

Vuk'uzenzele

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STATE OF THE NATION ADDRESS

GROW SOUTH AFRICA

SONA special edition

Inclusive growth for all South Africans



Image: by Jure Senekal

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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Ukuxhumana kanye nokubonisana nabantu abasha kungishiya njalo nginogqozi nofuqufuqu. Kuyathokozisa impela ukuthola imicabango yabo mayelana nobunzima abahlangabezana nabo kanye nezimpumelelo zabo, ngokunjalo futhi nenhlalo-mbono yabo mayelana nalokho okungenziwa ukuthuthukisa leli lizwe.

Kuyinto engephikiswe ukuthi intsha ingumgogodla wendlela-kucabanga kanye nohlaka oluyisisekelo lwezwe lethu.

Ngokuphambene kakhulu nendlela-kubuka ethi abantu abasha banokuthathela phansi izinto, abayigqizi qakala ipolitiki futhi bazicabangela bona bodwa abazikhathazi neze ngomunye umuntu, izincwaningo ezenziwe kuleli kanye nasemazweni angaphandle zilokhu ziqhubeke njalo nokubonisa nokugcizelela ukuthi abantu abasha emhlabeni wonke jikelele balokhu benethemba mayelana namathuba abo okuphumelela empilweni.

Ngokwemiphumela etholakale kwinhlobo-vo yabakwa-Ipsos ebizwa phecelezi nge-Pulse of the People ekhishwe ngoMasingana, intsha yaseNingizimu Afrika engama-61% eneminyaka yobudala eyi-15 kuya kweyi-17 izizwa inethemba elikhulu mayelana nowenzi-2020.

Angingabazi nakancane ukuthi lona ngumuzwa wabo bonke abantu abasha futhi ikakhulukazi uquqaba lwentsha ezalwe ngasekuqaleni kwaleli khulu-nyaka, manje esingabantu abasha abangena empilweni yabo yobudala, labo entsheni abadume ngelama-2000.

Bangamadodana kanye namadodakazi azalwe emva kokufika kwentando yeningi labantu kuleli. Nakuba bengahlangabezana ngqo nezenzo zesihluku nonya lobandlululo, bayaqhubeka nokuphila ngaphansi kokhondolo lobandlululo olubonakala ngokungalingani okusekhona namanje phakathi kwezinhlanga zakuleli, ukuhlaliswa kwabantu ezindaweni ezingakulungele kahle ukuhlalisa abantu kanye nobubha. Laba bantu abasha bagcwele ukuzethemba futhi banezifiso ezinkulu. Bayawazi amalungelo abo futhi abesabi nakancane ukugcizelela ekutheni banikezwe lokho okungamalungelo abo.

Intsha yezwe lethu iwuphawu lomdlandla, ithemba, ubumnandi, amathuba empumelelo, ingomuso kanye nenkululeko.

Bangabantu abanolwazi olunzulu ekusetshenzisweni kobuchwepheshe besimanjemanje futhi banentshisekelo yokungena emisebenzini eyabe ingekho ngisho nokuba khona ngezikhathi zabazali babo.

Ngosuku olwandulela ukwehthulwa kweNkulumo Echaza Isimo



Abantu abasha bayingomuso lezwe lethu

Sezwe (i-SoNA), ngaba nenhlanhla enkulu ukuthi ngithole ithuba lokufakana imilomo neqenjana labantu abasha abanomdlandla nentshisekelo emcimbini wenkulumo-mpendulwano phakathi kwezizukulwane ezihlukahlukene zakuleli owabe uhlelwe wuPhiko Lukazwelonke Lokuthuthukiswa Kwentsha.

Sabhunga ngezindaba ezibaluleke kakhulu kubantu abasha futhi sacubungula nezindlela esingazisebenzisa ukuhambelanisa indlela esibona ngayo izinto kanye nezenzo nemisebenzi yethu.

Ngokusobala, ukufinyelela emathubeni emisebenzi kanye namanye yikona okwaba ngundaba-mlonyeni ohlwini lwezihloko okwaxoxiswana ngazo. Kubantu abasha abangu-1.2 wezigidi abangena emakethe yezemisebenzi njalo ngonyaka, cishe ingxenye yokubili kokuthathu kubona ngabantu abangasebenzi noma abasafundela umsebenzi.

Ababambiqhaza benkulumo-mpendulwano bakuthokozela ukuthi lufakelwa izibuko emazingeni aphezulu kahulumeni udaba lokuntuleka kwamathuba omsebenzi entsheni. Kodwa-ke babephindaphinda ingoma ejwayelekile: lapho bethi sebemi ngomumo futhi sebekulungele ukufaka isandla emnothweni wezwe ngezindlela ezihlukahlukene, kubandakanya nokuthi babe ngosomabhizinisi, kepha-ke okubavimbelayo ekutheni benze njalo yizithiyo zemikilisho nemidanti eminingi okumele bachushe kuyona kanye nokuntuleka koxhaso-mali.

Njengokusho kuka-Bright Hlongwane ovela enhlanganweni i-Youth in Business South Africa, eqondise kimina, kunesidingo sokuthi kube noxhaso-mali oluthe xaxa olunikezwa abantu abasha abangosomabhizinisi. Wathi bangathanda ukubona izikhungo zezimali, izikhungo zemali yentuthuko, abatshalizimali abahlinzeka ngengqala-bhizinisi, izinkampani zezabelo-masheya ezizimele kanye namabhange okuhweba ahlukahlukene bebolekisa ngemali kubantu abasha abangosomabhizinisi futhi bethatha amashansi ngokubaxhasa kanye nokusebenzisana nabo.

Ukuze izwe lethu lichume futhi liphumelele kumele senze konke okusemandleni ethu ukuqinisekisa ukuthi abantu abasha bayakwazi ukubamba iqhaza emnothweni wethu ngendlela enohlolwe, kungakhathalekile ukuthi lokho bakwenza ngokuhlinzekwa ngamathuba omsebenzi ohlelekile noma ngokusungula amabhizinisi ukuze bazisebenze ngokwabo.

Ngakho-ke kwabe kuyinto efanelekile ukuthi ngisebenzise leli thuba ukwethula uHlelo LukaMongameli Lokungenelela Ekuvulweni Kwamathuba Omsebenzi Aqondiswe Entsheni, okuyinhloso-mbono kanye nohlelo lukazwelonke olukhethekile oluzibeka ngokucacile izinyathelo okumele zibekwe eqhulwini ekutholeni ikhambi lempicabadala yokuntuleka kwamathuba omsebenzi entsheni.

Lokhu kubandakanya nohlelo lwamaxhama okuxhumana lukazwelonke lokuphathwa kwemigudu yomsebenzi, okuwuhlelo oluxhumanisa abantu abafuna umsebenzi nalawo mathuba omsebenzi akhona. Lokhu kuzolekile abantu abasha ukuthi bakwazi ukufinyelela emathubeni omsebenzi akhona njengoba phela abanye babo bengenayo indlela-kuxhumana eyenza kube lula ukufinyelela emathubeni omsebenzi.

Kuzohlelwa nezifundo eziqondene namakhono athile akhethekile adingwa ngabaqashi esikhathini samanje. Lokhu kuhlose ukuxazulula inkinga yokungabi khona kokuhambelana okuhle phakathi kwezinhlelo ezikhona njengamanje zemfundo, ukuqeqeshwa nokuthuthukisa kanye nezidingo zomnotho.

Siyawuthokozela impela umsebenzi osuqalisiwe kakade kulo mkhakha, njengohlelo oluqhubekayo njengamanje oluqhutshwa nguMnyango Wezolimo, Izinguquko Kwezomhlaba Nokuthuthukiswa Kwezindawo Zasemakhaya kanye noMnyango Wezokuphatha Nokubambisana kanye Nezindaba Zendabuko, okuwuhlelo lokuqeqesha abafundi abasebasha abayi-1000 esifundazweni sase-Freyistata kwezolimo nakwamanye amakhono.

Abantu abasha abaningi bafuna

ukusungula amabhizinisi okungawabo. Kodwa-ke abanawo amakhono ebhizinisi azobalekelela ekutheni basungule amabhizinisi abo. Lolu hlelo luzolekelela ekukhulisweni nasekuthuthukisweni kwabantu abasha abangosomabhizinisi. Ukusungulwa kwamabhizinisi akulona neze ikhambi elinguzifozonke ozoqeda zonke izinkinga ezikhona, kodwa-ke ngiqinisekile ukuthi kungenye yezindlela ezinhle futhi eziphumelelayo ezizokwenza abantu abasha bazazi kahle ukuthi empeleni bona bangobani, futhi babe nezifiso nezinhloso empilweni, bazizwe beyingxenye yabantu bakuleli, futhi babe nethemba mayelana nengomuso.

Uhlelo LukaMongameli Losizo Lwentsha luhlinzeka abantu abasha ngamathuba okulekelela nokufaka isandla emiphakathini yabo. Lolu hlelo lwenzelwe ukuletha uguquko futhi lwenze nomthelela omkhulu, ngokungafani nezinhlelo eziyinhlanhlanhla ezinomthelela omncane.

Ngamemezela futhi eNkulumweni Echaza Isimo Sezwe ukuthi sizobeka eceleni isamba esiyi-1% lesabelo-mali sezwe ukuze sisetshenziswe ohlelweni lwamathuba omsebenzi aqondiswe entsheni. Kunezinhlelo nemiklamo eminingana eyenziwayo ukuze kubhekwane nale nselele kazwelonke.

Ngokucacileyo, intsha yezwe lethu ibona leli lizwe njengezwe elinamathuba futhi elithembisayo, nakuba kunezithiyo nezingqinamba ehlangabezana nazo. Evikini elidlule nje lilodwa, ngihlangane nabantu abasha baseNingizimu Afrika abangenza ngiziqhenye ngobude bebanga esesilihambile kuleli kanye nalokho esesikufezekisile.

Kunabadlali abasebasha abanjengomdlali wegalofu onethalente elimangalisayo u-Sim 'Tiger' Tshabalala olokhu eqhubeke njalo nokuqokelela izindondo zegalofu zamazwe ngamazwe eseneminyaka yobudala eyisishiyagalombili nje kuphela. Ukleliswe endaweni yesikhombisa emhlabeni wonke jikelele ohlwini lontanga yakhe futhi usewunqobe kabili umqhudelwano wegalofu wezingane waseMelika, phecelezi i-US Kids golf tournament. Ngafikelwa yintokozo enkulu lapho

umfundi weBanga le-11 uSinoyolo Qumba wase-Orange Farm engibhalela incwadi mayelana nalokho okumele kufakwe ku-SoNA yalo nyaka. Futhi empeleni wahlanganyela nethimba elibhala izinkulumo zikaMongameli kwinqubo yokubhala nokuhlenganisa i-SoNA. Kunezishosho ezinomdlandla nentshisekelo enkulu ezinjengo-Ayakha Melithafa wase-Eerste Rivier eNtshonalanga Kapa, owethamela ingqungquthela yalo nyaka yeSithangami Sezomnotho Emhlabeni e-Davos ukuyonxena abaholi bomhlaba ukuthi bazibambe ziqine ekulweleni ubulungiswa bezesimo sezulu. Ngahlabeka umxhwele kakhulu lapho ngihlangana no-Michelle Nkamankeng, oneminyaka eyi-11, ongumbhali omncane kunabo bonke wase-Afrika futhi okleliswe ohlwini lwababhali abancane abayi-10 abahamba phambili emhlabeni wonke jikelele. Ungumbhali wezincwadi eziyisikhombisa futhi wabhala incwadi yakhe yokuqala eseneminyaka yobudala eyisithupha nje kuphela. Njengokusho kukaSolwazi Jonathan Jansen: "Unokuzethemba, uyiciko negagu lokukhuluma, unengqondo ehluzekile futhi unomdlandla nentshisekelo."

Yilaba bantu abasha abangamagugu oqobo angomuso ezweni lethu futhi abasikhumbuzayo ukuthi inkululeko yethu yazuzwa ngokuzidela nokuzinikela okukhulu kwabantu abasha besilisa nabe-sifazane ababelokhu bephikelele njalo ekutheni kungabi yibona nje kuphela abayophila ekukhanyeni kwenkululeko, kodwa lokho kwenzeke nakulabo abayolandela emva kwabo.

Kumele siqhubeke nokusebenza ngokubambisana njengohulumeni, abamabhizinisi, abasebenzi kanye nezinhlangano zomphakathi wonkana ukuze siqinisekise ukuthi umthwalo wobunzima bokuntuleka kwemisebenzi awuqhubeki nokubacindezela abantu abasha bakuleli, ubadikibalise futhi ubenze baphelelele nayithemba. Nginethemba lokuthi izinyathelo engizibalule kwi-SoNA zizoba wuphawu lwenqubo-kusebenza entsha yokuthuthukiswa kwentsha.

Njengokusho kuka-Frantz Fanon, kusemahlombe aleso naleso sizukulwane ukuthi sizitholele eyaso impokophelo. Lesi sizukulwane samanje sesiyitholile eyaso. Manje ususemahlombe ethu umthwalo wokubasekela nokubalekelela abantu abasha ukuze nabo bafinyelele kweyabo impokophelo. Kuyiqiniso elimsulwa futhi elaziwayo emlandweni ukuthi ukwahluleka kwesizwe ukucija nokuthuthukisa amakhono entsha yaso kusho ukufa nokushabalala kwengomuso lezwe lelo. **U**

Inkampani yakwa-BMW Ihlanganyela empini yokulwa ne-GBV

Inkampani yezimoto i-BMW Group South Africa inikele ngezimoto ezinhlanu zohlobo lwe-BMW i3 ezizosetshe-nziswa ngabasebenzi abanakekela umphakathi ukufinyelela kwizisulu Zodlame olubhekiswe Kwabobulili Obuthile (i-GBV).

Lezi zimoto zamukelwe ngu-Mongameli u-Cyril Ramaphosa kanye neShansela laseJalimane u-Angela Merkel. Zinikezwe enhlanganweni yama-bhizinisi eNingizimu Afrika ebhekene nezempilo Kanye neNgculazi (i-SABCOHA) ukuze bazilawule ngendlela egameni lekomidi lesikhashana lemikhakha ehlukeni elangamele Ezodlame Olubhekiswe Kwabobulili Obuthile kanye Nokubulawa Kwabesifazane (i-GBVF).

Lo mnikelo oqhamuka enkampanini yezinqolamlilo ubonisa kabanzi ukukhula kokusebenzisana okukhona phakathi kukahulumeni kanye nomphakathi, okubandakanya umkhakha wezamazwini kanye nokusebenzisana nama-zwe ngamazwe ekuhlanganyeleni ukulwisana ne-GBVF.

Lolu hlelo olusha luyingxene Yesikhwama Sokuthuthukiswa Kwemboni yezinqolamlilo [i-Automotive Industry Transformation Fund] (olubiza imali elinganiselwa ezigidigini eziyisithupha zamarandi), esasungulelwa ukuguqula izinga lezinkampani zezinqolamlilo nokuvumela ukusebenzisana kulo mkhakha nalabo abekade bencishwe amathuba esikhathini esedlule, okubandakanya abantu besifazane, intsha kanye nabantu abakhubazekile.

Ekhuluma emcimbeni wokunikezela



UMongameli u-Cyril Ramaphosa ekanye noShansela waseJalimane u-Angela Merkel ngesikhathi kudluliselwa izimoto ezinikelwe ngabakwa-BMW ukulwa ne-GBVF.

ngezimoto, osanda kwenzeka, nobubanjelwe endaweni yale nkampani yakwa-BMW ekhiqiza izimoto e-Rosslyn, e-Tshwane, uMongameli uthe lezi zimoto zizovikela izimpilo zabantu. Uphinde wadlulisa ukubonga kwakhe okukhulu kule nkampani yakwa-BMW ngokuthi ibe inkampani yokuqala ukunikela ngezimoto, wanxena nezinye ukuthi zilandele ezicathulweni zayo.

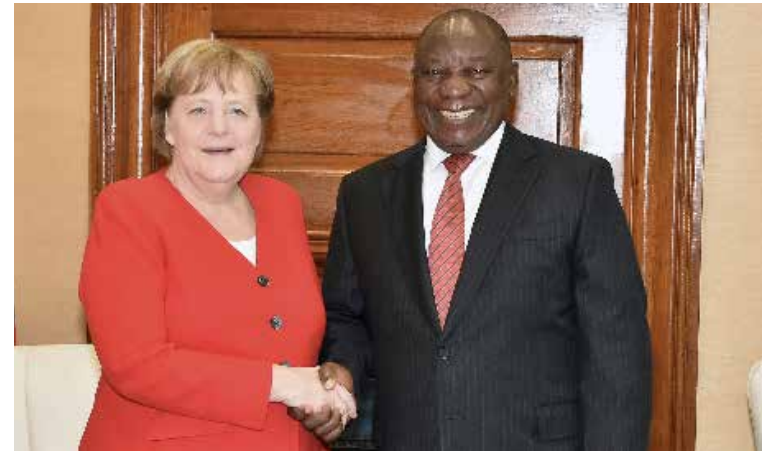
“Lesi senzo esibonakalayo sokusebenzisana kwizakhamuzi sithumela umlayezo omuhle futhi ocacile nesingathanda ukuba nezinye izinkampani ziwubone nazo ziwulandele.

“Ukuba khona kwenkampani yakwa-BMW eNingizimu Afrika kutshengisa ubambiswano lwezomnotho olunamandla futhi okudala lwaba khona phakathi [kweNingizimu Afrika kanye nelaseJalimane],” kusho uMongameli u-Ramaphosa.

Uhlelo Oluphuthumayo Lokubhekana ne-GBV

UHulumeni ubelokhu akha uhlelo oluphuthumayo ukubhekana ne-GBVF.

Uhlelo Lwamacebo Ku-



zwe lonke olumayelana ne-GBVF, luveza izinyathelo eziya phambili zokulwisana ne-GBVF.

“Lolu hlelo lugxile kakhulu ekuqiniseni imizamo yokuvikela, ekuqinisekiseni ukuphepha kanye nobulungiswa kwabesifazane kanye nezingane ezweni lakithi. Loluhlelo luphinde luthinte kakhulu ezokuthuthukiswa kwezomnotho, njengento ebaluleke kakhulu ukuthi thina singuhulumeni, sizobe sigxile kuyona,” kusho uMongameli u-Ramaphosa.

OyiNhlolo yeQembu elikhiqiza izimoto nobuye abe nguSihlalo enkampani yakwa-BMW South Africa, u-Dkt. Milan Nedeljkovic, uthe balinganiselwa ezinkulungwaneni ezine abantu abaqashwe ngqo kule nkampani yakwa-BMW, lokhu kubandakanya ukuthi kubaphathi abahlanu abane abakuleli.

Ukwengeza kulokhu u-Nedeljkovic uthe babalelwa ngaphezulu kwezinkulungwane ezingama-40 abantu abaqashwe ndlela thile ngosizo lwe-

nkampani eNingizimu Afrika.

“Indawo yethu yokuqala yokuqeqesha ngokusemthethweni enkampani yakwa-BMW South Africa yavulwa okokuqala ngonyaka we-1978 futhi ukusuka lapho, babalelwa ngaphezu kwezinkulungwane ezimbili abantu abaye bathola ukuqeqeshwa enkampani yakwa-BMW futhi bathola umsebenzi khona.

“Eminyakeni emithathu eyedlule, inkampani iye yavula isikhungo sokuqeqesha ngenhloso yokukhuphula izinga lokuqeqeshela amakhono libe kwesinye isigaba,” kusho u-Nedeljkovic.

Uthe inkampani ikholelwa kakhulu ekutheni imfundo ingukhiye wempumelelo, futhi “ukufunda njalo njalo ngosizo lwenkampani yakwa-BMW kuyingxene yalokho kuphumelela”.

“Ukusuka manje kuya kunyaka wezi-2025, sizabe seseka izingane eziyisigidi kanye nentsha emhlabeni jikelele ngezinhlelo zemfundo ezihleliwe, nezixile emakhonweni.”

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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

Empowervate 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.

Empowervate 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. **U**

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

Hlela Izimali Zakho Ngobuhlakani

*Dkt Rufaro Mucheka

Ukuqala konyaka omusha kuyithuba elihle lokuqala kabusha, ukuzibekela izifiso eziphusile, ukuqala imikhuba emisha nokushintsha indlela obusebenzisa ngayo imali ukuze uqinisekise ukuthi uba nekusasa elinentuthuko.

Izimo zomnotho zonyaka wezi-2020 zibukeka zizobanzima ukwedlula ezowezi-2019, ngakho-ke kubalulekile ukuthi ubheke ngeso lokhozi futhi ucubungule isimo sakho sezimali.

Ukuthola inkululeko kwezezimali kuyiphupho noma ubani angalifisa, kodwa-ke bayingcosana abantu abanolwazi ukuthi bangaqala kuphi. Ukwenza imikhutshana

emihle yezezimali kuzokusiza ukuhlelela unyaka wakho omusha ube impumelelo.

Ukuqinisekisa ukuthi uyazifeza izifiso zakho zezimali, ungasebenzisa indlela yokufeza izifiso nebizwa nge-**SMART** ukuze uqinisekise izinga olifisayo kwezezimali. Lokhu kuchaza ukuthi uhlela izifiso zakho ngendlela yokuthi:

- Ziqonde ngqo (*Specific*)
- Ziyalinganiseka (*Measurable*)
- Ziyafezeka (*Achievable*)
- Zifanelekile (*Relevant*)
- Zingafezeka ngesikhathi (*Time-bound*)

Ukwengeza kulokhu, kubalulekile ukuthi uhlele izimali zakho ngokucophelela. Nawa amanye amacebo angakusiza kakhulu ekuhleleni:

Hlela izifiso zakho zezimali. Buyekeza indlela obuphatha ngayo imali onyakeni wezi-



2019 bese uhlela izifiso ezintsha zonyaka wezi-2020.

Khokha zonke izikweletu zakho - Qongelela imali esalayo noma amabhonasi nale ekukhushulwe ngayo umholo ukuze uyisebenzise ekunciphiseni izikweletu, lokhu kukhokha izikweletu zakho ngokushesha kungasiza ukuthi wonge ekukhokheni inzalo.

Shintsha ibhajethi yakho ngokufanele - Uma ubheka indlela osebenzisa ngayo imali, yenza izinguquko ezinesidingo ebhajethini yakho, khuphula imali oyongayo bese wehlisa imali oyisebenzisayo. Uma ukhushulelwe umholo, thatha enye imali uyongee ukunokuthi wandise izindleko zempilo.

Buyekeza imishwalense yakho - Hlolisisa impilo yakho, eze-

mpilo, ukukhubazeka kanye nemishwalense yesikhashana ukuqinisekisa ukuthi imali iyahambisana nezidingo zakho.

Khuluma ukhululeke nalowo ozwana naye mayelana nemali - Kunomkhuba omubi ovamile kubantu abashadile wokufihlelana izindaba zezimali. Kumele nihlangeane nyangazonke nikhulume ngebhajethi, izifiso zenu zezimali kanye nalokho enikufisayo nobabili ngekusasa lenu. Zinikeni isikhathi ukuba nabelane ngombono wekusasa wokuthi ikusasa nindawonye nifuna libe njani.

Yehlisa ibhajethi ehlelelwe ukuzijabulisa - Thola indlela yokuzijabulisa ngaphandle kokukhokha imali, njengamapaki, imitapo yolwazi kanye nezinto onganzenza endaweni yangakini.

Ziningi kakhulu izindlela zokuzijabulisa ngaphandle kokukhokha imali.

Nawa amathiphu azokusiza ukuhlela ohlelweni lwakho

Ukubambelela ngqi kumklamo wakho wezezimali akusiyo into elula, kodwa yiba nenhloso yokuthi:

- Qikelela ukuthi uyayihlola imali yakho njalo esebhange – zihlolele ukuthi uyisebenzisa kanjani imali.
- Zilungiselele izikhathi ezizokubuyisela emuva.
- Hlukana nezikweletu ezingahlelelwe.
- Thenga ngobuhlakani. Zibuze ukuthi: Ngakube lokhu ngiyakudinga na? Ngakube lokhu kuyingxenye yohlelo lwami lwezimali na?
- Hlangana nomeluleki wezezimali uma ungazi ukuthi uqale kuphi. **U**

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