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I-Masakhe Stokvel yakhe amakhaya

ENDAWENI YOKULINDA iminyaka ukuze umntu agcine imali efunekayo ukwakha ikhaya okanye azame ukufumana imali yemboleko ebizayo, iqela labantu ababhinqileyo eNtshona Koloni lithe laziphuhlisa ngokusebenzisana.

Silusapho Nyanda

Abantu ababhinqileyo ziintsika zesizwe. Akuqonda kakuhle oku la malungu angama-28 eMasakhe Ladies Stokvel. La manenekazi adibanisa konke anako ukuze akhelane amakhaya.

Usihlalo walo mgalelo, uNtombekhaya Nyama-Plati (ominyaka ingama-43 ubudala), uthi lo mgalelo wabantu basetyhini kuphela, udibanela eGugulethu eKapa, waqalwa ngeenjongo zokuphuhlisa abantu ababhinqileyo nokubadelela amathuba ezoqoqosho bona neentsapho zabo.

"Abantu ababhinqileyo bangakhokela utshintsho beze neenguqu ekuhlaleni. Kodwa ukuze bakwenze oko kufuneka bazibuze okokuba bangaziguqula njani na izinto kwiindawo abahlala kuzo," utshilo uNyama-Plati.

Uthe kusekubuzeni lo mbuzo apho kwathi kwavela iMasakhe Ladies Stokvel. "Ndabona umonakalo owenziwa yintswela-ngqesho kubantu bakuthi nendlela iintsapho ezixinene ngayo kumakhaya anezindlu ezincinci, ndazibuza okokuba yintoni enokwenziwa," uNyama-Plati utshilo ecacisela intatheli ye-*Vuk'uzenzele.*

UNyamaPlati uthe ilungu ngalinye lalo mgalelo wabo likhupha imali engama-2 500 eerandi ngenyanga. Ngenyanga le mali ithenga izinto zokwakha, ize ibhatale nengcibi le yakhela ilungu lethu.

Okoko sathi saqala lo mgalelo ngenyanga kaTshazimpunzi, amalungu amathathu akhelwe izindlu zawo zagqitywa, yona enye indlu isakhiwa.

NgokukaNyama-Plati, umntu wokuqala owathi wafumana uncedo kulo mgalelo ngumntu obhinqileyo ondlu yakhe ingazange igqitywe ukwakhiwa kuba umntu owayenguye kuphela ongumondli-lusapho wabhubha ingekagqitywa ukwakhiwa. Ezinye izindlu ezimbini ezathi zakhiwa zizindlu ezingamagumbi okuhlala akhiwa emva kwale ndlu ibikade ikhona.

"Okokuba abantu ababhinqileyo bangesebenza ngokubambisana, kuninzi abangakwenza."

Amalungu amabini alo mgalelo aceba ukuzakhela amakhaya emaphandleni eMpuma Koloni.

"Asakheli zindlu iintsapho ezingenamakhaya kuphela, sikwakha namagumbi okuqeshisa ukuze abantu babe nako ukuzenzela imali," wongeze ngelitshoyo uNyama-Plati.

Ofumene uncedo kulo mgalelo nokwangunobhala wawo, uNobantu Malgas, uthe lo mgalelo uze nethemba kuluntu. UMalgas, owakhe amagumbi amabini okuqeshisa, uthe enye imali ayafumeneyo ukwazile ukuyigcina ukuze athenge izixhobo noomatshini bokukhulisa amantshontsho enkukhu.

UNyama-Plati uthe bacelwe ngabanye abantu abaseMonti ukuba babacebise ngendlela yokuqala umgalelo ofana nalo wabo.

Uthe lo mgalelo, elona lungu lincinci lineminyaka engama-26, ujolise kubantu ababhinqileyo kuba xa uphuhlisa abantu ababhinqileyo, bona baye benjenjalo nakwabanye abantu.

"Kweli lizwe lethu libuswa ngentando yesininzi, akhona amathuba, abantu ababhinqileyo kodwa ababazi ubunganga babo. Okokuba abantu ababhinqileyo bangasebenza ngokubambisana, kuninzi abangakwenza," utshilo uNyama-Plati.

Uqhube wathi amanye amalungu alo mgalelo kungoku aqeqeshelwa ukuba zingcibi zokwakha. La manenekazi akwamiselwe ukufumana uqeqesho lokwenza izitena.

Ngethuba kuqhutywa uqeqesho olwalusenziwa yinkampani yokwenza isamente, i-PPC, la manenekazi afundiswa ngeentlobo ngeentlobo zesamente. "Sasingazi okokuba isamente yokwakha yahlukile kweyokutyabeka.

Lo mgalelo udume kangangokuba ngoku unoluhlu olude lwabantu abalindileyo abafuna ukuba yinxalenye yawo. V

Uncedo loosomashishini basetyhini

Urhulumente uneendlela ngeendlela zokunceda abantu ababhinqileyo abafuna ukuziqalela amashishini abo ukusukela kwingcebiso ukuya kuncedo ngezimali.

I-SEDA

Kumaxa amaninzi, amashishini abantu ababhinqileyo abanqwenela ukuwaqala awaqali nokuqala kuba abanalwazi lufunekayo lokufezekisa la maphupha.

I-Arhente yoPhuhliso lwamaShishini amaNcinci (i-Seda), eliqumrhu leSebe lezoRhwebo noShishino (i-dti), yakuqaphela oku yaza yenza incwadana yamashishini angawabantu ababhinqileyo echaza inkxaso abangayifumana yezezimali nengeyiyo yezezimali.

Le ncwadana iquka imiba equka indlela yokubhalisa ishishini lakho nemingeni abajongene nayo oosomashishini basetyhini, iinkcukacha ezicacileyo malunga namacandelo ngamacandelo orhwebo nendlela yokufumana uncedo lwezimali. Okokuba ufuna ukuyibona le ncwadana yiya kule webhusayithi: ***www.seda.org.za/Publications***.

Ukubhalisa ishishini lakho linyathelo lokuqala elibalulekileyo lakhe nawuphi na usomashishini ukuze akwazi ukusebenza ngendlela eza kuthobela imithetho elawula amashishini kweli lizwe. Amashishini kufuneka abhalise kwiKhomishini yokuBhalisa iiNkampani nemiSebenzi yobuGcisa (i-CIPC). ***www.cipc.co.za***.

Ulimo

Kwicandelo lezolimo, iSebe lezoRhwebo noShishino linika amashishini amancinci inkxaso ngezimali ngokusebenzisa iSkimu soNcedo lokuLungiswa nokuColwa kweeMveliso zoLimo, nkxaso leyo eyenzelwe ukunyusa izinga lotyalo-mali kwiiprojekthi ezintsha nezikhoyo zokulungiswa nokucolwa kweemveliso zoLimo. ***www.thedti.gov.za.***

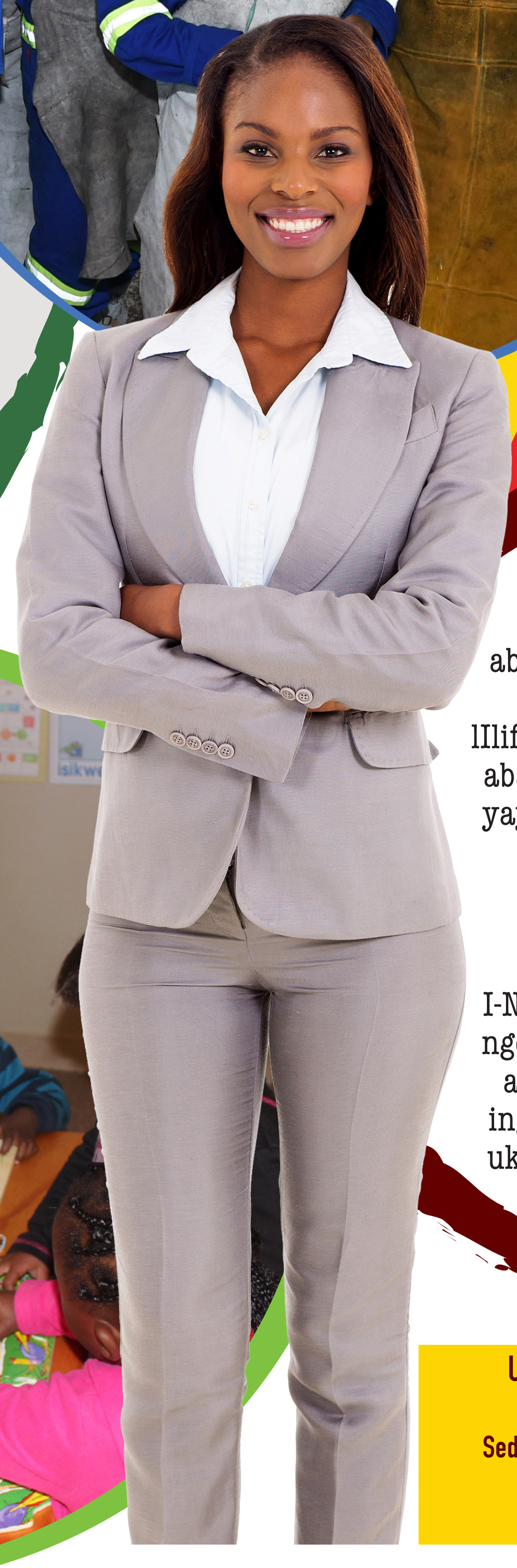
Abantu ababhinqileyo bangaphinda balufumane uncedo kwi-Ilima/Letsema yeSebe lezoLimo, uBuyekezo loMhlaba noPhuhliso lwamaPhandle nakwiiNkqubo zeNkxaso yezoLimo eBanzi. ***www.daff.gov.za.***

Ubuchwepheshe

- Inkqubo yobuChwepheshe baBantu Ababhinqileyo abakumaShishini ikhawulezisa amaphulo okuphuhlisa abantu ababhinqileyo kwezoqoqosho nophuhliso lwamashishini ababhinqileyo. Kanti yona iNkqubo yokuXhasa amaShishini okuYila inceda ngezimali uphuhliso lweemveliso neenkqubo ezintsha. ***www.thedti.gov.za.***
- I-*Technology Venture Capital Fund* ibonelela amashishini agxile kwezobuchwepheshe ngenkxaso-mali malunga nezabelo ezingenanzala emisiweyo okanye amatyala ukwenzela ukuba kuguqulwe imisebenzi yobugcisa etyebileyo yezobuchwepheshe yoMzantsi Afrika ibe zimveliso ezilungele abantu abangabathengi nabanokuzisebenzisa. ***www.idc.co.za***.
- Inkqubo yezobuChwepheshe yakwa-Seda ibonelela ngothotho lweenkonzo ezikhuthaza ukuba kuqaliswe amashishini ezobuchwepheshe, ikakhulu inceda amashishini amancinci ukuba akwazi ukufumana iintlobo zobuchwepheshe ezifanelekileyo ukuze akwazi ukumelana nokhuphiswano futhi akhule. ***www.seda.org.za.***

Imizi-mveliso

Icandelo lamalaphu nempahla leQumrhu loPhuhliso lwamaShishini (i-IDC) lixhasa amashishini asebenza ngokuhombisa izindlu, abavelisa iimpahla ezenziwe ngesikhumba nofele nabo bavelisa amalaphu endalo engenziwanga nawenziweyo. Kanti lona icandelo lamachiza namayeza leli Sebe libonelela amashishini enza iimveliso zamachiza, iiplastiki namayeza ngenkxaso-mali nangoncedo olunxulumene nokukhuliswa kweshishini. I-IDC ikwaxhasa namanye amacandelo oshishino angamanye, ukususela kulimo nokhenketho ukuya koomatshini nezixhobo. ***www.idc.co.za.***



Amaqurhu oncedo

Kukho amanye amasebe namashishini karhulumente amaninzi anikezela ngoncedo koosomashishini abangabantu basetyhini kumacandelo ahlukeneyo ezoshishino.

I-SEFA

I-Arhente yeZimali yamaShishini amaNcinane (i-SEFA) ibonelela ngoncedo lwezimali kumashishini amancinane,aphakathi namancinci (ii-SMME) kunye nookopolotyeni abafanelekileyo.

www.sefa.org.za.

I-Finfind

I-Finfind idibanisa iiSMME ezifuna uncedo lwezimali nababolekisi-mali abafanelekileyo, ifundise ngeendlela zokuphatha imali, iphendule nemibuzo esoloko ibuzwa kunye neminye imingeni eqhelekileyo.

www.finfindeasy.co.za.

I-IDC

I-Isivande Women's Fund eyinxalenye yeQumrhu loPhuhliso lwamaShishini (i-IDC), ibonelela ngemali efikelelekayo, esebenzisekayo nesabela kanye kwiimfuno zabantu. Inceda amashishini afuna imali yokuqalisa ishishini, eyokwandisa nokukhulisa ishishini, eyokuvuselela ishishini, eyokuthenga igama nemvume yelinye ishishini kunye neyokunceda ukubambisa okwethutyana.

www.idf.co.za.

I-NEF

INgxowa-mali yoPhuhliso lwaBantu aBabhinqilleyo yeNgxowa-mali yoPhuhliso yeSizwe (i-NEF) ikhawulezisa izicelo zenkxaso-mali zamashishini ababhinqileyo abamnyama ngeli thuba yona iMbewu Fund yayo ixhasa oosomashishini abamnyama abanqwenela ukuqala amashishini amatsha, kwaye ixhasa namashishini abantu abamnyama ngesambuku semali sokukhulisa ishishini.

www.nefcorp.co.za.

INkqubo yooSomashishini Abakhulu Abamnyama

INkqubo yooSomashishini Abakhulu Abamnyama ye-dti injongo yayo kukwenza akhawuleze amaphulo okuncedisa oosomashishini abamnyama ukuba bakwazi ukuthatha inxaxheba kuqoqosho loMzantsi Afrika. Kanti yona inkqubo yokuphuhlisa izakhono ebizwa i-B'avumile ixhasa uphuhliso lwabantu ababhinqileyo ngokuphuhlisa izakhono zabo ngeenjongo zokuvumbulula iziphiwo abanazo kwicandelo lezobugcisa, ubuchule, amalaphu kunye nempahla.

www.thedti.gov.za.

I-NYDA

I-Arhente yeSizwe yoPhuhliso loLutsha (i-NYDA) inika oosomashishini abasebatsha iingcebiso ngeendlela namacebo okufuna imali yokuxhasa ishishini.

www.nyda.gov.za.

Imfundo neMibutho Engenzi Ngeniso

I-Arhente yoPhuhliso yeSizwe (i-NDA) ingabancedisa abo bafuna ukuseka nokubhalisa isikolo-mpeleso okanye ikhritshi. ***www.nda.org.za.***

Ilifa Labantwana yinkqubo yoMzantsi Afrika yokuphuhlisa abantwana abaselula neyasekwa ngowama-2009. Inkqubo yayo engu-*Bhalisa Inkulisa* inceda ukuba kukhethwe kuze kubhaliswe amaziko e-ECD angengomaziko azizikolo-mpeleso ezigcweleyo. ***www.ilifalabantwana.co.za.***

I-NDA ikwancedisa imibutho namaqumrhu ukuba abhalise ngokusesikweni, iqokelela iinkcukacha ezifunekayo ukuze abhalise njenge-NPO okanye ukopolotyeni, ukugcwalisa ingenise iifomu zokubhalisa, ihlole iimfuno zawo kakuhle ukuqinisekisa okokuba yakuba ibhalisiwe iyayiwuthobela umthetho wokubhalisa ebhaliswe phantsi kwawo. ***www.nda.org.za.***

Ukuba ufuna iinkcukacha ezithe vetshe ngokuqala ishishini, tsalela umnxeba ezi nombolo :

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