

Vuk'uzenzele

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STATE OF THE NATION ADDRESS

GROW SOUTH AFRICA

SONA special edition

Inclusive growth for all South Africans



Agriculture is one of the industries with great potential for job creation.

President Cyril Ramaphosa

Food security is a priority for Nophelo Zanani who is an emerging farmer for Siyazama Community Food Garden in Khayelitsha.

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Image: by Jurie Senekal



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Ukucocisana nabantu abatjha kuhlala kungitjhya ngivuselelekile. Kuyathabisa ukuzwisia imizabalazo yabo nokunqoba kwabo kunye nenembombono yabo malungana nokuthi kungenziwani ukwenza ilizwe lekhethu libe ngcono.

Yinto engeze yaphikiswa ukuthi ukuba khona kwelutjha kuqakathike khulu emmoyeni nangesakheko sobunjalo besitjhaba sekhethu.

Nanyana kune kolelo ekhuthako ethi abantu abatjha bazibona balungile ngakho koke abangikho, abanandaba neendaba zepolitiki namkha into abayaziko kukuzibekelela nje kwaphela, irhubhululo lalapha ekhethu nelemazwensi ngamazwe soke isikhathi lifakazela ukuthi abantu abatjha ephasini zombelele bahlala banommoya nethemba elihle ngamathubabo wepu-meleo.

Ngokutjho kwehlolombo yakwa-Ipsos ebizwa ngo-kuthi yi-Pulse of the People emenyezelwe ngenyanga kaNobayeni, ama-61% wamaSewula Afrika weminyaka yobudala ehangana kwe-15 ne-17 ahlalele ethembeni ngo-mnyaka wee-2020.

Anginakuzaza ngokuthi lo mbono wabantu abatjha abanengi, khulu khulu isizukulwani esibeleshwe ekupheleni komnyakakulungwana esikiwo lo abakhona bangena esigabeni sabantu abakhulu njenganje, laba ilutjha elibabiza ngokuthi ma-2000.

Godu bamadodana nabentazana ababelethwe ngemva kokufika kombuso wentando yenengi. Nanyana bangakhange bacatjhazelwe bu-nqophya lilunya lomBuso we-Bandlululo (i-apartheid) nje, kodwana solo baphila nomsalla webandlululo lokutjhiyana ngendima, lokuhlukaniselwa iindawo zokuhlala ngendlela engakalungi kanye newobuchaka. Abantu abatjhaba bayazithemb, baneqiniso ngezinto abazenzako, baphuphuma itjisakalo yepumelelo. Bayawazi amalungelwabo begodu abesabi ukugandeleta isidingo sokobana kufanele banikelwe wona.

Ilutjha lekhethu lijamele amajadu, ithemb, ithabo, amandla wokwenza, ingomuso nekululeko.

Basizukulwani esinelwazi elingeneleleko lokusetjenziswa kwecwephetjhe nethekhnoloji



Abantu Abatjha Balingomuso Lelizwe Lekhethu

yesimodeni begodu baneluku-luku lokungena emabizelweni ayengekho nokuba khona ngeenkathi zababelethi babo.

Ngaphambi kwelanga lokwe-thula iKulumo yobuJamo beli-Zwe (i-SoNA), ngaba nethuba elikhethekileko lokucocisana nesiqhenyana sabantu abatjha abamajadu ekulumiswaneni evange iinzukulwani ngeenga-ba ezitjhiyanako eyayibizwe yi-Ejensi yezokuThuthukiswa kweLutjha yeliZweloke - (i-NYDA).

Sicocisene ngeendaba eziqakathike khulu ebantwini abatjha sabe sahlola neendlela esingathomanisa ngazo imibono nezenzo zethu.

Vele-ke, imikhulumiswano yethu beyande khulu ngo-kutholakala kwemisebenzi namathuba wemisebenzi. Ebantwini abatjha abayi-1.2 yeengidi abasathoma uku-seenza qobe myaka, pheze babilo kabathathu babo bagci-na bangasebenzi, bangafundi nokufunda.

Abebakhulumisana ekulu-miswaneni le bathokozela ukuthi indaba yomsebenzi ebantwini abatjha itjhejwa ezingeni eliphezulu likarhu-lumende. Kodwana seyindaba ejayelekileko nakilelihlandla: bakulungele bebanekghono lokufaka isandla emnothweni ngeendlela ezhilukahlukileko, ekubalwa hlangana nazo nokuba bosomabhizinisi, kodwana uburhiyarhiya bemibandela yekambiso kanye nokutlhogeka kweemali zokusekela kuya-baliya ukwenza lokho ese-le balungele ukukwenza.

Njengoba u-Bright Hlongwane we-*Youth in Business South Africa* akhe atjho kimi, kufuze kwandiswe imali ekusekelwa ngayo abosomabhizinisi abatjha. Bangathanda ukubona imihlobohlobo yeenjamiso zeemali, iinhlangano zeemali eziqalelela ituthuko, abasi-si abanomusa, amafemu wangeqadi wokulinganiseka komsebenzi kanye namabhanca akweledisako nasiza abosomabhizinisi abatjha.

Ilutjha lekhethu lijamele amajadu, ithemb, ithabo, amandla wokwenza, ingomuso nekululeko.

Basizukulwani esinelwazi elingeneleleko lokusetjenziswa kwecwephetjhe nethekhnoloji

Ukuthi ilizwe lekhethu li-phumelele kufuze senze koke esikghona ukukwenza ukupinisekisa ukuthi abantu abatjha bakghona ukungena emnothweni wekhethu ngendlela ebonakalako, nanyana bangena ngendlela ehlelekileko nanya-na bangena ngokuzisebenza.

Kube yinto eqakathekileko-ke ukuthi ngisebenzise ikundla le ukusikimisa iHlelo le-Ofisi kaMengameli lokuSiza iLutjha ngomSebenzi, ekuyinembo-mbono nehlelo eliqakathekileko lelizwe elibeka amaqlontanzi wokurarulula umraro wokutlhogeka komsebenzi ebantwini abatjha.

Lapha-ke kubalwa ithungele-lwano lendlela yezokuphatha elizweni loke elithomanisa abantu abafuna umsebenzi namathuba womsebenzi obafaneleko. Lokhu-ke kuzakwenza abantu abatjha bakghone ukuthola amathuba njengoba phela abanye babo banganawo nje amathungelelwano enza kuge lula ukuthola amathuba.

Kwanje sekuzavulwa amathuba wokuthola iimfundu ezikhethekileko ezithatha isikhatjhana esifitjhani zi-fundisa amakghonofundwa afunwa baqatjhi. Lokhu-ke kunqophe ukulungisa imiraro yokungathomani hlangana kwamahlelo wanje wezfundo, wokufundela umsebenzi newokuthuthukisa kanye neendingo zomnotho.

Siyawuthokozela umsebenzi ese-le vele usenzeka kilekor, njengalelihlelo lanje elenziwa ngomNyango wezokuLima, zokwaBiwa ngoButjha kwe-Narha nezokuThuthukiswa kweeNdawo nomNyango wezomBusoHlanganya nezeNdabuko lokuthwasisa ikulungwana yabantu abatjha eFreyistata kezokulima na-kamanye amakghonofundwa.

Abantu abatjha abanengi bafuna ukuzivulela amabhizinisi. Batlhoge amakghonofundwa wecwephetjhe angabenza bakghone ukuzivulela amabhizinisi wabo. Leligadango lizakusekela ukuhluma kwa-

bosomabhizinisi abasese batjha. Ukuba ngusomabhizinisi no-kho akusipengu erarulula koke, kodwana nginesiqiniseko soku-thi kungenye yeendlela ezihi nesele zifakazelekile ukuthi ziyakghona ukubeka umuntu ezingeni lokwaziwa ukuthi ungebani, nokuthi unqophephi, nokuthi ungewakuphi, zibe zakhe nethemba lengomuso lelutjha.

IHlelo le-Ofisi kaMengameli lokuSiza iLutjha ngomSebenzi livulela abantu abatjha amathuba wokusiza nokufaka isandla emizameni yokuthuthukisa iindawo zangemakhabo. Leligadango-ke lenzelelwue ukwenza itjhuguloko lizwakalise negale-lo lalo ezingeni eliphakemeko, hayi njengamahlelo amikghe-dilha abe negalelo elingakhange lizwakale kangako.

Ku-SoNA ngibuye ngame-mezela nokuthi sizakubekela ngeqadi isamba semali esili-phesende linye lesabelo seemali ezakusetjenziselwa ukusiza ngamathuba wokuvulela abantu abatjha umsebenzi. Ambadlwana amahlelo namaphro-jekthi akhiwako njenganje ukulungisa lomraro welizwe.

Ilutjha lelizwe lekhethu kuyazikhanyela ukuthi libona lokhu njengelizwe lamathuba neenthembiso, ngtjho nanyana bahlangabezana neenqabo nje. Evekeni ephelako le ngikhuli-misene nelutjha elimasewula Afrika elingenze ngakhambela phezulu nangibona ukuthi sibuya kude kangangani nokuthi sesiphumelele kangangani.

Kunabdlali abatjha abanje-ngomdlali wegafulu u-Sim 'Tiger' Tshabalala obutha abonongorwana begafulu bama-zwe ngamazwe aseseneminya-kaebunane nje kwaphela. Unge-wekhomba ephasini loke esigabeni seminyaka yakhe kanti selathumbe iphaliswano legalu-fu i-US Kids Golf Tournament lapho selathumbe khona kwabe kwaba kibili. Ngiphakanyelwe lithabo lokhuya uSinoyolo Qumba obuya e-Orange Farm nakangitlolela incwadi angilayela ukuthi yini ekufuze ku-

mumathwe yi-SoNA nonyaka. Ube wahlanganyela nesiqhe-ma sethu esitlola iinkulumo zikaMengameli lokhuya nayi-satlanywako i-SoNA basizana ngokuyitlama.

Kunabatjhotjhozeli abane-tjisakalo abanjengo-Ayakha Melithafa ovela e-Eerste Rivier, eseTjingalanga Kapa, oye emhlanganweni wanonyaka we-World Economic Forum e-Davos ayokukhombela abarholi bephasi ukuthi ba-jame baqine ukuthi kwenzeke ubulungiswa ngokutjhuguluka kobujamo bezulu ephasini. Ngibambe wangenzasi lokhuya nangihlangana no-Michelle Nkamankeng, oneminya-ka eli-11 ubudala, omtlolli we-Afrika omncani kibo boke kodwana ubalwa hlangana netjhumi labatoli abaphambili ephasini loke. Lo mtloli osele atbole iincwadi ezilikhomba asesemncani kangako, begodu watlola incwadakhe yokuthoma aneminyaka emithandathu kwaphela. UPhrofesa Jonathan Jansen umhlathulula uthi: "Uyazithemb, uligagu lekulomo, unengqondo ekhaliphileko, unomdlandla netjisakalo.

Ngibo kanye lababantu abatjha abamagugu wamambala wengomuso lelizwe lekhethu nabasikhumbuza ukuthi ikululeko yethu yathunjwa ngokuzidela amathambo neengazi kwabantu abatjha ababencamele ukuthi baphile ekululekwi, hayi bona bodwa, kodwana nababelamako nabo baphile kileyo kululeko.

Singurhulumende kufuze si-ragele phambili sisebenzisane nebamabhizinisi, nebam-yuniyonu kune neenlangano zomphakathi ukuqinisekisa ukuthi umraro wokutlhogeka komsebenzi awuthuweeli ngokwengama ilutjha lethu, wephule uMoyabo ube ubenze baphelelwue lithembba loke. Nginesiqiniseko sokuthi amahlelo esiwethule ku-SoNA azakujamela ikhasi elitjha lokuthuthukisa ilutjha.

Njengoba u-Frantz Fanon akhe atjho, esinye nesinye isizukulwani kufuze sizivu-mbululele umnqopho waso. Lesi sizukulwani sizivu-mbululele waso umnqopho. Sekukithi-ke ukuthi sisisekele ukuthi sikhone ukuphume-lelisa umnqophaso. Kuliqiniso ese-le lifakazelwe mlendo ukuthi ukubhalelwue kwsitjhaba ukusekela nokuhlenga kune nokuphakamisa amakghono welutjha laso kukufiphaza ingomuso lelizwelo.

I-BMW Ihlanganyela Nabanye Ekulwiseni I-GBV



I-BMW Group South Africa inikele ngama-BMW i3 azakusetjenziswa basebenzi abaqalelela ihlalakuhle yomphakathi ukobana ba-

size abongazimbi benturu eqothele ubulili.

Iinkoloyezi zamukelwe nenguMengameli u-Cyril Ramaphosa neTjhansela yeJarimani u-Angela Merkel. Zinikelwe ezandleni ze-South African Business Coalition on Health and Aids (i-SABCOHA)

kobanyana kube ngiyo elawula iinkoloyezi e g a m e n i leKomidi E P h e t h e K w e s i K h a t j h a n a ee ndabeni zentu-

rhu eqothele ubulili nezondo ebangela ukubulawa kwabantu abasikazi (i-GBVF).

Lesisandla sokusiza salehlangano yeenkoloyi sitjengisa ukuqina kobudlelwana hlangana kwakarhulumende



UMengameli Cyril Ramaphosa neTjhansela yeJarimani u-Angela Merkel ngesikhathi kudluliswa umnikelo weenkoloyi ezivela kwa-BMW ezizokusiza ekulwisaneni ne-GBV.

nomphakathi, ekubalwa hlangana nawo nekoro yezamabhizinisi kunye nabbelani bamazwe ngamazwe, epini yokulwa ne-GBVF.

Igadangweli liyingcenye yesiKhwama i-Automotive Industry Transformation (semali emabhiliyonu asithandathu wamaranda), esavulella ukwenza amatjhuguluko erherhweli lomlandelande wamafemu weenkoloyi belenze kukghonakale ukuthi abantu ababedimeke amathuba phambilini bakwazi ukungena nabo kilekor, ekubalwa hlangana nabo nabantu abasikazi, ilutjha kunye nabantu abakhubazekileko.

UMengameli u-Ramaphosa nabekakhuluma emnyanyeni wokunikelwa kweenkoloyezi, ebewubanjelwe efemini yakwa-BMW Group e-Rosslyn, e-Tshwane mhlaphanje, uthi iinkoloyezi zizakusiza emizameni yokuhlenga ipilo yabantu. Uthokoze i-BMW ukuba yikhampeni yokuthoma ukunikela ngeenkoloyi, wakhusa nezinye iinkhampani ukuthi nazo zenze njalo nazo. "Lesisenzzo esisibonelo esihlesobakhamuzi obuhle kezamabzhizinisi sithumela umlayezo omuhle nozwakala kuhle

esingathanda ukuthi nezinye iinkhampani ezinengi nazozithathe isibonelo bezilande ngokwenza njalo nazo.

"Ukuba khona kwe-BMW eSewula Afrika kutjengisa ubuhlobo besikhathi eside nobuqinisa ukunzinza komnoto hlangana kweJarimani neSewula Afrika," kutjho uMengameli u-Ramaphosa.

Ihlelo Lesizo Elirhabako Lizakulungisa Ze-GBV

Urhulumende selathomile ukuphumelelisa ihlelo lesizo elirhabako lokulungisa imiraro ye-GBVF.

Sekuvulwe neHlelo leliZweloke lamaQhinga wokuLwa ne-GBVF, elihlathulula amagadango ambalwana wokulwa ne-GBVF.

"Ihlelweli liqalene nokuqinisa imizamo yokukhandela, nokuqinisekisa ukuphepha kwabantu abasikazi nabentwana elizweni lekhethweli. Ihlelweli lithinta nezokuhlonyswa ngamandla womnotho, ekuyinto eqakatheke khulu kangangokuthi thina, singurhulumente sizabe siyenze iqalontangi lethu," kutjho uMengameli u-Ramaphosa.

IsiKhulu sezokuKhiqiza esibuye sibe ngusihlalo we-BMW South Africa, uDorh. Milan Nedeljkovic, uthi nasele baphele boke bazii-4 000 abantu abaqatjhwe babe basebenza ngokupheleko kwa-BMW

Group, ekubalwa hlangana nabo nokuthi kesinye nesinye isiqhema sabaphathi abahlau, bane babongebalapha ekhethu.

Ngaphezu kwalokhu, u-Nedeljkovic uthi bangapezulu kwee-40 000 abantu abaqatjhwe ngezinye iindlela keminye imisebenzi yamaziko walekhampani eSewula Afrika.

"Indawo yethu yokuthoma ehlekileko yokuthwasela abasebenzi umsebenzi kwa-BMW SA yavulwa ngomnyaka we-1978, begodu ukusukela lokho, sebadlulile eenkulungwaneni ezimbili abantu esele badlule ezandleni zakwa-BMW zokuthwasela umsebenzi babe bathola nomsebenzi kwa-BMW.

"Eminyakeni emithathu edlulileko, ikhampani le yavula iziko lokuthwasisa ngomnqopho wokuphakamisa izinga lokuthwasela zechwephethje liye ezingeni elingehla kungakabufikwa kilo," kutjho u-Nedeljkovic.

Uthi ifilosofi yekhampani le isekela ikolelo ethi ifundo sikhya esivula iminyango yepumelelo, nje-ke "uku-fundiswa yi-BMW Group kuyingcenye yaleyopumelelo."

"Nakufika umnyaka wee-2025, sizabe sesisekela abentwana nelutjha ephasini zombelelo ngamahlelo aqothele zefundo, kuqalwe khulu amahlelo wamakghonofundwa." **SAnews.gov.za**

Protection for abuse victims



President Cyril Ramaphosa says the Domestic Violence Act will be amended to better protect victims in violent domestic relationships.

Delivering the State of the Nation Address (SONA) before a

joint sitting of the two houses of Parliament, President Ramaphosa said the Sexual Offences Act will also broaden the categories of sex offenders whose names must be included in the National Register for Sex Offenders.

"We will pass a law to tighten

bail and sentencing conditions in cases that involve gender-based violence (GBV)," President Ramaphosa said.

President Ramaphosa noted that over the past six months, communities, government, civil society, religious groupings, the

judiciary and Parliament want more to be done to end the crisis of violence perpetrated by men against women.

"It has been a truly united and determined response from all South Africans. Through building social compacts across society

to fight this scourge we will be able to achieve much more ... but it is only the beginning of the struggle."

He said that progress has been made in several areas including the implementation of an Emergency Action Plan to deal with the scourge of GBV.

"We implemented an Emergency Action Plan and reprioritised R1.6 billion to support this plan until the end of the current financial year."

The plan focuses on improving access to justice for survivors of violence and prevention campaigns to change attitudes and behaviour.

The plan also involves measures to strengthen the criminal justice process and to prioritise the creation of economic opportunities for women who are vulnerable to abuse. **SAnews.gov.za**

Learners transforming communities



Pupils from Oranje Oewer Primary School in the Northern Cape won first prize for coming up with a waste management project to keep their school environment clean.

More Matshediso

Empowerate Trust is a youth development non-profit organisation (NPO) that works in partnership with the Department of Basic Education (DBE) to give learners an opportunity to become agents of change in their communities.

It runs a well-established initiative called the Youth Citizens Action Programme (Y-CAP),

which is a competition-based programme that encourages learners from primary and secondary schools to identify challenges affecting their schools and communities and come up with solutions.

Empowerate Trust Founder and Chief Executive Officer Amanda Blankfield-Koseff said the idea to establish the programme came to her while she was working for a non-governmental organisation as a

marketing manager.

Back then, she was responsible for facilitating youth dialogues to discuss problems facing communities.

"I realised that young people were excited to be given a platform to talk about issues affecting their communities and to suggest solutions, but it was just a 'talk show' and that eventually discouraged them," she explained.

Blankfield-Koseff suggested

to her boss that the programme be changed into an action programme so that it could be impactful, with concrete results, and was given the go-ahead to run with the project. It was decided that it would proceed as a school competition to incentivise participation.

The programme was pitched to the education department and in 2010, Y-CAP held its first competition. The pilot project was run in four provinces – the Eastern Cape, KwaZulu-Natal, the Western Cape and Gauteng.

Last year, 400 schools from across the country participated.

Four teams from different schools including primary, secondary, beginner and advanced level categories won a tablet and R5000 each for coming first place, and four teams that came second place won R2500 each.

Oranje Oewer Primary School in the Northern Cape won the 2019 beginner category. The

team won first prize for a waste management project to keep their school environment clean.

Because Y-CAP is a partnership between an NPO and a government department, it won the Special Ministerial Award in the 17th Public Sector Innovation Awards 2019.

The DBE said partnerships with civil society are important because they are instrumental in mobilising society in support of the education of learners. It explained that while the school takes care of formal curricular education matters for children, civil society strengthens the informal co-curricular educational aspects, which are essential for the development of a well-rounded and holistically educated child.

If you want your school to be part of the programme, you can email info@empowerate.org for enquiries.

Hlela limali Zakho Ngokuhlakanipha

*Dorh Rufaro Mucheka

Umnyaka omutjha ulithuba lokuthoma ngobutjha, lokuzi bekela iminqopho ekhulumako, lokwakha imikghwa emitjha bewulungise neendlela zakho zokusebenzisa imali ebewuzisebenzisa ngeenkathi ezidluleko, ukuqinisekisa ukuthi ingomuso lakho lisimelela ngcono.

Ubujamo bezom notho bomnyaka wee-2020 bubenakala inga bungahle bube budisi khudlwana ukudlula bomnyaka wee-2019, ngalohoko-ke kuqakathkile ukuthi uziqale uziqalisise iindlela osebenzisa ngazo imalakho. Ukuqina ekululekweni yemali mnqopho okhanukelwa muntru woke, kodwana bayirharakatjhana abantu abaziko ukuthi kufuze bathome kuphi. Ukuba nemikghwa emihle yezeemali embadlwana kuakusiza ukwenza umnyakakhomutjha ube yipumelelo. Ukuqinisekisa ukuthi uyaphumelela ukuzalisa iminqopho



yakho yeemali, ungalandela iminqopho **ye-SMART** uza-khele ingomuso leemali elinznileko. Lokhu-ke kutjho ukuzibekela iminqopho:

- Enqophileko (*Specific*)
- Elinganisekako (*Measurable*)
- Efikelekako (*Achievable*)
- Efaneleko (*Relevant*)
- Engesikhathi (*Time-bound*).

Ukudlula lapho, kuqakathkile ukuthi uhlele iimali zakho ngokutjhelela ukuvula iinkwelede, ngoba phela ukuvula iinkwelede msinyana

ezinye iiyeleliso ezingakusiza: Beka iminqopho yakho yeemali - Sebenzela phezu kwendlela osebenze ngayo ngokuzithiba nokuzikhlima eemalini zakho emnyakeni wee-2019 bese uzibekela iminqopho emitjha yomnyaka wee-2020.

Vala iinkwelede zakho - Bekela ngeqadi imali egade isimetjhe namkha yebhonasi neyokukhujulwa komrholo uyisebenzisele ukuvula iinkwelede, ngoba phela ukuvula iinkwelede msinyana

kungakulondela imali ebonakaloko yemalinzalo.

Yenza amatjhuguluko esabelweni sakho seemali ngokweendingo zakho - Lokhuya nawulandeleta iindlela nemikghwa osebenzisa

ngayo imali, yenza amatjhuguluko afaneleko esabelweni sakho seemali, ngezelela inani lemali oyibekako wehlise oyisebenzisako. Lokhuya nawukhutjhulella umrholo, thatha enye yemali okhutjhulewe ngayo umrholo uyilonde kunobanyana ukhuphule inani lemali oyisebenzisela ukukhuphula izinga nendlela yokuphila kamnandi khulu.

Buyekeza amatjhorensakho - Hlola itjhorense yepilo, yomzimbakho, yokukhubazeka kunye netjhorense yesikhathi esifitjhani ukuqinisekisa ukuthi inani lemali elapho liyakhambisana neendingo zakho.

Khuluma nomkakho ngokutjhapuluka nawukhuluma ngeemali - Kunomukghwa wokuthi abantu abezwanako bafihlelane iindaba zeemali. Bambani imikhulumiswana qobe yinyanga nikhulmisane ngesabelo seemali, iminqopho yakho yeemali nezinto enizifunako ngobubili benu ngomuso. Yenzani isikhathi sokwakha inembombono ekhambisanku emalungana nokuthi nifuna ingomuso elinjani ndawonye.

Phungula imali oyibekela ukuzithabisa

- Thola izinto ezenziwa simahla, njengamaphaga, amalayibhrari nokhunye ongakwenza ngaphandle kokukhupha imali endaweni yangekhenu.

Iiyeleliso ezizakusiza bona uhlale ukhamba ngehlelo lakho:

Akusiyinto ehlala ilula ngaso soke isikhathi ukukhamba ngehlelo yehlelo lakho leemali njeengoba ulihlelile, ungaphambuki, kodwana hlala unqophe:

- Ukuhlala uhlala amakhawundi wakho webhanga – uhlelo ukuthi uyisebenzisa kangangani imali.
- Ukuzilungiselela ukudana.
- Ukubalekela ukungena eenkweledeni ongakazihleli
- Ukuthenga ngokuhlakanipha. Zibuze: Ngikufuna mbala lokhu na? Ingabe kuyingcenyehlelo lami leemali lokhu na?
- Ukubonana nomeluleki ngezeemali nakube awazi ukuthi kufuze uthomephi.

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