlela impahla nezimali zabahlomulayo xhumana ne-FISA

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| Ikheli leposi | P.O. Box 67027, Bryanston, 2021 |
| I-website | [www.fisa.net.za](http://www.fisa.net.za) |

**IsiKhungo Sokuhlela Kwezezimali SaseNingizimu Afrika (i-FPI)**

Ukuze uthole usizo ngempahla noma ngezinye izinsizakalo zokuhlela ezezimali xhumana ne-FPI.

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**IHhovisi LaseNingizimu Afrika Lokubhaliswa Kwamawili Namathesamente (i-SARWT):**

Uma ufuna ukwenza isiqiniseko sokuthi abantu obathandayo bazokwazi ukuthola incwadi yakho yefa ngemuva kokushona kwakho, ungayibhalisa kwi-SARWT.

|  |  |
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| I-imeyili | admin@sarwt.org |
| Ikheli lendawo | 1 Bellingham Crescent, Alberton Gauteng |
| I-website | [www.sarwt.org](http://www.sarwt.org) |

**Umkhandlu Wezomthetho**

Uma unombuzo noma udinga ukufaka isikhalazo ngomsebenzi wezomthetho, xhumana noMkhandlu Wezomthetho:

|  |  |
| --- | --- |
| I-website | [www.lpc.org.za](http://www.lpc.org.za) |

eGauteng, eLimpopo, eMpumalanga, eNyakatho-Ntsholanga

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UKUZIKHULULA

*Imininingwane equkethwe yile ncwajana inikezwe yiSiphathimandla Sokuziphathwa Komkhakha Wezezimali (i-FSCA) ngezinhloso zolwazi kuphela. Lolu lwazi alusona iseluleko sezomthetho, sobungcweti noma sezezimali. Ngenkathi konke ukunakekelwa kwenziwe ukuze kuqinisekiswe ukuthi okuqukethwe kuyasiza futhi kushaya emhlolweni, i-FSCA ayinikezi ziqinisekiso, ukuzibophezela noma izivumelwano maqondana nalokhu futhi ayemukeli nanoma ikuphi ukuzibophezela kwezomthetho noma isibopho sokuqukethwe noma ukushaya emhlwolweni kwemininingwane enikeziwe, noma, nganoma yikuphi ukulahlekelwa noma ukulimala okubangelwe okuvela ngqo noma ngokungaqondile maqondana nokwethembela ekusetshenzisweni kwalolu lwazi. Ngaphandle kwalapho kushiwo ngenye indlela, ilungelo lokushicilelwe kwalo lonke ulwazi lingelakwa-FSCA. Ayikho ingxenye yale ncwajana yolwazi engakhiqizwa kabusha noma idluliswe noma isetshenziswe kabusha noma yenziwe itholakale nganoma iyiphi indlela noma kunoma isiphi isizinda, ngaphandle uma kutholakale imvume ebhalwe phansi phambilini evela eHhovisi Lomeluleki Jikelele Wesiphathimandla Sokuphathwa Komkhakha Wezezimali.*