

Vuk'uzenzele

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Tshedimosetso House:
1035 cnr Frances Baard and Festival streets Hatfield, Pretoria, 0083

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I-Masakhe Stokvel yakha tindlu

KUNEKUTSI BALINDZE iminyaka babeka imali ledzingekako yekwakha likhaya noma batama kuboleka imali leshisako emabhange, licembu labomake laseNshonalanga Kapa latitfutukisa ngekusebentisana.



Silusapho Nyanda

Bomake batinsika tekwakha sive. Lesi sicubulo semalunga la-28 eMasakhe Ladies Stokvel, labahlanganisa tinsita tabo kute bakhelane emakhaya.

Sihlalo walestokvel, Ntombekhaya Nyama-Plati (loneminyaka lenge-43), watsi lestokvel sabomake bodvwa, lesihlanganela eGugulethu eKapa, sasungulelwa kutfutukisa bomake nekuvula ematfuba abo newemindeni yabo kutemnotfo.

“Bomake bangahola tingucuko emimangweni kodvwa kute bakhone kwenta loku, kufuneka babute kutsi bangatigucula njani tintfo lapho bahlala khona,” kwasho Nyama-Plati.

Watsi kubuta imibuto lenje kwenta kutsi sisungule

iMasakhe Ladies Stokvel. Ngibone indlela kuwucitse ngayo ummango kwe-swelakala kwemisebenti nekutsi imindeni beyivaleleke kanjani etindlini letincane ngatibuta kutsi yini lengentiwa,” uNyama-Plati wajtjela i-Vuk'uzenzele.

Nyama-Plati watsi lilunga ngalinye lesistokvel sabo belikakhokha R2 500 ngenyanga. Lemali beyisebenta kutsenga tinsita tekwakha nekukhokela tindleko tekwa-khela linye lilunga indlu njalo ngenyanga.

Kusukela bacala lestovel ngenyanga yaMabasa, emalunga lamatsatfu atifolile tindlu tawo letakhiwe taphela kantsi lenye indlu isakhiwa.

Ngekusho kwaNyama-Plati, umuntfu wekucala kuzenza kulestokvel ngumake lobekanendlu lengakakhiwa yaphela ngenca yekutsi loyo bekondla lomndeni washo-

na ngembi kwekucedza kwakha lendlu. Letinye tindlu letimbili lesetakhiwa bekumakamelo ekucashisa.

“**Uma bomake basebenta ngekubumbana, bangaba nemphumelelo lenkhulu.**”

Emalunga lamabili alestokvel ahlele kutsi tindlu tawo takhiwe etindzaweni tasemakhaya eMphumalanga Kapa.

“Asakhi kuphela tindlu temindeni lengemakhaya kodvwa siphindze sakhe

emakamelo ekucashise kute bantfu batentele imali,” wangeta ngaloko Nyama-Plati.

Lomunye lozuzile lo-phindze abengumabhallane weMasakhe Ladies Stokvel, Nobantu Malgas, watsi lestokvel siletse litsembe emangweni. Malgas, lowakhe emakamelo ekucashisa lamabili emva kwendlu, watsi ubeke lenye imali layifumene kute atsenge imishini yekufuya tinkukhu.

Nyama-Plati watsi bamenywe licembu lase-East London kute balicebise kutsi bangasicala kanjani stokvel lesifana nalesi.

Watsi lestokvel, lesinelilunga lelincane kunawo onkhe lelineminyaka le-26, inhloso yaso kubukana nabomake ngoba uma utfutukisa bomake, bavamise kwenta njalo kulamanye emalunga

emmango. “Eveni letfu lelibuswa ngentsandvo yelinyenti, kunematfuba abomake kodvwa bomake abawati emandla labanawo. Uma bomake basebenta ngekubumbana, bangaba nemphumelelo lenkhulu, kwasho Nyama-Plati.

Wangeta ngekutsi lamanye emalunga estokvel nyalo saceceshelwa kuba bakhi. Labomake kulindzeleke kutsi baceceshelwe kubhaka titini.

Lesikhatsi baceceshwa yinkapani lekhicita semende, i-PPC, lelicembu lafundziswa ngetinhlobo letehlukene tasemende. “Besingati kutsi semende wekwakha uhlukele kuloyo wekuplasitela,” kwasho Nyama-Plati.

Lestokvel sesatiwa kakhulu ngendlela yekutsi nyalo sekuneluhlu lwebantfu labalindzile labafuna kuba yincenye yaso. **U**

Lusito kubosomabhizinisi lababomake



Hulumende unika tindlela letinyenti telusito kubomake labafuna kucala emabhizinisi abo, kusukela ekubanikeni teluleko kute kuyofika ekubanikeni imali.

I-SEDA

Ngalokuvamile, imicondvo lemhle yabomake yetemabhizinisi ayisukumi phansi ngenca yekutsi abanalo lwatiso loludzingekako lekufezekisa emaphupho abo.

I-Ejensi Yekutfufukisa Emabhizinisi Lamancane (i-Seda), lexisikhungo seLitiko Letekuhwebelana Netetimboni (i-dti), ikubonile loku yabese ishicilela bhukwana wetemabhizinisi lamancane abomake lokhuluma ngetindlela tekusekela leticondziswe kubomake, kutetimali kanye nakuleto letingakaphatselani netetimali. Lobhukwana ufaka tihloko letisukela ekutseni ungayibhalisa njani ibhizinisi

yakho kanye netinseyeya letibukene nabosomabhizinisi lababomake, kute kuyofika elwatisweni lolumayelana nemikhakha lehlukene yetimboni nekutsi imali itfolakala njani. Kubona lobhukwana, vakashela

www.seda.org.za/Publications.

Kubhalisa ibhizinisi yakho kuyintfo yekucala lemcoka kuwo wonkhe somabhizinisi, kute akhone kulandzela nekuhambisana nemitsetfo lelawula kusebenta kwemabhizinisi kulelive. Emabhizinisi kufanele abhaliswe kuKhomishana Yemisebenti Yebuciko Netinkhapani (i-CIPC).

www.cipc.co.za.

Ithekhinonoji

- *I-Technology for Women in Business* yenta kutsi kusheshise kunika bomake emanda kutemnotfo kanye nekutfufukisa kucalwa kwemabhizinisi abomake, kantsi Luhlelo Lwekusekela Nelekucala Timboni Letinsha lusita ngetimali tekutfufukisa kucala imikhicito lemisha netinhlelo letisha.

www.thedti.gov.za.

- *I-Technology Venture Capital Fund* iniketa emasheya noma lusito lwetimali lesisikweletu kubosomabhizinisi labasafufusa kutetekholoji, kute bagucule misebenti yetekholoji yaseNingizimu Afrika ibe misebenti lengatsengiswa. www.idc.co.za.

- Luhlelo Lwethekholoji Lwe-Seda liphakela tinsita letiningi letigugutela kuba ngusomabhizinisi kulemboni, ikakhulukati kwenta emabhizinisi lamancane atfole ithekholoji lefanele kute amelane nekucudzelana futsi akhone kukhulisa ibhizinisi.

www.seda.org.za.

Imitfombo yelusito

Kunemanye amatiko kanye nemabhizinisi ahulumende lamaningi anika lusito kubosomabhizinisi lababomake kumikhakha yetimboni lehlukahlukene.

I-SEFA

I-Ejensi Yetimali Tabosomabhizinisi Labancane (i-SEFA) inikana tinsita kanye netimali kubosomabhizinisi labafanelekile labasesebancane, labasemkhatsini kanye nalabo labancane kakhulu (ema-SMME) nakumakoporasini.

www.sefa.org.za.

I-Finfind

I-Finfind ichumanisa ema-SME ladzinga imali kanye nalabo lababolekisa ngemali labafanelekile, iniketa lwatiso kutifundvo kutetimali, iphendvula imibuto lehlala ibutwa futsi ibukana netinseyeya letivamile.

www.finfindeasy.co.za.

I-IDC

Isivande Women's Fund seKoporasini Yekutfufukisa Timboni (i-IDC) sikunika imali lengabiti kakhulu, lesebentisekako nalesita kakhulu. Sisita ngemali yekusungula ibhizinisi, kuyikhulisa, kuyivuselela, kuyindondobalisa ngebhizinisikhosela (*i-franchise*) kanye nekwenza sivumelwano sesikhatsi lesifishane sekubolekwa imali yekucala ibhizinisi.

www.idf.co.za.

I-NEF

Sikhwama Sekutfufukisa Savelonkhe (i-NEF) Lesinesikhwama Sekutfufukisa Bomake siyasheshisa kunika emabhizinisi abomake imali, kantsi ligatja lelingekhatsi kulesikhwama lelibitwa ngekutsi *Imbewu Fund*, lisekela bosomabhizinisi labamnyama labanesifiso sekucala emabhizinisi lamasha futsi lisekela emabhizinisi lasavele akhona

ebantfu labamnyama ngemali yekuwakhulisa.

www.necorp.co.za.

Sikimu Sabosotimboni Labamnyama

Sikimu Sabosotimboni Labamnyama se-dti sihlolise kuphumelelisa masinyane kuba yincenye yabosotimboni bebantfu labamnyama kumnotfo waseNingizimu Afrika, kantsi lomklamo wayo wekutfufukisa emakhono *i-B'avumile* wesekele kutfufuka kwabomake ngekubanika emakhono lahlolise kutsi babone lithalenta lelikulemikhakha yetebuciko bemasiko kanye nalelikulemboni yetindvwangu.

www.thedti.gov.za.

I-NYDA

I-Ejensi Yavelonkhe Yekutfufukisa Lusha (i-NYDA) iniketa bosomabhizinisi labancane litfuba lekufinyelela etinhlelweni tekwesekelwa ngekwetimali nekwesekelwa kutinhlelo letingakaphatselani netimali.

www.nyda.gov.za.

Tekulima

Kumkhakha wetekulima, i-dti inika bosomabhizinisi labancane imali ngalesikimu sayo lesibitwa ngekutsi Sikimu Sekusekela Kuhlolenjiswa Kwemikhicito Yalokulinyiwe, lesentelwe kutfufukiswe kusisa kumiklamo lemisha nalesevele ikhona Yekuhlolenjiswa Kwemikhicito Yalokulinyiwe.

www.thedti.gov.za.

Bomake bangaphindze batfole lusito kuluhlelo leLitiko Letekulima, Tingucuko Kutemhlaba Nekutfufukiswa Kwetindzawo Tasemaphandleni lolubitwa ngekuba Ilima/Letsema kanye nakuLuhlelo Lolubanti Lokwesekelwa Kutekulima. www.daff.gov.za.



Kukhichita

Iyunithi yebhizinisi ye-IDC yetimphahla neyetindvwangu isekela ngetimali labo labenta tintfo tekuhlobisa endlini, nebakhiciti betintfo letentiwe ngetikhumba noma tindvwangu tendzabuko naleto letentiwe bantfu, kantsi iyunithi yayo yemikhicito yetemakhemikhali kanye neyemitsi isekela ngetimali kutfufukisa timboni kanye nekutfufukisa imiklamo yato kubhizinisi lakhicita emakhemikhali, emplastiki kanye nemikhicito yemitsi letidzakwamiya lesephotfuliwe. I-IDC futsi isekela lemnye imikhakha lehlukahlukene, kusukela kutekulima netekuvakasha kuye kutemishini nakutinsita temishini. www.idc.co.za.



Temfundvo nema-NPO

I-Ejensi Yavelonkhe Yentfutuko (i-NDA) ingasita labo labafuna kucala nekubhalisa tinkulisa. www.nda.org.za.

Ilifa Labantwana luhlelo LwaseNingizimu Afrika lwetinkulisa lolucalwe ngemnyaka we-2009. Luhlelo lwalo lwa-Bhalisa Inkulisa lusita ekwenteni kutsi kube lula kubhalisa tikhungo letisebenta njengetinkulisa tesikhashana.

www.ilifalabantwana.co.za.

I-NDA futsi isita tinhlango kutsi tibe tikhungo letibhaliswe ngalokusemsetfweni; kugcogca lwatiso loludzingekako kute tibhalisele kuba yi-NPO noma ikhoporasini; tigcwalise titfumele emafomu; nekuhlolisisa kahle tidzingo kute ticinisekise kutsi uma setibhalisile tihlala tihambisana nemsetfo webukhalisa letibhalisela ngaphansi kwawo.

www.nda.org.za.



Uma udzinga lwatiso lolubanti mayelana nekucala ibhizinisi, shayela letinombolo letilandzelako:

Seda- 012 441 1000 | CIPC- 086 100 2472 | Sefa- 012 748 9600 | IDC- 011 269 3000

NEFCORP- 011 305 8000 | NYDA- 012 322 1375 | DAFF- 012 319 6000

NDA- 011 018 5500 | Ilifa Labantwana- 021 670 9848