

PULA IMVULA

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EYOMDUMBA
2019

ULAWULO OLULUNGILEYO = ucwangciselokubamba ixesha



Kwakukho umlimi. Lo mlimi wayenobuchule. Wayefumana izivuno ezhile nangona kwakukho iimeko ezaziymingeni. Ngenye imini wacelwa ngumme-lwane ukuba amxelele ihlebo lakhe. Umlimi waphendula lula ngokuthi 'kunyaka ophelileyo ndenze ucwangciselokubambixa lonyaka onzima kulo nyaka ndaze ndenza isicwangciso sendlela endinokulawula ngayo imeko ukuze ndifumane isiphumo esihle na-nangona iimeko bezinzima'.

Ihlabathi lethu lifumana iimeko zemozulu ezingaqhelekanga ngokungakholekiyo. Iimeko esifama kuzo namhla ngokuqinisekileyo azifani nezo babefama kuzo ookhokho bethu kwiminya-ka yangaphambili. Inye kuphela indlela esinoku-qinisekisa ngayo ubukho bokutya okwaneleyo kwixesha elizayo, luqhelaniso! Sifanele ukwe-nza isicwangciso soluhlu olubanzi lweemeko ezaahluka-hlukileyo kunye neyona ndlela ifanele-kileyo sinokvelisa ngayo ukutya kwimeko nganye kwezahluka-hlukileyo.

Imazini yakwa Grain SA
yophuhliso lwabavelisi

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AMAZWI VELA KU...

Graeme Engelbrecht

Yintoni obunokuyenza ngokwah lukileyo? Nangu umbuzo esifanele ukuzibuba wona.

Izityalo zethu zifanele ukuba ziyaqalisa ukubonisa isakhono sazo, nokuba sinoyolo okanye sidanile, kuyindalo yethu ukunqwenela ukwenza bhetele okanye ngendlela ephucukileyo. Ngoku, wonke umsebenzi owenziweyo usemtsha engqondweni yakho, lifikile ixesha lokunqumama ukuze uhlalutye iziphumo zomsebenzi wakho, ufanele ukuthembe-ka kwaye wenze okunakho ukwenze ka ngokunjalo ukhangele amanyathelo angqalileyo anokuphucula isityalo sakho. Bheka-bheka, benzani abamelwane bakho okanye abahlubo? Yiya kwiintsuku zabalimi, buza abanye abanezimvo ozihlonelayo.

Ukuba akuenzi njalo ufanele ukubhala phantsi okwenzileyo kude kuge banga, ubhale nemihla yamanyathelo, kanti okubalulekileyo, kukuba ngoku yintoni onqwenela ukuyiphucula. Bhala iinkcukacha, amacebiso okanye idata yezobuchule oyiqokeleleyo. Ngale ndlela uyaqalisa ukuqulunqa izicwangciso zakho ukwenzela ixesha lokulima elilandelayo, ukuphucula okwenzayo okanye ukwandisa.

Ukumisela isicwangciso kuya kukunceda ukuba uqalise ngoku, ngokusebenza ngokweso sicwangciso ukuze siyeku ukuba luluvo okanye ipupha nje. Amathuba akho okuphumeza nokulandela isicwangciso aya kuphucuka futhi uya kuba nomsebenzi osoloko uwubek' esweni, kanti xa kukho imfuneko, unakho ukwenza iinguqku eziyimfuneko.

Ukufunda kwiimpazamo zakho, ukuphucula, kungenze ka kuhela xa ungapeleli ekuphawuleni iimpazamo kodwa kufunele ufumanise enye indlela yokwenza izinto, ngendlela ebhetele futhi uqinisekise ukuba enyanisweni uphumeza oko 'kuphuculiweyo'.

Ulawulo olulungileyo = ucwangciselok nobambaba ixesha

Ukuze ube ngumlimi ufanele ukuba lichule lobugcisa bokwenza ucwangciselok ukuze uhlale kwishishini! Njengomlimi wezityalo ufanele ukusoloko ukwinkqubo yokucingela phambili. Nokuba kusenokwenzeka ukuba ube uyavuna namhlanje kufuneka ucinge ngesityalo esiya kufakwa emhlabeni kwixeha lokulima elilandelayo. Kodwa, ungazenzi kwintloko yakho nje izicwangciso, zibhale phantsi.

Amacebiso okukuncedisa ngocwangciselok oluncomekayo

Qalisu ngokunika intsimi nganye yezityalo igama okanye ikhowudi. Kufuneka oku ku-hlale kunjalo okoko. Phantsi kwegama lentsimi bhala imeko yangoku yentsimi oko kukuthi umbona olinyiweyo, ifusi, ujongilanga olinyiweyo. Ngoku kufuneka ezo nkukachaka zica-zulwe ngokunika ubucukubhede beemeko zangoku ezifana namanani ezityalo, iikhe-mikhali ezifakiweyo, isichumiso njalo njalo.

Ngokwenza ngolu hlobo unika intsimi nganye ibanga loqikelelo ukuze ukwazi ukulandela iziqhelo zayo ngokunjalo nendlela eqhuba ngayo ukuya kwixeha elizayo. Oku kuya kukuvumela ukuba wenze izicwangciso futhi wenze neenguquko ukwenzela amalungiselelo eminyaka elandelayo ngokusekwa kwiziphumo zexeha elidlulileyo, ngalo lonke ixesha kuthathwa ingqalelo iimeko ezhahlukayko kuwo onke amasimi. Mhlawumbi unga fumanisa ukuba oku kuya kunceda ekunciphiseni iidleko njengoko uza kuba ufaka iiodolo zakho ngokusekwa kwisidingo ngasinye sentsimi ethile.

“Ukuze ube ngumlimi ufanele ukuba lichule lobugcisa bokwenza ucwangciselok ukuze uhlale kwishishini.”

Ungalibali ukugcina incwadi yosuku oyigci-na kuwe ngalo lonke ixesha. Oku kufanele ukugcinwa ngokuhlaziwa ngako konke okwenziwayo enixakeke ngako ngokunjalo nocwangciselok lwakho lwemihla ngemihla. Izicwangciso ziyaguquka kumaxesha ngamaxeha kanti oku kwamkelekile, nangona kunjalo, kufanele kugcinwe ingxelo efanele-kileyo xa kwenzekile oku.

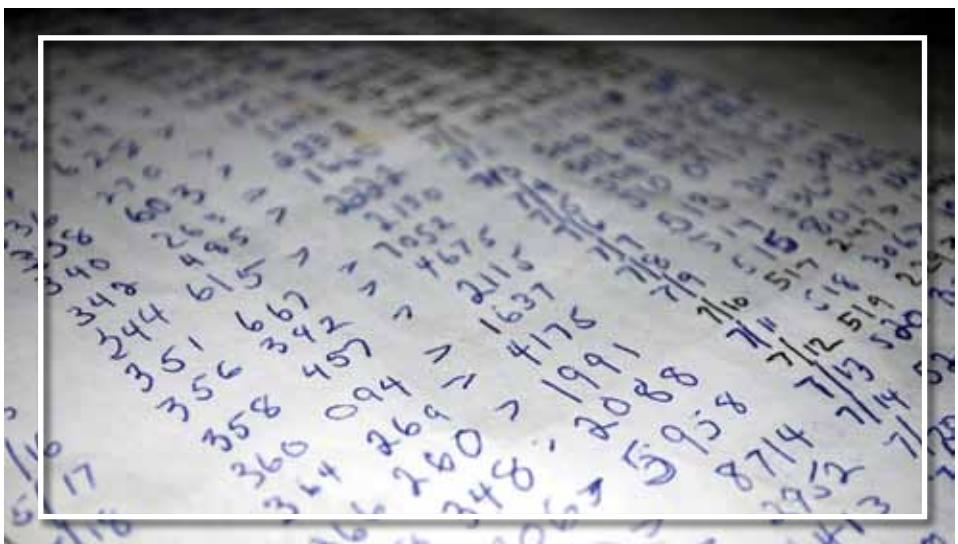
Ishishini lakho linamacala ahluka-hlu-kayko aya kufuna ingqalelo yohlobo olu-lodwa nalapho ucwangciselok olwenzeka



Gcina incwadi yosuku esoloko ikuwe ngalo lonke ixesha. Kufuneka igcinwe ngokuhlaziwa ngako konke okwenziwayo enixakeke ngako.

kwangoko lubalulekile. Nanga kumhlathi olandelayo:

- **Imiqukuqelo yekhesi nohlahlo-mali**
 - umntu ufanele ukuyazi imeko yakhe yemali, nkqu nesenti yayo ukuze enze ucwangciselok lwexeha lokulima elilandelayo. Xa uyazi imeko yakho yemali, uya kuba nengqiqo ephucukileyo ngento onokuyiphumeza kunyaaka ozayo. Oko kuya kukunika nexeha lokwenza izicwangciso-cebo nokwenza amalungiselelo neebhanki okanye amanye amaziko xa kukho isidindo. Uhlahlo-mali olwenzeki kakuhle lungenza okukhulu ekwakheni ukuzithemba komtyali-mali.



Umntu ufanele ukuyazi imeko yakhe yemali nkqu nesenti ukuze acwangcisele ixesha lokulima elilandelayo.

- **Imveliso zamalungiselelo** – njengoko be-kuxeliwe ngaphambili, xa unocwangciselolufanelekileyo futhi ube usazi ncumukuba yeypipi imisebenzi eza kwensiwa kwintsimi nganye ngokunjalo nesityalo esiya kulinywa apho, uya kukwazi ukwenza ucwangciselolweemfuneko zeemveliso zamalungiselelo akho ngokuchaneke ngakumbi. Ukuba okukufanele ukuphunyeza kwaye izicwangciso zakho zohlahlo-mali zikwimeko efanelekileyo kulindeleke ukuba ukwazi ngokuncomekakakhulu ukufaka iiodolo kuselithuba.
- **Imfuneko zabasebenzi** – abasebenzi bayinxenyeyemisebenzi yethu yokufama kwaye banokubangela iindleko eziphezulu ngokugqithisileyo kanti asisoloko sisenza ucwangciselomalunga nabo ngokuchanekileyo. Kukholisa ukwenzeka ukuba iimfuneko zethuzabasebenzi zande kakhulu ngamaxeshaoxuakeka. Zidube ngokwenza isicwangciselosezidingo zakho zabasebenzi kwaye uhambele phambili malunga namalungiselelo owenza ngenxa yala malunguabaqeshabamaxeha athile ukuze bafumanekengexeshaobadinga ngalo futhikufuneka uthetha-thethane nabo ngemiqathango yengqeshoyabophambi kokuqalisakwexeha lokulima ukuze uthintele imibayokungavumelani ngexeha lokusebenza.
- **Izidingo zezihobo** – sazi isakhono sakholunga nezihobozokusebenza ofikelela kuzo. Ungazikakekisikakhulu ngokuthatha ngapheu kthesakhono sakho. Kubalulekile ukulwenza kwangaphambili ucwangciselolwakholungu nolondolozofuthiuqiniseke ukuba izixhobozakho zokusebenza zikwimeko elungileyophambikiokuqalisakwexeha lokulima.
- **Ixesha** – ukubamba ixesha kuyiyo yonke into. Ukuba unocwangciselolulungileyekwaye ulungiselele iimeko ezahluka-hlukaneyo, ngoko ke uya kuba kwimeko ebhetele yokufumanaisiphumo esinempumelelo njengomlimiolungileyoxelwe ekuqalenikwelinqaku.Ucwangciseloluncomekakuphela xaluqhytyafuthiluphunyeza. Sukuziduba ngokwenza ucwangciseloukubaakuzikuzisenzisaezozicwangciso. Okufunekayokukuhamba phambili ukuze uvune izivuno ezhilekwixeha elizayo.

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Undoqo NGENTENGISO YESITYALO SAKHO

Kweli nqaku siza kuthetha ngokubaluleka kwentengiso yeenkozo siphinde sichonge izicwangciso-cebo ezinokusetyenziswa ngabalimi ukuze bahlanganisele isicwangciso sentengiso esisesabo.

Intengiso ngumgangatho wokusebenza kwayo yonke imisebenzi yeshishini ebandakanyeka kumqukuqelo weemveliso neenkonzo (kwesi siganeko ngumbona) ukususela ekusungulweni komsebenzi wokulima kwezolimo zide zibe sezandleni zomthengi ekugqibeleni.

Kubalulekile ukuqaphela ukuba amaqela anemidla eyahluka-hlukileyo aya kuyiqwalasela intengiso ngeendlela ezahluka-hlukileyo. Abathengi bafuna ukuba iimveliso zabo mazibe nezona ndleko ziphantsi zinokufumaneka, ngelixa abalimi befuna imbuyselo ephezelu kangangoko kuno-kwenzeka. Oku kunokukhokelela kungquzulwano phakathi kwabathengisa nabathengi, okanye ngokwale meko, nomsili wombona. Abathengisi kunge nabasili bombona basesichengeni sommandla wentengiso ogungqa-gungqayo nochatshazelwa yimbandela eliqela engalawulekiyo. Zikhona izixhobo ezahluka-hlukileyo nezicwangciso-cebo zokuthengisa ezinokufumaneka kubalimi nakubasili nabankuzikhuela ngazo ukuze bangachanwa yimeko yamaxabiso awehla esenyuka.

Ukupuhhlisa nokuphumeza isicwangciso-cebo esiqukaniselwey linyathelo elibaluleke kakhulu ekusekeni ishishini lokufama elinenzozo. Isicwangciso-cebo sentengiso siya kukunceda ngokwenza izigqibo zokuthengisa ezalatha ingqiqo, kwaye sikuvumela ukuba ukwazi ukulawula imngcipheko yamaxabiso nokuphucula imbuyselo yokuthengisa. Ukuze uthengise ngempumelelo, umlimi udinga ukuhlala enolwazi futhi ekwazi ukuguquka ngokwemeko zentengiso. Intengiso ayiqali nje kwindawo yokuthenga.

Imida yenzuso isoloko icudiseka kwaye abantu abayilawulayo imngcipheko yabo ngabo abaya kukwazi ukushiyeka bemile. Ukuze ube nesicwangciso esahluka-hlukanisayo sentengiso yeenkozo, umntu ufanele ukukwazi ukuguquka ngokweemeko zentengiso. Intengiso ayiqali nje kwindawo yokuthenga.

Kubalulekile ukubambelela kwisicwangciso sokuthengisa esimiselwe kwangaphambili ngendlela ebonisa ukuqequesheka ukuthintela umngcipheko wamaxabiso ongeyomfuneko. Ukuhlala unolwazi ngentengiso kuya kunceda ngokuqinisekisa ufilelelo kwiinkcukacha ezidingekayo ukuze uxhamle kwiinguqu-nguquku zamaxabiso. Isicwangciso sentengiso sifanele ukuphinda siphengululwe futhi sibuyelelw rhoqo njengoko iimeko zentengiso nezentengo zigugu-guquka.

Izicwangciso-cebo ezifumaneka kubalimi beenkozo

Vuna uze ulondoloze iinkozo ngokusebenzana nabezisele ukuze uthengise emva kwexesha xa amaxabiso enyuka

Okuluncedo kukuba umlimi unakho ukufumana isabelo xa kunyuka amaxabiso emva kwexesha

elo lokulima ngenxa yemibandela yentengiso neyentengo. Nangona kunjalo, okungeloncedo kukuba akukho hlobo lokhuselo lwemingcipheko yamaxabiso ngokunjalo neendaleko zolondoloz; kanti nokuphathwa kweenkozo nenzala ngumba-delala omkhulu.

lkhontrakthi zaphambi kokuvuna eziqhutyelwa phambili

Ikhontrakthi eqhutyelwa phambili ingabonwa njengesivumelwano phakathi kwamaqela amabini malunga nokuthenga okanye ukuthengisa naluphi uhlubo lwempahla yexabiso nangeliphi ixesa elizayo. Okuluncedo kukuba esi sicwangciso-cebo sinceda ngokulawula 'nangokubiyela emngcipheko wamaxabiso'. Ngokuxhomekeka kuhlubo Iwekhontrakthi, icala elityhafisayo kukuba umlimi akanasabelo kwiinzuze zeenguquko ezamkelekeyo zamaxabiso. Umli uya kusoloko enoxanduva lokunkilela ngesixa esiqingqiweyo kumthengi, ngxaki leyo eyandisa imeko yomlimi yokuba sisilusu somngcipheko wokuba ngumntu okupha imveliso.

Vuna uze ulondoloze kwizisele zakho

Izinto eziluncedo ngokuba nesisele esisesakho kukuba akuhlawuli zindleko zingqalileyo zolondoloz kanti njengomlimi unakho ukwabelana nabanye ngenxa yokunyuka kwamaxabiso emva kwethuba kwixesha lokulima xa

imibandela yentengo neyentengiso ikulungele wena. Kwelinye icala, isithintelo kukuba nemali eyaneleyo eyinkunzi yokwakha isisele.

Vuna uze ulondoloze kwiingxowa zesisele

Uncedo lusekubeni umlimi uyakwazi ukugcina imali engeyihlawa ngolondoloz nemali eyinkunzi yokwakha isisele njengoko iingxowa zesisele zinexabiso eliphantsi kunelezisele ezisisigxina ezakhelweyo. Umli unokwabelana nabanye njengoko amaxabiso enyuka, xa imibandela yentengiso neyokuthenga ivumile. Umngcipheko malunga neengxowa zolondoloz kulkwetha kodidi iweenkozo xa zigcinwe kumathuba oluliweyo.

Zikhusele kwiSafex (iingqikelelo nezinto ezinokukhethwa)

Okuthandekayo kukuba umlimi unakho ukulawula nokuzikhuela kumngcipheko wamaxabiso. Elinye icala kukuba ukuzikhuela kunazo iindleko zesixa semali esithile ukuze ukwazi ukusebenza iingqikelelo nezinto ezinokukhethwa. Ambalimi abangazithembangaekurhwebeni kutshintshiselwano IweeNgqikelelo (Safex) baqesha abarhwebi, kanti naleyo into ziindleko.

Thengisa iinkozo kwiindawo zentengiso ezi-fanelekileyo neentengo ngokweengqikelelo

Kwabo bangafuniyo ukugcina iinkozo zabo,



Sebenzisa umbona wakho njengesondlo sezilwanyana uze uthengise izilwanyana.



Sebenzisa izibonelelo zakho zokulondoloza.

IMIBANDELA EMITHANDATHU NGOKUYILWA KWESICWANGCISO SENTENGISO

Qwalasela le mibandela mithandathu ilandelayo xa uyila isicwangciso sentengiso:

Umngcipheko wokwenza imveliso

Khetha izityalo ezinesakhono esisesona sikhulu kujikeleziso lwezityalo olusetyenziswayo kwaye kufuneka uyiqonde imingcipheko enxulunyaniswa neso sityalo sikhulayo.

1

Uhlalutyo Iwentengiso

Qokelela zonke iinkukachacha ezidingekayo ukuze wenze isigqibo unolwazi kunye nengqiqo. Yiqwalaselele kufutshane imeko yentengiso ukuze ukwazi ukwandisa iinzuzo kangangoko.

2

Flimeko yemali

Ziqonde iindleko zokwenza imveliso nezidingo zomqukuqelo wemali esesandleni yefama.

3

Izicwangciso-cebo zentengiso

Nciphisa umngcipheko wamaxabiso athotyiweyo ngokusebenzisa iikhontraktha zeenako nangokulawula ulondolozo.

4

Amanyathelo neminxeba yexesha

Chonga amaxabiso ekujoliswe kuwo, ixihobo zeentengiso, izivuseleli zezigqibo nokumiselwa komnxeba wexesha kunye nemisebenzi eluxanduva yokuphunyezwakwesicwangciso.

5

Uhlolo

Intengiso yeenkozo ngumsebenzi osoloko uqhuba; phengulula isicwangciso-cebo sokuthengisa ngonyaka ngamnye obona buncinane.

6



Gcina iinkozo ezingxoweni.

banokulandela esi sicwangciso-cebo. Bathengisa iinkozo zabo kwiindawo zentengiso ezifaneleki-leyo msinyane kangangoko emva kokuzivuna uze uthenge amaxabiso engqikelelo ukuze uhlale ukhona kummandla wentengiso. Okulencedo kukuba umlimi usenakho ukwabelana nabanye xa enyuka amaxabiso kanti basenokungahlawuli nto ngolondolozo, ngoko ke bayawazi ukukhawuleza babuyise imali yetyala lemali-mboleko.

Okungeloncedo kukuba xa imeko yentengiso iijika ukuze amaxabiso ehle, umlimi uyalahlekelwa, kanti oko kusenokuba nefuthe elibi kumqukuqelo wemali esesandleni yomlimi.

Sebenzisa umbona njengesonndo sezi- Iwanyana uze uthengise izilwanyana

Malunga nabalimi abanezilwanyana kunye nezityalo; ngokuthathela ingqalelo ulwalamanolwesondlo sezilwanyana, umntu ufanele ukwenza isigqibo sokuba ingaba abafuni kuthengisa umbona wabo okanye bondle izilwanyana zabo na ngeminyaka yamaxabiso ombona aphantsi, ukuze baumane imali ngemfuyo yabo.

Okungeloncedo kukuba amaxabiso enyama nawo ayagungqa-gungqa, ngoko ke akukho si-qinisekiso sokuba amaxabiso enyama aya kuba nozinzo ngeminyaka yamaxabiso ombona aphantsi.

Isiphetho

Ukulandela isicwangciso sentengiso esimiselwe kwangaphambili ngendlela ebonisa ukuqevesheka kubalulekile ukuthintela umngcipheko ongeyomfuneko warmaxabiso. Kuyanceda ukuhlala unolwazi malunga nemeko yentengiso ukuqinisekisa uku-fikelela kwiinkukachacha ezidingekayo ukuze uxhamle kwiinguqu-nguquko zamaxabiso. Isicwangciso sentengiso naso masiphengululwe kwaye sibulelwae rhoqo njengoko iimeko zentengiso nezentengo ziguqu-guquka.

Igama elithi 'ukuzikhuela/ukuzibiyela' lithetha ukucipheisa imingcipheko kwintengiso yemveliso kwiimeko zeentengiso zotshirntshiselwano kwiingqikelelo zexesha elizayo leemveliso. Kufana nokusetyenziswa kweinshorenzi yemoto, abalimi kwezolimo banokusebenzisa iimeko zentengiso kwiingqikelelo zexesha elizayo ukuze bazikhusele kwiindleko ezinokubakho zeenguqu-nguquko zamaxabiso eemveliso.

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Pula Imvula's Quote of the Month

Find a group of people who challenge and inspire you, spend a lot of time with them, and it will change your life.

~ Amy Poehler



EWE, ungasebenzisa imali yangaphandle, KODWA...

Kwipula Imvula kuAgasti ngo-2018 sixoxe ngombuzo othi 'Ndingasebenzisa na imali yangaphandle okanye akufuneki oko'. Kweli nqaku kuza kuxoxwa ngombuzo wokuba ingaba ukusetyenziswa kwemali yangaphandle kuya kuphucula inqanaba lembuyiselo kwimali yakho na.

Ukuhlaziya iinkumbulo zethu: Imali oza kuyidingela ukumisela ishishini lokufama nokulondoloza ishishini lakho ibizwa ngokuba yimali eyinkunzi. Kanti, mibini imithombo yemali eyinkunzi. Owokuqala, yimali eyeyakho eyinkunzi – ibinzana lamagama elisetyenziselwa ukuchaza imali eyinkunzi okanye imali oyikhupha epokothweni yakho (mhlawumbi imali obuyigcine ngale njongo). Owesibini, ungaboleka imali komnye umntu, neyaziwa ngokuba yimali eyinkunzi yangaphandle.

Kwinqaku likaAgasti ngo-2018 sifikelele ekubeni ukusebenzisa imali eyinkunzi yangaphandle ngumthwalo obandakanya imingcipheko ethile, ngoko ke kufuna ukuqwalaselelwa kufutshane. Ngokunjalo sibhekiselele kuko ngokubanzi njengokusetyenziswa kohlalho-mali lomqukuqelo wemali esesandleni ukufumanisa ukuba ingaba uya kukwazi na ukuhlawula imali yemboleko (imali yangaphandle).

Nangona kunjalo, oko yinxalenyenye kuphele yombuzo wokuba ingaba ingasetyenziswa okanye ingasetyenziswa na imali yangaphandle. Enye inxalenye yombuzo kukuba ingaba kuya kuba luncedo na ukusebenzisa imali yangaphandle? Ukuze ufumanise impendulo yalo mbuzo udinga ukufumanisa iinkcukacha zemali kwinkcazo yeengeniso neenkitho (inkcazo ngemeko yemali) kune neenkitho ngengeniso (inkcazo ngenkubo yemali) malunga neshishini lakho. Khumbula ukuba ngaphandle kobukho beenkukacha ezichanekileyo akunakukwazi ukunikela ngempendulo echanekileyo yalo mbuzo.

Ukfumanisa ukuba ingaba kuluncedo na ukuboleka imali yenkenzi ngaphandle, umntu ufanele ukufumanisa ukuba ingaba kukho ukunyuka kwinqanaba lembuyiselo lemali

eyinkunzi yakho. Xa kuchazwa ngamazwi alula, inqanaba lembuyiselo libhekiselele kwisixa semali esenziwa lutyalo-mali lwakho ngokwepesenti – xa usenza utyalo-mali, masithi umzekelo nge-R100 000 ebbankini ngeakhawunti yolondolozo kwithuba elingangonyaka ukuze ekupheleni konyaka ufumane i-R105 000. Inqanaba lembuyiselo kutyalo-mali lwakho ke ngoko yi 5% (R5 000 xa ichazwa ngokwepesenti ye-R100 000 = 5%).

Ngelishwa, inyaniso kukuba malunga nomsebenzi wokufama waseMzantsi Afrika, inqanaba lembuyiselo okanye imali efuyenwe kutyalo-mali lwakho ithande ukuba phantsi – ngokomyinge we 6% - 7% ngonyaka, ngakumbi malunga neentlobo ezololiwewo zokufama. Intetho ethande ukuphuma ecaleni – nangu umbuzo – ingaba kuluncedo ukufuma? Mhlawumbi ungazuza okuthe kratya xa utyala imali yakho kwiziko lotyalo-mali lwemali ukuze ufumane ngaphezu kwe 6% - 7% ungaxhamlekanga futhi kungekho mngcipheko.

Ngoko ke, njengomilimi, ufanele ukuqwalaselumbuzo wokuba ingaba ufanele ukusebenzisa imali eyinkunzi yangaphandle na ngokolu luvo, ingaba ukusetyenziswa kwemali eyinkunzi yangaphandle kuya kuliphucula na inqanaba lembuyiselo kwimaliyam eyinkunzi?

Masiqwälasele umzekelo olula. Masithi umisele ifama encinane waze watyala imali engange-R800 000 kweli shishini. Eli nani liyafumaneka kwinkcazo ngemeko yemali okanye ke ngoko kwinkcazo emalunga nengeniso nenkcitho jonga inqaku elingaphambili umzekelo ngale nkazo) phantsi kthesabelo somnni. Inzuzo yefama njengoko iboniswa kwinkxazo yengeniso masithi mhlawumbi yi-R80 000, ukuze inqanaba lembuyiselo kwimali eyikunzi eyeyakho yi 10%. Unqwenela ukwandisa ishishini lakho ukuze ufake imali ethe chatha, ngokufakela icandelo elincinane lemviliso yeenkukhu zenyama. Ngoku ucinga ukuboleka, iR200 000 ngale njongo nge-nqanaba lenzala le 12%. Ubale inzuzo yefama yakho njengenokunyuka ibe yi R90 000, oko kukuthi emva kokuhlawulwa kwenzala ye-R24 000. Inqanaba lembuyiselo kwimali yenkenzi

eyeyakho liya kuba yi 11,25% (i-R90 000 ye-R800 000 yemali eyeyakho) ebizwa ke ngoko ngokuba sisixhathiso esinika ithembu.

Kwelinye icala unakho ukuboleka imali engange-R200 000 kuphela ngenzala ye 15% ukuze inzuzo yefama ibe yi-R75 000 ngenxa yenzala ye-R30 000 efanele ukuhlawulwa. Inqanaba lembuyiselo ke ngoko kwimali eyinkunzi eyeyakho liya kuba yi 9,375%. Eli nani liphantsi kunelemtsusa lenqanaba lembuyiselo le 10% kwimali eyinkunzi ukuze ke ngoko kube sisixhathiso esinganiki themba. Oku kuthetha ukuba asiloncedo ukuboleka imali ngenjongo yokuqhubela phambili icandelo lemviliso yeenkukhu zenyama. Isiggibo sokuboleka, isesakho. Kodwa, khumbula ukuba wakuba ugqibile ukuhlawula imali-mboleko imeko iya kutshintsha ngendlela enika ithembu.

Imibandela emibini echaphazela isixhathiso yinzuzo eyongezelweyo eya kufakelwa lishishini elitsha ngokunjalo nenzanaba lenzala oya kuhlawula lemali-mboleko.

Usenokuziva ngathi konke oku yingcinae kuphela. Kanti malunga nokwenziwayo, kuseyindlela ekhuselkileyo ukungasebenzi imali eyinkunzi ebolekiwego. Okanye, njengoko sitshilo kwinqaku elidlulileyo 'ityala elielona lifanelekiyoyimali eyikheshi'. Nangona kunjalo, ukuba wenza isiggibo sokuboleka imali, fumana zonke iinkcukacha ezidingekeyo futhi uqwalasele nenzala etsalwa ngenxa yemali-mboleko. Thetha-thethana ngokufumanisa inqanaba eliphantsi lenzala.

Siyayivuma inyaniso yokuba ngamanye amaxesha uya kunyanzeleka ukuba uboleke imali ukuze ugcine ishishini lakho liqhuba, nangona konke kusalatha okunganiki themba malunga nemali eyinkunzi ebolekiwego – njengemali-mboleko yokulima okanye emva kwembalela kodwa kufuneka uboleke ngengqiqo.

Athikele e kwadiilwe ke Marius Greyling, mokwadi wa Pula Imvula. Fa o tlhoka kitso gape, o ka romela emeile go mariusg@mcgacc.co.za.

UDUMO LWETHUTYANA KODWA ULUNGISELELO BUBUDE BOBOMI



Ukubalulwa njengequmrhu leemveliso eliphambili, nelinolawulo olubaraseleyo lweprojekthi yophuhliso Iwasemaphandleni emva kongenelelo IweAgriSeta: iQela loFundonzulu iDukuza.

Zaba ziindaba ezimnandi kakhulu uku-menywa kweqela loPhuhliso IwabaLimi kwisibhadalala sesidio sasebusulu sa-maBhaso oNyaka eAgriSeta Excellence isaqua-la inyanga kaOkthobha ngo- 2018. UMLawuli woPhuhliso IwabaLimi onike eyona nkono-z inde, uMnumzana Jerry Mthombothi weofisi yoPhuhliso yeNgingqi yaseNelspruit, waye-tyunjelwe ukuba amele elo qela.

Kobo bumenyemene betheko savuya sakufumanisa ukuba iGrain SA yayiza kuwongwa ngamabhaso amabini anesidima, angala:

- Ukubalulwa **njengeQumrhu leemveliso eliGqwesileyo**; kananjalo
- **IProjekthi yophuhliso IwasemaPhandleni eLawulwa ngeMfezeko Emva koNgene-lelo IweAgriSeta: kwiQela loFundonzulu laseDukuza.**

Siyibilela ngokungazenzisiyo iAgriSeta, ebiso-loko ingabahluelane boPhuhliso IwabaLimi IwaseGrain SA kwiminyaka eminzi ngoku, ngawo omabini la mabhaso. Siziva sithobekile futhi sinombulelo wokuba bezibona iziqhamo zotyalo-mali Iwabo kwiiprojekthi zethu kwaye sinethemba lokuba iseminzi iminyaka yowlahlulelwano kwixesha elizayo.

Kwakhona siliphawula ngombulelo igalelo eli-fakwe kwezi ziganeko zempumelelo liqela elizini-keleyo nelibandakanyeka kwiNkqubo yoPhuhliso IwabaLimi yaseGrain SA ngokukhokela nguNksz Jane McPherson. Ngaxeshanye, sineqhayiya ngabalimi esisebenza nabo. Aba bantu basebenza

nzima balisebenzia kangangoko ithuba ngalinye abalinikwayo lokuba bafunde ngokunjalo bakhule.

Xa sinamatshuba olwahluelwano afana nala sikholelwya ekubeni singenza umahluko kuman-qanaba obukho bokutya okwaneleyo emakhaya nasesizweni ngokusekwa kwamashishini okufama ngeenkozo anesakhono sokuphumelela. Oku kuphunyezwa ngokuvala izikhewu zolwazi nango-kuxhobisa abalimi ngezakhono zobuchule eziyimfuneko ngokunjalo noqequeso olufanelekileyo kwimiba eminzi eyahluka-hlukayo yemisebenzi nolawulo lwefama.

Impumelelo ilandela inyathelo

'Impumelelo isisiphumo sengqibeko, ukusebe-nza nzima, ukufunda kwintilelo, kwintembeko nasekuzingiseni.' – Colin Powell

Oku yinyaniso ngokubhekiselele kumalinge eqela loPhuhliso IwabaLimi laseGrain SA. NjengeGrain SA, siyazama ukuba negalelo kwinguquko nephupha lecandelo lezolimo elimanyeneyo nelinenqubela. Sinenjongo yokuhlangabeza imingeni emalunga nobukho bokutya okwaneleyo, ukuyilwa kwengeniso ukwenzela abo banofikelelo emhlabeni nokuqinisekisa ulondolozo wemithombo yobutyebi obuyindalo. Sinochulumanco malunga nokusebenza kwicandelo elinesakhono sokuba negalelo kuzo zonke iintsika zophuhliso Iwasemaphandleni.

Ngaphandle kothando olushushu lwenguquko nolophuhliso Iwabalimi, kuyimfuneko ukuqaphela ukuba iibloko zokwakha ezsientloko zisekiwe ukuze kuqinisekiswe amanganaba aphezulu engqibeko

nengqiqo neyakha isikhokelo-nkqubo ukwenzela ulawulo olufanelekileyo nolufanele ukuphawulwa okubanzi kwale nkqubo.

Imibandela eqaphelekyo enegalelo kwinqiqo yale nkqubo ngokwayo:

- **Sifumana inkxaso epheleleyo yemali kune-nenkxaso-mali yetrasti yeenkozo, kumashishi-ni ezolimo nakwabanye abahluelane beziwangciso-cebo** kune nabo bazinikele kwangaloo ndlela kwinguquko kweli candelo.
- Oku kuthetha ukuba **akukho mfuneko yokuba sizibandakanye kuyilo lwengeniso, kunge-kho nemfuneko yenxaxheba kwimisebenzi yorhwebo esiyenzela inzuzu yethu.**
- **Asinazinjongo zifihlakeleyo** ngaphandle kokuncedisa ekukhulisweni nasekuphuhlisweni kwabalimi baseMzantsi Afrika kuba sikholelwya ekubeni senza umahluko.

Yintoni 'ulawulo olulungileyo'?

Ulawulo olulungileyo lufumaneka ngokuzinikela kumbono wequmrhu nakumalinge okuzimisela ngokubabalula bonke abenzi beendima ababandakanyekayo. Ludinga amanyathelo angumqaliselo naqinisekisa ukuba imidl yabanenxaxheba iyahlangatyezwa futhi iyaphawulwa emsebenzini wprojekthi. Luvumela inxaxheba yabanye, luyaphendula ngezenzo zalo, alufihli, luya-sabela kwikhwelo, lusebenza kakuhle kwaye ngokuncomekayo, lulunge macala kwaye alucalcaluli ngokunjalo luyayihlonela inkquo-bo yomthetho kune nezikhokelo-nkqubo zemigaqo-nkqubo. Ulawulo olulungileyo luyasabla kwikhwelo lezidingo zangoku nezexesha

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isiXhosa,
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Udumo Iwethutyanana kodwa ulungiselelo bubude bobomi



Onke amaqumrhu abalulwe ngenxa yeempumezo zazo kweli theko lodidi.

elizayo zequmrhu kwaye lusebenza ngobulumko ekuthathweni kwezigqibo.

Impawu ezibalulekileyo zolawulo olulungileyo

1. Inkubo yoMthetho

Ulawulo olulungileyo ludinga izikhokelo-nkubo zasemthethweni ezingenakhetha ukwenzela ukhuselo olupheleleyo.

2. Ukungafihlisi

Ukungafihlisi kuthetha ukuba iinkukacha zifanele ukunikelwa ngeendlela eziqondeka lula kwaye zifumaneku ngokukhululeka kwabo bachatshazelwa yimigaqo-nkubo nayimisebenzi eyenziwayo.

3. UKusabela kwikhwelo

Ulawulo olulungileyo ludinga ukuba amaqumrhu neenkubo zazo ayilelwu ukunika inkonzo kweyona midla iphambili yabanenxaxheba.

4. Ubulungisa nokungacalu-caluli

Iqumrhu elinika ithuba kwabanenxaxheba kulo lokubalondoloza, ukubomeleza, okanye elokuphucula ubomi babo jikelele linomyalezo ongowona unembophelwa malunga nesizathu sobukho balo.

5. UKuphendula ngezenzo zalo

Ukuphendula ngezenzo zalo ngundoqo kulawulo olulungileyo. Iqumrhu liphendula kwabo bachatshazelwa zizigqibo okanye ngamanyathelo alo.

6. Inxaxheba

Inxaxheba yintsika esentloko yolawulo olulungileyo. Inxaxheba idinga ukulunga-lungiswa ukuze kuphunyezwe ezona ziphumo zibalaseleyo ukuze bonke abanenxaxheba kulo bazine benelizwi elivakalayo nelihlonelwayo.

Ixesha + Ilinge = Impumelelo

Uphuhliso IwabaLimi IwaseGrain SA lunconywe ngokunika ezi mbasa zodidi ngesizathu esiphambili solawulo olulungileyo. Impawu ezilandelayo zibe negalelo kweli wonga:

- Inkubo yoPhuhliso IwabaLimi yaseGrain SA ikhokelwa ngomgaqo-nkubo oqulunqwe liquimru nangababoneleli balo. Sizabalazela **ukuzi-hlonela iinkubo-sikhokelo** ezisetyenziswayo nokuyila imisebenzi yetu ngokwaloo ndlela.

- **Sizinikele kwimeko yokungafihlisi** kwaye sesiphuhlike inkubo enobugocigoci yokunka ingxelo. Ngaphandle kwemigaqo yokusebenza esesikweni ngokunjalo neengxelo zonyaka ngamnye, sinikele ngeenkukacha ezinobucukubhede nangeqonga elikhuthaza

inxaxheba lokunika iingxelo ngothunge-Iwano lwekhompyutha.

- Kuhlanganisewo **iinkcukacha** ngobuqu belungu ngalinye lomlimi. Malunga nabalimi abanenxaxheba kwiProjekthi yeJobs Fund oku kuquka ifoto, ikopi yesazisi selD, ikhontrakthi yeJF, izinxulumanisi zeGPS zasemasimini, ikopi yePTO (imvume yokuhlala) kunye nezilipu zukufakwa kwemali.

- Konke **ukunikwa kweengxelo kwiwebhusiyithi** malunga nemisebenzi kuquka amaqela ofundonzulu, iintsku zabalimi, amathuba otyelelo kwifama, izifundo zoqeqesho, amathuba otyelelo ezikolweni, iimvavanyo zemiboniso, abathathi-nxaxheba bomlimi wonyaka neentlanganiso zeziwangciso-cebo nabahluelane nabanenxaxheba. Ubungqina ngentsebenziswano nganye bunikwa neefoto ngokunjalo neerejista zenxaxheba ngokunjalo nengxelo yokwenzeke kwitheko elo.

- **Sinenkubo ecacileyo nengafihlisiyo yokugcinwa kweencwadi** kwaye sineqhayiya ngophicotho-zincwadi olungenaziphene olubonakala cacileyo ngeenkxaso-mali ezenziwa ngokuqaphela zokuchitha imali.

- Uphuhliso IwabaLimi IwaseGrain SA **Iulungiselele abalimi iiakhawunti zeTPFA** ukubancedisa kulawulo lweemali. Ezi akhawunti zilawulwa kunye nomlimi ngamnye kwaye klinikwa ingxelo ngeveki nganye.

- Umba walo msebenzi wophuhliso Iwabantu usentloko kanti ubudlelwane phakathi kweqela elisebenza kunye nomlimi bubalulekile. Sizabalazela ukwakha **imijelo yonxibelelwano evulekileyo** aplo kuxoxwa khona ngemingeni nangemibandela, kunye nezisombululo ezizingelwayo. Okubaluleke kwangolo hlobobudlelwane nabahluelane bethu ngokunjalo nabathathi-nxaxheba ngokunjalo nabadali-ndima boshishino njengoko **sizabalezela ukwakha inkubo yenkxaso yenqubo** kunye nothungelwano ngomlimi ngamnye.

Nangona ukunconywa kusoloko kusanelisa, akufanelanga nanini ukuba kube ngumqgaliselo. UH. Jackson Brown uthi: '**Musa ukusebenzela ukunconywa kodwa yenza umsebenzi okufaneleyo ukunconywa**'. 

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