

# PULA IMVUILA

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## INGABA NDIYAYI-FUMANA INZUZO?

Imazini yakwa Grain SA  
yophuhliso lwabavelisi

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Kubume obusingqongileyo banamhla nobusoloko buguqu-guquka, ngakumbi kwezolimo, kubaluleke kakhulu kumlimi wethu wanamhla, omkhulu okanye omncinane, ukuba abe nolwazi oluphangaleleyo ngemiba yemali. Ngoko ke, kumanqaku ethu alandelayo siza ku-jolisa kulwazi oluphangaleleyo ngemiba yemali.

Ukuqalisa le ngxoxo, siza kuqala ngokugqaisela kwiNkcazo yeNgeniso okanye eyaziwa ngoku njengeNkcazo ngokuSebenza kweMali.

Sinamaxeha amaninzi axelwe kumanqaku ethu abalulekileyo ukuze senze umsebenzi wokufama ngokufumana inzuzo ngendlela enozinzo. Le yeyona njongo iphambili yalo naliphi ishishini. Xa ufumana inzuzo, ukusebenza kwemali yakho kunika ithembu. Indlela ekuphela kwayo yokuqinisekisa ukuba uyayenza inzuzo kukuhlanganisela iNkcazo ngokuSebenza kweMali.

Kodwa khumbula, xa unemali ebhankini, oko akuthethi ukuba ngokucinisekileyo ufumana inzuzo enozinzo. Okwesibini, maze ungaxhomekeki



## Ingaba ndiyayifumana inzuzo?

kumgcini-zincwadi ukuba akuhlanganisele le nkazo. Abagcini-zincwadi bahlanganisela inkazo ngenjongo yokuthobel iimfuneko zehrafu, kanti oko ngumbandela owahlukileyo. Okwesithathu, ukuze sihlanganisele le nkazo ngokuchanekileyo, udinga iinkukacha ezichanekileyo. Kanti okokugqibela, ufanele ukugcina iindleko zobuqu bakho ngokuzahlukanisa kwezeshishini. Xa kusenzeka, kucetyiswa kangangoko ukuba makubekho iiahawunti ezimbini ezahlukanisiweyo.

### Amanqaku ambalwa

- Ngoku uza kufumana ithuba lokuqonda ukuba ihlanganiselwa njani inkazo, iinkukacha ezidinkekayo – amaxwebhu aneenkukacha – afana nee-invoyisi, iinkazo zasebhankini, iinkazo ngokuthengisa, irejista yempahla, iingxelo ngokusetyenziswe nguwe, njalo njalo.
- Uya kuphinda uqaphele izinto eziambalwa ezingathengwanga ngekheshi eziqukiweyo (bekungekho mqukuqelo wekheshi wenene) – iintengo zetarya, amanani okusetyenzisiveyo, nokwetha kwexabiso lemali.
- Qaphela ukuba ixabiso leendleko zemveliso zifanele ukulingana nexabiso lenene lokusetyenzisiveyo ingekuko okuthengiweyo. Umzekelo, masithi uthenge iingxowa ezili-100 zesichumiso kodwa usebenzise ezingama-90 kuphela. Makube ziindleko zenene kuphela leengxowa ezingama-90 ezifanele ukavela kwinkazo kungabi lixabiso lentengo leengxowa ezilikulu.
- lindleko ezikhankanyiweyo ziymizekelo kuphela, zinizi ezinye iindleko kwaye ziya kwahluka ngokweefama ngeefama.
- linkcukacha ezichanekileyo ziya kuncedisa ekuhlanganiselweni kwenkcazo echanekileyo eya kukunika iinkukacha oya kulawula ngazo ishishini lakho kakuhle.
- Uya kuyisebenzisa inkcitho kuphela njenengkcitho yemveliso ube ngathi inkcitho leyo uyinxulumanisa ngokungqalileyo neshishini elithile, njengakwimizekelo esetyenzisiveyo. Nayiphi inkcitho engenakunxulunyaniswa ngokuyingqalisa kwishishini mayibonwe njengeendleko zemihla ngemihla. Ezo ziindleko ezifana nezefowuni – ingaba uyakwazi ukutsho ukuba umnxeba owutsalele umthengisi wakho weemveliso zamalungiselelo ubumalunga nombona kuphela?

Makhe siqwälasele arabinzana amagama abalulekileyo akhankanye kwinkazo. Okokuqala – **Ingeniso iYonke yeXabiso leMveliso (A)**. Eli binzana lamagama liboni-

sa inani elichanekileyo layo yonke into esefama kuba liquka ixabiso lazo zonke iimveliso ezithengisiweyo nezisetyenziswe efama. Okwesibini **Umda weNgeniso iYonke (B)** – ibinzana elibaluleke kakhulu. Qaphela uku-be le nkazo iyilwe ngendlela ebonisa umda wengeniso weshishini ngalinye lefama. Xa umda wengeniso iyonke masithi woojongilanga ungfakanga nzuzo (azihlawulekanga zonke iindleko zokulima nezokuthengisa) oko kuthetha ukuba unazo iinkukacha zokulawula imeko. Ufanele ukuqwälasela ukuba kungani kungekho nzuzo (bekukho isichotho obungenakukwazi ukusilawula) okanye ingaba imigaqo yakho yokulima ibingeckho mgangathweni? Ngoko ke unakho ukwenza isiqqibo unesikhokelo xa ufuna ukuqhoba ngokulima oojongilanga ngokuphucula imigaqo yakho yokulima okanye ngokucinga ngokulima oluye uhlobo lwestyalo. Ngaphaya koko, xa umda wengeniso iyonke yeshishini unganiki nzuzo oko kuthetha ukuba isityalo sikajongilanga asinagalelo kwaphela ekuhlawulweni kwezinye iindleko zonke zemihla ngemihla. Oku kutsho ukuba amanye amashishini axhasa isityalo soojongilanga. Ingaba yimeko efanelekileyo leyo na?

Elona binzana lamagama libaluleke kakhulu nguC – **iNgeniso eYiyona yeFama**. Emva koko qwalasela inqaku lethu lexesa elidlulileyo ‘Sifakwa njani isicelo semalimboleko?’ – eli linani eliqwalaselwa nalizikizo loncedo lwemali xa liphicotta isicelo sakho semali-mboleko. Uya kufumanisa ukuba xa eli nani libonisa ukufumaneka kwenzuzzo siyaphumelela isicelo sakho semali-mboleko kanti xa kungekho nzuzo isicelo sakho siya kuphonorongwa ngokuphucela okukhulu.

Xa ukwazile ukuhlawula zonke iindleko zemibandela yangaphandle, kunokutshiwo ke ngoko ukuba ishishini lakho lokufuma lifaka inzuzo yenene, okanye kuthiwe ukusebenza kwemali kunenzuzzo. Oku kufumaneka kuD – **Inzuzo yeFama**.

Elokuphetha, umlimi makabe nolwazi ngemiba yemali. Xa kungenjalo, makafune uncedo okanye aye kwizifundo ezifanelekileyo. Kufuneka ukwazi ukutolika iinkukacha eziqukwe kwinkazo ngokusebenza kwemali ukuze wenze iziqqibo zolawulo ezelunglelo xa usenomnqweno wokuqhoba ngokufama kweli lixa lanamhla.

**Athikele e kwadilwe ke Marius Greyling, mo-kwadi wa Pula Imvula. Fa o tlhoka kitso gape, o ka romela emeile go mariusg@mccacc.co.za.**

## UMAKHULU UJANE UTHI...

**L**e yinyanga yokugqibela yonyaka-mali wethu, – kuyamangalisa ukufumanisa ukuba sesiza kuqlisia kwakhona ngokulima izityalo zethu zasehlotyen.

Sesitsho kaninzi ukuba umsebenzi wokufama umalunga nokuvelisa ukuty esikusebenzisayo thina ngokwethu ukuze okunye sikuthengise. Nangona kunjalo, ukulima izityalo kunenkcitho yemali – imbewu, isichumiso kune neekhemikhali ezifanele ukuthengwa ngonyaka ngamnye. Zikhona nezinye iindleko ezahluka ukususela kwifama ethile ukuya kwene, ukususela kumlimi othile ukuya komnye. Ukuba ungumlimi olima kancinane kakhulu ozenzela wonke umsebenzi ngesandla, ungatsho ukuba akukho zindleko ojonganana nazo apho. Kodwa, xa ungumlimi olima kakhulu, uyanyanzeleka ukuba uqeshe abantu, uthenge idizili yee-trektara okanye uhlawule ikhontraktha. Nangona kunjalo, kubalulekile ukuqinisekisa ukuba oko ukufumanayo kwinto oyenzayo ekupheleni kwexesha lokulima kungaphezu kwento oyichithe ngamalungiselelo naxa ulima.

Kwiminyaka yakutshanje, ixabiso lombona selehlile kuba umbona omninzi ulinywa eMzantsi Afrika – besisandul’ ukunedisa abanye abalimi kufuphi naseWelkom ukuba benze ucwangciselokufama kwabo. Babeza kalahlekelwa xa bebelime umbona ngenxa yokuba babeza kuqesha umhlabu futhi bahlawule ikhontraktha ukuze ibenzele umsebenzi. Oku bekungazi kunceda nto kwaphela. Kubaluleke ngenene ukuphelasela iindleko zokulima ukungabikho mathandabuzo okuba ingaba iya kuba khona na inzuzo. Mhlawumbi kungafuneka ukuba ujonde isityalo esixabiseke ngokuthe chatha ukuze uvune lukhulu ngemizamo yakho.

Umsebenzi wokufama unobugocigoci kanti kukho abantu abacinga ukuba xa unomhlabu usuka ube ngumlimi; okanye ungumlimi kuba unemfundo yesidanga kwezolimo. Umsebenzi wokulima ubandakanya iqela lezinto ezahluka-hlukileyo eziquka umhlabu, ulwazi nezakhono zobuchule, amava, iimveliso zamagalelo, oomatshini nemali. Kuyimfuneko ukuba nayo yonke le miba xa ufanele ukuba ngumlimi onempumelelo. Kutshanje ndikhe ndeva ‘umlimi’ esithi yena akadingi kufumana qeqesho – kodwa kungona aqalisa ukuba ngumlimi. Ngokuqinisekileyo lo mntu uza kusilela emsebenzini wakhe kuba akazi nokuba kuninzi kangakanani afanele ukukufunda. Nceda sebenzisa onke amathuba onokuwfumana okufunda, ukuze ufumane amava nolwazi – akunakuze uthi ufikelele esiphelweni sokufunda futhi akunakuyeka ukufunda nanini xa ungumlimi oyaziyo into ayenzayo. Kusoloko kukho imigaqo emitsha yokwenza izinto, iimveliso ezintsha zamalungiselelo, iindlela ezintsha zokusebenzisa oomatshini, amathuba amatsha okuthengisa – yenza uphando futhi ufunde ukuze ufumane ithuba elihle lokuba ngumlimi wenene.



Itheibhile 1: Isishwankathelo seNkazo yokuSebenza kweMali.

Ino-mbolo	Inkazo	Umbona	Ujongi-langa	linkomo	Enye iNgeni-so yeFama	Isixa sisonke
1		Ikheshi				
2	lintengiso	Imali enokusetye-nziswa njengetyala				
3	<b>lintengiso zizonke = 1 + 2</b>					
4		Ikhaya				
5	Inkcitho yekhaya	Abasebenzi				
6		Ngaphakathi				
7	<b>Inkcitho iyonke = 4 + 5 + 6</b>					
8		Impahla ekuvalwa ngayo				
9	<b>Ulungelewaniso Iwempahla</b>	Akuukwa: Impahla ekuvalwe ngayo				
10		Akuukwa: lintengo				
11		Kudibene: NeeNtengo				
12	<b>Ulungelewaniso Iwempahla iyonke = 8 - 9 - 10 + 11</b>					
13	<b>A: INGENISO IYONKE YEXABISO LEMVELISO = 3 + 7 + 12</b>					
14	<b>Akuukui: lindleko zemveliso nezokuthengisa (Nelikwaziwa njengeendleko ezabiwa ngokungqalileyo)</b>					
15	Imbewu					
16	Isondlo					
17	Izikhothwa					
18	Isichumiso					
19	likhemikhali					
20	Amayeza					
21	Izitofu					
22	I-inshorensi yezityalo					
23	lindleko zokuthengisa					
24	<b>lindleko zizonke zemveliso nezokuthengisa</b>					
25	<b>B: UMDA WENGENISO IYONKE = 13 - 24</b>					
26	<b>Akuukui: lindleko ezingabiwanga okanye ezemihla ngemihla</b>					
27	<b><i>lindleko zabaqeshwa</i></b>					
28	Imivuzo					
29	limveliso zefama eziisetenzisiweyo					
30	<b><i>Ukwetha kwexabiso lemali</i></b>					
31	Ukulungiswa kwezinto okusisigxina					
32	Oomatshini nezixhobo					
33	<b><i>Ukukhanda nokulondoloza</i></b>					
34	Ukulungiswa kwezinto okusisigxina					
35	Oomatshini nezixhobo					
36	<b><i>Ezinye iindleko</i></b>					
37	lilayisensi neinshorensi					
38	Umbane					
39	Amanzi					
40	lindleko zefowuni					
41	<b>lindleko zemveliso zizonke nezinye iindleko: = Kudibene nama- 27 - 40</b>					
42	<b>C: INGENISO EYIYONA YEFAMA 25 - 41</b>					
43	<b>Akuukui: lindleko zemibandela yangaphandle</b>					
44	limali-mboleko zenzala					
45	lakhawunti yeenzala zebhanki					
46	Umlawuli wemivuzo (okanye wena ngokwakho)					
47	<b>Isixa siphelele: lindleko zemibandela yangaphandle</b>					
48	<b>D: INZUZO YEFAMA = 42 - 47 (Ukuba ikhona inzuko oko kuthetha ukuba ukusebenza kwemali kuqhube kakuhle)</b>					

# NEZANTONI IINGCAPHEPHE... zikhe zangabaqalayo

Inkubo yezeMfundu eMsebenzini yeGrain SA ngokusebenzisana neDRDAR

**Y**aba nguMongameli waseMelika omdala, uBenjamin Franklin, owakhe wabhalo wathi, ‘Ndixelete ukuze ndilibale. Ndifundise ukuze ndikhumbule. Ndibandakanye ukuze ndifunde.’

Eselula ebomini bakhe uFranklin wafumanisa ukuba ukulinganisa abanye abantu yindlela eqinisekisiweyo yokuziphucula neyokuphumelela. Wayezama kanganoko ukufumanisa iingcaphephe zenkalo ethile awayenomda kuyo aze afumane ulwazi okanye izakhono zobuchule zazo ukuze awuqwala selele kufutshane umsebenzi wazo. Ebefunda kanganoko anakho ngesimbo sazo, izimvo, iziqhelo zazo nangezicwangciso-cebo.

Ubuchule obuphambili bukaFranklin yayikukuba wayezimisele ukufunda futhi ekholelwa ekuzibandakanyeni ukuze aziphucule. Wayengayeki ukulinganisa iingcaphephe ezaziwayo wade wakwazi ukuzithemba nokupuhlisa izakhono zakhe zobuchule.

**Eyona nkokeli iphezulu akukho mfuneko yokuba ibonwe njengomntu owenza ezona zinto zinkulu. Ngulowo owenza ukuba abantu benze ezona zinto zinkulu.**

— Ronald Reagan

## Inkubo yoPhuhliso IwabaLimi

Thina njengeqela laseGrain SA loPhuhliso IwabaLimi sinegugu ngenyaniso yokuba impumelelo yenqubo yethu ibonakala ngobudlelwane esibakhe nabalimi kunye necandelo elibanzi lezolimo. Izehlo zempumelelo nokukhula esikubone kubalimi esisebenza nabo kusikhuthaza yonke imihla ukuqonda ukuba sifikelele ebantwini abaliqela esiya kuhambisana nabo kolu hambo lophuhliso.

Oku kuhambelana nezimo zethu, sikulangazelela kakhulu ukuba ngoomahlulelane nabanye abanomda ofana nowethu kwiinkqubo zezemfundu emsebenzini. Sikholelwu ekubeni baninzi abanolwazi olubanzi abafunde kwiikholeji nabesenoku-xhotiyisa ngakumbi ukuze benze umahluko onzulu kweli candelo xa benikwa ithuba lokuzibandakanya kule nkalo, ukufunda ngqo kwiingcaphephe bafumane amava okufunda ngokwenza ngezandla, mqaqo lowo owakha ukuzithemba ngokunjalo wandisa nengqiqo eggibeleyo kunye nolwazi.

Injongo asikokuphumelela kodwa; injongo kukuxabiseka. Wakuba uxabisekile, endaweni yokuleqa impumelelo, yona iza kuzizisa kuwe.

KuNovemba ngo-2016, amalungu eqela loPhuhliso IwabaLimi IwaseGrain SA athethe neSebe lezoLimo lePhondo ngoncedo Iwalo Iwenqxa yoKusetyenziswa koomatshini ukwenzela abalimi abacetylisa ngabo. Sinovuyo lokufumanisa ukuba ngexesha lale ngxoxo kwazalwa uluwo Iwenqubo yezemfundu emsebenzini.

Injongo yethu kukuba izifundiswa zemfundo ephakamileyo ezili-19 kwezolimo zifumane

ingqesho futhi zibe ngamalungu eqela loPhuhliso IwabaLimi IwaseGrain SA njengabezemfundu emsebenzini. Le nkubo iza kuqhube ngokuhambisana nenkxaso yesebe yokusetyenziswa koomatshini. Injongo yabezemfundu emsebenzini kukuzuza amava afumaneka ngokuzibambela ngenjongo ephambili yokulinwa kweenkozo no-phuhliso Iwabalimi.

Ukufumana ithuba kuquka amava ngokuzibambela umsebenzi, apho abezemfundu emsebenzini baftumana khona amava ngokusebenza-ngezandla ngokuzenzela okulandelayo baze baftundise abanye abafundi ukuba benze njalo:

- Ukwenza amaqondo emiLinganiselo yezixhobo zokutyal;
- Ukwenza amaqondo emiLinganiselo yesitshizi esijikelezayo;
- Ukwenza imephu yentsimi, ngokusebeniza iGPS;
- Ukulungiswa kwezixhobo zasefama; ngokunjalo
- lingqikeyelo zezivuno zezityalo.

Abezemfundu esemsebenzini kwakhona baza kuba nenxaxheba kuqeqesho baze bandedise nangezifundo zoqeqesho Iwabalimi zaseGrain SA malunga nokulinwa kweenkozo. Ezi zifundo zibaluleke kangaka zinolungelewaniso olulungiyeo phakathi kokubhaliweyo nokwenziwa kwako ngezandla.

Amanye amathuba okufunda nemisebenzi yophuhliso Iwezakhono zobuchule aya kufumaneka ngexesha lemisebenzi yempumezo yeGrain SA kwezentlalo, neliquka iintlanganiso zamaqela ofundonzulu, iinttsuku zabalimi kunye neendibano zabalimi abakwibanga eseliphambili.

Wonke umsebenzi wophuhliso Iwabalimi wase-Grain SA wenziwa ngenkathalo ngolovo lokukhuthaza ukugcinwa kweengxelo ezichanekileyo, ukugcinwa kweencwadi zeenkucakacha nempendulo ngezenzo zakhe umntu ngoko ke sinakho ukunika ingxelo kubo bonke abahlulelane bethu. Malunga noku abezemfundu esemsebenzini bayu kuvunyelwa ukuthatha inxaxheba emisebenzini yolawulo neyokunika ingxelo baze bafunde na-kuqequeso lwekhompyutha nakupuhliso Iweza-khono zobuchule.

### **Ingonyama eqqumayo ayibulali xhoba**

Sifanele ukutshintsha izimvo ezithi abafumene imfundu kwiikholeji abanako 'lulwazi olusentloko' kuphela, kodwa abakwazi kuncedisa ngezisombululo ngokusebenza ngezandla entsimini. Yinyaniso yona eyokuba enye yeengxaki olujongana nazo uPhuhliso IwabaLimi IwaseGrain SA, kukufumana abacebisi abawucwabayo umsebenzi wabo ukwenzela inkqubo esoloko ikhula – ngakumbi abo banothakazelelo lokusebenza kwiindawo ezisemaphandleni asemaqaqasini enene apho isidingo sisikhulu kanobom khona.

Ngoko ke sinolangazelelo lokukhulisa abacebisi abatsha abanalo nabo uthando olushushu malunga nokubuyiselwa komhlaba kune nophuhliso Iwabalimi olunozinzo ngokusebeniza inkqubo yabezemfundu ese-msebenzini enje ngale. Inzuzu siyibona inamaca amabini:

- Abemfundu esemsebenzini bafumana amava abalulekileyo, ukuze babe nokuzithembu futhi baxhobe ngolwazi, ngoko ke banamandla kwaye bakwimeko entle yokufaka izicelo zemisebenzi emihle.
- Uphuhliso IwabaLimi IweGrain SA lunikwa ithuba lokuqequesha udidi Iwabacebisi esibadinga entsimini ukwenzela uphuhliso Iwabalimi.
- Indima esentloko yeSebe lezoLimo kune neAgrarian Reform (DRDAR) yile:
- Ukuqabela ngenkxaso-mali yokusetyenziwa koomatshini nenikwa uPhuhliso IwabaLimi IwaseGrain SA ukwenzela abalimi.

- Ukuuxhasa imali yabafunda emsebenzini enikwa abaneziqinisekiso zemfundu abatyunjwa njengabafundi emsebenzini eGrain SA.

Indima esentloko yoPhuhliso IwabaLimi IwaseGrain SA:

- Ukuqhube ulongamelo ngokubanzi nokubek' iliso kwabefundu emsebenzini ngokusebeniza abaphathi bephondo bophuhliso IwaseGrain SA.
- Ukuvumela abezemfundu emsebenzini ukuba bahambe nabacebisi abanamava xa besenza imisebenzi yabo yemihla ngemihla.
- Ukwaba imisebenzi ethile nokubek' iliso ngokunjalo nokuqequesha abezemfundu.
- Ukuvumela abacebisi ukuba baqhube ngemisebenzi yabo nokuthi babe nowezemfundu emsebenzini nokuba mnye okanye babini ababelwe ukusebenza naye.
- Ukuunikela iingxelo kumquuzeleli wephondo ukuze azihlole qho ngoLwesihlanu.

### **Kunye senza umahluko**

Sanelisekile ngokunika ingxelo yokuba iDRDAR neNkqubo yoPhuhliso IwabaLimi yeGrain SA sezsayine uYilo IweMvumelwano Iweminyaka emihlanu (MOU) oluqualiswe ngethuba lonyaka ka-2017/2018 – ngoko ke sesiza kungena kunyaaka wesibini wale projekthi evuselela kangaka.

### **Ukubandakanyeka kolutsha kwezolimo**

Kude kuge noku sesifumene ingxelo enika ithembu kakhulu ngale projekthi kangangokuba bobabini aba bahlulelane baqinisekile ukuba xa beqhuba ngokusebensana bayu kuvula amathuba emisebenzi, bafake abalimi basemaphandleni kurhwebo ngokukhawuleza futhi baqinisekise ukuzibanda-kanya kolutsha kwicandelo lezolimo. Asikuthandabu ukuze icandelo lezolimo likhule kwaye liqhubele phambili sifanele ukubandakanya ulutsha Iwelizwe. Kaninzi oku kuphelela ekuphakanyisweni ngokuthetha kodwa kungenziwa.

Umlimi oqhelekileyo eMzantsi Afrika uneminyaka engama-65 nangaphezulu ubudala. Ubudala

### **EZEMFUNDU EMSEBENZINI**

– esi sisigaba somfundu okanye umqequesha osebenza kwiqumru, maxa wambi engafumani kwantlawulo, ukuze afumane amava okusebenza okanye ukuze afikelele kwiimfuneko zesiqinisekiso semfundu asifunayo.

obuqhelekileyo kubalimi ababandakanyeka kwiProjekthi yeJobs Fund – ulwahlulelwano phakathi kwethu neJobs Fund, nolunefuthe elikhulu kakhulu kuphuhliso Iwabalimi abancinane – buyiminyaka engama-50 nangaphezulu.

Kubonakala ngathi mncinane kakhulu umdla wolutsha. Sikholelwa ekubeni unqongophalo Iwamava nophuhliso Iwezakhono zobuchule bo-kwenza umsebenzi lungomnye woonobangela bale meko. Kaninzi izifundiswa zethu ezilulutsha kwicandelo lezolimo azinamava okufama futhi azizifaki icicelo zemisebenzi kwiinkonzo zesolulo. Azinalwazi lokusebenza ukuze ziqualise ngokufama kwaye azinakuzithembu ukuze zileqe imisebenzi efanelekileyo kwezolimo.

Sikholelwa ekubeni le nkqubo, nangona okwangoku isencinane kakhulu indima yayo, inesakhono esikhulu sokuzigxotha ezi ngxaki kwaye inokuba yinxalenye ebalulekileyo yophuhliso Iwabalimi kwixhesha elizayo xa inokunwenwa ifikelele kuwo onke amaphondo.

#KunyeSenzaUmahluko. Asinazintloni ukuthi sinemincili ngokukuba yinxalenye yokwadisa ulutsha kwicandelo lezolimo.

**Inqaku linikelwe nguSinelizwi Fakade noLuke Collier, Abaqquuzeleli boPhuhliso IwabaLimi, eGrain SA. Ngolwazi oluthe vetshe, thumela i-imyili apha sinelizwifakade@grainsa.co.za okanye kule goshenfarming@gmail.com.**

# KONKE NGODIDI LWENGQOLOWA

**U**didi lwengqolowa luthetha izinto eza-hluka-hlukileyo ebantwini abahluka-hlukileyo, kuxhomekeka ukuba igqitha ezandleni zikabani ukususela ekuvunweni ide ityiwe njengesonka.

Abalimi balindela isivuno esiphezulu, abasili balindela umgangatho ophezulu wokusila kanti ababha-ki balindela umgubo wengqolowa ofanele imveliso abanwenela ukuyibhaka. Abathengi baxhome-keka kwiziva-mvo zabo – abakubonayo, abakuva ngesandla, abakujojao nabakungcamlayo. Ngoko ke, udidi malunga nengqolowa kuthetha iimpawu enazo ingqolowa ukuzeifaneleke njengemveliso yasekuggibeleni – ukwenzwiwa kwesonka.

Abandisi bengqolowa banokuguqu-guqula imfuzo yomhlanganisela ngenjongo yokudibanisa yonke imizila yomhlanganisela ngokwemfuneko yeshishini, kodwa ifuthe lokusingqongileyo likwe-nza kuge nzima oko. Imizila yodidi lwengqolowa ebalulekileyo kubalimi yile:

- Isixa sehectoliter (ubunzima bovavanyo);
- Inani elehlayo; ngokunjalo
- Isiqualatho seprotoheyini.

## Yintoni isixa se-hectoliter futhi kungani sibalulekile?

Isixa se-hectoliter sibonisa ukuyondelelana kweenkozo zengqolowa kanti iinkozo eziyondelelene kakhulwana zinika umgubo wengqolowa othe kratya, ngoko ke iinkozo eziyondelelene kakhulu zinenzuko ethe kratya kubasili.

## Yintoni enefuthe kwisisa se-hectoliter?

linkozo eziyondelelene kakhulwana zityebile kwaye zihloholekile. Imibandela yocenezeleko eyenzeka ngelixa lokuhloholeka kweenkozo zesi-tyalo sengqolowa ibangela isixa esinganeno se-hectoliter. Le mibandela iquka imbalela, ukufuma okubaxeleyo komhlaba, unqongophalo lwezondlo, ukukhanya kwelanga okuncinane kakhulu, amaqondo obushushu aphantsi kakhulu okanye aphezulu kakhulu, umonakalo owe-nziwa zizinambuzane nomonakalo obangelwa yimozulu njengeqabaka nesichotho. Indlea eziphindula ngayo iinkozo kwezi meko zokusi-nqongileyo iphantsi kwefuthe lolawulo lofuzzo.

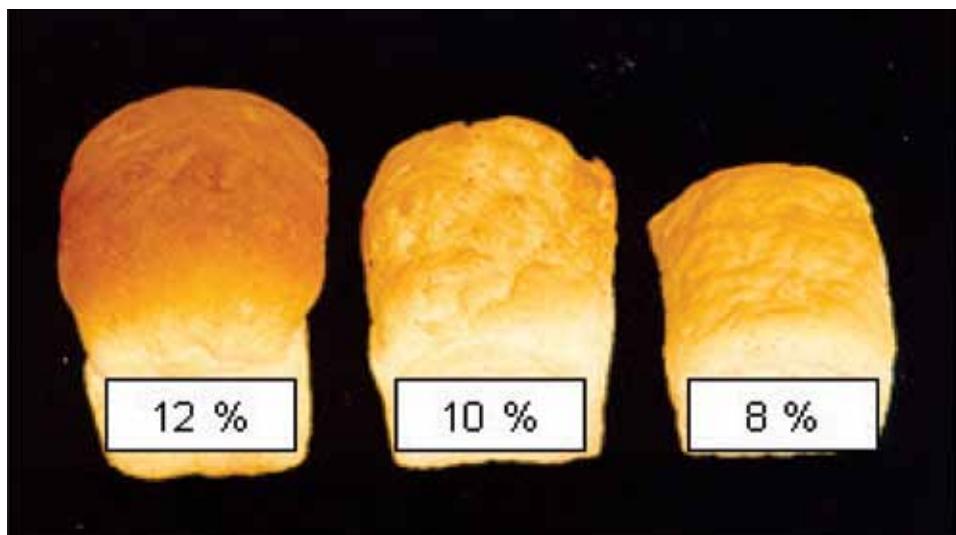
Imilo yeenkozo, enokuguqu-guqulwa ngokofu-zo, iphinda ichaphazele isixa sehectoliter – iinkozo ezingqokuva ngakumbi zize zibe nemigca ethande ukuba mincinane kukhethwa yona.

## Yintoni inani elehlayo kwaye libaluleke ngantoni?

Umgubo wengqolowa ubukhulu becalo unepro-theyini nesitatshi. Isitatshi sineyona ndima inkulu



*Ifoto 1: Ilofu yesonka eyenziwe ngengqolowa engantshulanga (emva), apho isakhiwo saso, ibala lesikhoko nokuvakala kwaso esandleni kwamkelekile, xa kuthelekiswa nelofu yesonka eyenziwe ngengqolowa entshulileyo (phambilil) apho besingenakusikwa ngezandla nangomatshini, ngenxa yesakhiwo esingalunganga noburhabaxa baso. Phinda uqapheli ibala elithande ukuba mynamana lesikhoko ngenxa yeswekile egqithisileyo engqoloweni entshulileyo (phambilil).*



*Ifoto 2: Izixa ezikhulu zeelofu, ezenziwe ngomgubo wengqolowa oneziqulatho zeprothayini ezithe kratya.*

kwisakhiwo sesonka kanti xa imvula isina phezu kwengqolowa evuthiweyo kuze kulandele iimeko zemozulu ezifanelekileyo, kungenzeka ukuntshula kwaphambi kokuvuna.

Kwakuba kwenzekile oku, isitatshi siqhe-kezwa yincindi eyenzayim, ebizwa ngokuthi yi-alpha-amylase, kuze kubekho iiswekile ezi-gqithisileyo (kubakho amanani aphantsi elehlayo). Iiswekile ezigqithisileyo zikhokelela kwintlama emanzi 'encangathi' ukuze le ntlama kuge nzima ukuyilawula ngomatshini nangezandla. Isonka naso siya kuba nesikhoko esithande

ukuba mynamana, sivakale sirhabaxa esandleni nesakhiwo saso singafaneleki ukuze oku kukhokelele esonkeni esingasikekiyo ngesandla nangomatshini.

## Yintoni echaphazela inani elehlayo?

Imibandela yokusingqongileyo efana nemo-zulu yemvula exaphakileyo kanti namaqondo obushushu asemini anefuthe elikhulu ekuntshulenii kwaphambi kokuvuna. Ingqolowa nayo ikhola ukuba zizisulu zokuntshula kwaphambi kokuvuna ngethuba lokujina kweenkozo lokukhula kwazo.

## UKULINYWA KWENGQOLOWA

Lo mzila ubonakala kakhulu ngokofuzo nangemiga ca yofuzo ebonakala ingakwazi kunyamezela ukuntshula kwaphambi kokuvuna nelahlwa kumabanga asekuqaleni ofuzo.

Ifuthe lokungqonge lo mzila likhulu eMzantsi Afrika, kuba ukumelananofuzo kokuncinane kuphela kokuntshula kwaphambi kokuvuna okufumaneka kummandla wentengiso yaseMzantsi Afrika.

Isiphumo sengqolowa eqhelekileyo xa kuthleleksisa nengqolowa entshule phambi kokuvuna njengemveliso yasekugqibeleni si-nokubonwa **kwiFoto 1.**

### **Yintoni isiqulatho seprotheyini kwaye kungani sibalulekile?**

Isiqulatho seprotheyini sibhekiselele kwisixa seprotheyini kwi sampulu yengqolowa. Iprotheyini ezifana zodwa, ekuthiya zii-gluten, zenza kufaneleke ukuba zi setyenziswe esonkeni, kwipasta okanye kwimiqhathane. Kukho ubudlelwane obungqalileyo phakathi kohlobo oluthile (uhlanganiselo) lwe protheyini nemveliso yasekugqibeleni efanele ukuyivelisa.

Igluten ingahlulwa ngokwamaqhezu e-glutenin ne-gliadin, aphi iglutenin ibangela uzinzo entlameni ukuze i-gliadin ibangele ukutwezeka kwentlama. Ulungelelwano phakathi kwala maqhezu mabini lubalulekile kuba udidi lwe-mveliso yasekugqibeleni kuxhomekeke kulo. Intlama ifanele ukutwezeka ukuze yoleuke ka ibiliswa kwaye ifanele ukomelela ngokwanleyo ukuze ingaqhekeki xa isoluleka – ngoko ke, ifanele ukunqakula umoya ukuze inyuke intlama ukwenzela imveliso yasekugqibeleni enomtsalane.

### **Yintoni echaphazela isiqulatho seprotheyini?**

Imbandela yokusingqongileyo efana nokufakwa kwestchumiso nobukho bokufuma, ngokunjalo nentsukaphi yezofuzo yomhlanganisela,

inganefuthe kulungelelwano oluphakathi kwa-maqhezu eprotheyini. Kubalulekile ukwazi ukuba imihlanganisela eyahluka-hlukileyo iya kubonakalisa izixa zeelofu ezahluka-hlukileyo nokuba ama qondo esiqulatho seprotheyini ayafana, ngenxa yentsukaphi yezofuzo.

Isichumiso senitrogen sikhokelela kwisiquatho esithe kratya seprotheyini – intro- gen enyukileyo ekhoyo ibangela ukunyuka kweqhezu le-gliadin ukuze oko kwenze ukuba intlama itwezeke kakhulwana. Ukufuma okunganelanga nako kukhokelela ekwandeni kwesiqulatho seprotheyini, kuba sincinane isitatshi esibumbekayo. Okuhelekileyo kuku- baamaqondo aphezulu eziqulatho zeprotheyini (kuluhlu lwe 10% ukuya kwi 14%), luya kukhokelela kwizixa eziphezulu zeelofu (**lfoto 2**), ngoko ke ababhaki bafumana inzuzu ethe kratya. Kubalulekile ukukhumbula ukuba isixa seprotheyini (isiqulatho), ngokunjalo no- didi lwe protheyini (uhlanganiselo), zalatha impumelelo yemveliso yasekugqibeleni.

Ngokucacileyo ezi mpawu zintathu ziba- lulekile kubalimi bengqolowa futhi zifumana ifuthe lobume obuzingqongileyo, ngokunjalo nemisebenzi yokulima ngokunjalo impendulo yazo kule miba mibini ikwachatshazelwa sisakhiwo sazo sofuzo. limpe-

mbelelo zofuzo nazozahluka ngokodidi ngalu- nye lomzila kune nomlinganiselo onokuguqu- guqulwa ngethuba lokukhulisa ke ngoko uya kwahluka-hluka.

Imizamo yohlahutyo lodidi lwengqolowa iqinisekisa ukuba imihlanganisela yaseMzantsi Afrika iqhube ngokwemigangatho eyamkeleki- leyo emiselweyo kwaye ikhula kakuhle phantsi kwemigaqo yokulima eyahluka-hlukileyo futhi iziqhelanisa kakuhle nobume obahluka-hluki- leyo bokuyingqongileyo.

*Olu phando Iwensiwe Iwaphumelela liBhu- nga IoPhando kwezoLimo kune neWinter Cereal Trust.*

**Inaku linikelwe ngu Chrissie Miles, waseARC-Small Grain, eBethlehem. Ngolwazi oluthe vetshe, thumela i-imeyili apha, miles@arc.agric.za.**



### **Pula Imvula's Quote of the Month**

*We're gracious and we're humble, and we play the game a certain way, whether we win or lose.*

~ Megan Rapinoe



# ULUVO NGOKUVUNDISWA kwemveliso yebhali

Xabiso lebhali linxulunyanisa nexabiso leSafex lebanga lengqolowa ye-B1 futhi liba-lwa ngokwe 97% yeli xabiso njengesikhokelo.

lingqikelelo zengqolowa zingange-R3,808 ngetoni, okuthetha ukuba ixabiso lebhali elingange-R3,694 lelebhali evundiswayo.

Ithande ukuba ngqongqo imithetho emininzi yokuhlelwa kwebhali ukuze ikwazi ukuba semganganthweni owamkelekileyo wokuvundiswa. Kubalulekile ukuba ibhali yakho evundiswayo nayo inikwe ingqalelo efana naleyo inikwa ezinye izityalo kanti oko kwenza ukuba "kungabikho bu-chule" bokufumana imbewu esemgangathweni ophezulu. Umgangatho wayo usenokuthotya ube kulowo 'wesondlo' kuphela.

Ukulinywa kwebhali xa kuthelekisa nokwengqolowa kufanele ukunikwa ingqalelo yemi-gqaliselo yezivuno ezinokufumaneka nokuba kusemhlabeni owomileyo okanye enkcenkcesshwayo ngokunjalo nobugocigoci okanye ukuba lula kolawulo lokukhathalelwya kwezityalo okufune ka ngesityalo ngasinye.

Izivuno zebhali zahluka ukususela kwittoni ezi-3,2 ngehektare ukuya kwittoni ezi-4,0 ngehektare emhlabeni owomileyo aphi kulinywa khona izityalo ngokuzijikelezisa ukuze zibe zittoni ezi-6,5 ngehektare ukuya kwittoni ezisi-7,0 ngehektare xa kulinywa phantsi koncknchesho olujikelezisa esizikithini. Ingqolowa enkcnkcesshweyo ingakhupha isivuno esinokufikelela kwittoni ezili-10,0 ngehektare. Ukufakwa kwesichumiso esongezelelweyo, imbe-wu kune nezinye iindleko malunga nokulinywa kwengqolowa mazigqalwe xa kusenziwa isiggibo ngokuba zeziphi iinkozo ezinika eyona nzudo iphe-zulu ezifanele ukulinywa. Xa zilingana izixa, ukulinywa kwebhali kuneendleko ezimalunga ne 80% njengeendleko zokulinywa kwengqolowa. Wena ke uyazazi izivuno ezinokufumaneka zezi zityalo kwindawo yakho phantsi kweemeko ezahluka-hlukeneyo zokulima.

## Imibandela ebalulekileyo neengqalelo ngemveliso yebhali enempumelelo

Ulawulo lwebhali emhlabeni owomileyo okanye phantsi kweemeko ezinkcnkcesshwayo luyelete kakhulu kolo lwengqolowa. Eminye imiba yokwahluka nemibandela efanele ukuqwalaselwa xa ku-vundiswa imveliso yebhali ichazwa ngezantsi.

## Izifo zomngundo nezeebhaktiriya

Ibhali ayisisulu se-fusarium ingesiso nesikatha-tha-konke (*vrotpotjie*) ngoko ke inokusetyenziswa njengesityalo esibolekisana nengqolowa aphi ezi

zifo seziyingxaki khona emasimini akho. Ibhali ina-kho ke ukusetyenziswa kwinkqubo ecwangcise-Iweyo yokujikelezisa kwezityalo futhi ibe luncedo olukhulu.

## Ukufakwa kwenitrogen nengxaki yokuxinana

Ukuba ukuzikhulela kwezikhondo kukhutha-zwa ngokugalela initrogen qho kusuka kwande



Intsimi entsha yebhali eGenadeshoop, eNtshona Koloni.

ukuxinana kwezityalo zebhali okanye ivuthuzwe ngumoya xa unamandla umoya kuba sukuba iintloko zembewu sezivuthiwe. Initrogen eggithisileyo efakwa ngamabanga okukhula inokubangela ukuba isiqulatho senitrogen sibonakale kuvavanyo lwembewu singaphezu kwezixa ezifunekayo ukuze oko kubo nefuthe kuhlalutyo lokugqibela ngoko ke nakwixabiso elifunyanwa ngesityalo.

Imihlanganisela yebhali, phantsi konkencenchesho, ebisetyenziswa kwixesha elidlulileyo ibichunyiswa kuphela ngama-30 kg ngehektare ukuya kuma-40 kg ngehektare yenitrogen xa kutheleki-

swa nama-250 kg ngehektare engqolowa efakwa kwimisele emi-4 ukuya kwemi-5 kwithuba lokukhula. Imihlanganisela ethe chatha yanamhla kunya namava olawulo lwangozi ibonisa ukuba kufuneka i-130 kg ngehektare ukuya kwi-140 kg ngehektare. Umaleko ongaphezelu ukholisa ukwenziwa kwintsuku ezingama-65 emva kokuhluma ukuthintela isiqulatho senitrogen esiphezelu kakhulu kuvavanyo lwembewu. Njengomlimi amava angawakho kunya nolwazi lokulima kwindawo yakho aya kukunceda ukuba wenze isigqibo malunga ngomgangatho wokufaka kwayo ukuba ngowuphi ongowona ufanelekileyo phantsi kweemeko osebenza kuzo. Abalimi bemihlabo eyomileyo basenokufaka ama-80 kg enitrogen njengomaleko ongaphezelu ngokusebeniza iyuriya njengomphumezi wezondlo.

Ukuxinana kunokunciphisa isivuno sasekuggi-beleni entsimini ukususela kwiitonni ezisi-7 ngehektare ngokusebeniza iitonni ezi-2 ukuya kwiitonni ezi-3. Le yilahleko enkulu kakhulu yengeniso. Amaxesha okufakwa kwenitrogen afanele ukucwangciselwa nokuqhutywa ngononophelo.

#### **Ukugalelwu kwamanzi xa kulinywa ngokunkcenchesha**

Njengaxa kulinywa ingqolowa inkcazo emfutshane yengqolowa ifanele ukuba kwisakhono sentsimi ngexesha lokutyalu kwaye kufuneka kugalelwu amanzi kungayekwa futhi kulawulwe kakuhle. Aku-funeki naziphi iingxaki ngokumpompa, imilomo ejikelezayo okanye mixokomelwano yombane okanye ukusilela ngethuba lomjikelo omfutshane wokukhula.

Kwiindawo apho imimoya enamandla inokuvuthuza izityalo ngeentloko ezinzima ezimanzi emva kokunkcenchesha izijikelezi mazivalwe nokuba kusemini okanye kusebusuku.

#### **Ukuvuna**

Kubalulekile ukuba ubo nezakho izixhobo zokuvuna esezielungele ukuba isityalo sivunwe ukuqinisekisa olona didi luphezelu lwembewu. Ithuba lokukhula kwebhali ukususela ekutyalweni ukuya ekuvuneni

likholisa ukukhawuleza malunga neeveki ezimbini kunengqolowa kwaye kufuneka ibekw' iliso ngononophelo.

Kwimveliso yomhlaba owomileyo isityalo masi-songwe nje phambi kokuvuthwa kwasekuggibeleni ukuthintela ilahleko yembewu ukuze emva koko kwibanga elileloni lifanelekileyo kudityaniswe imiqolo ngokuyirekha. UKusonga kwensiwa xa iintloko zembewu zilahlekelwe libala futhi isiqulatho soku-fuma singaphantsi kuma-30%.

Ukuthotywa komgangatho kwsityalo esigqibela ngokuba sisondo sempahla makuthintelwe ngandlela zonke.

#### **Iziko laseMzantsi Afrika IokuKhulisa iBhali**

Kucetyiswa kangangoko ukuba nawuphi umlimi makathobe iinkukacha okanye afunde yonke imithombo yowlazi yobuchule kunya nezona zinkukacha zintsha ngemihlanganisela echanekileyo ukuze ayisebenzise ngokuyithatha kwiwebhusayithi yeSABB. Eyona migaoqo iphambili yokulima kuku-qinisekisa ukuba olona didi luphambili lwembewu olunokusetyenziswa kuvundiso ichazwa nzulu na-nogobukubhede bayo. Izivuno zinokushiya-shiyana ngetoni okanye ngaphezelu ngehektare. Ukkhetha imihlanganisela ngendlela eyijo kabaluleke kakhulu.

Yonke imida elawula uhlolo lwembewu malunga nomgangatho inokufunyanwa ngokungena kwiwebhusayithi yeSABB neye-South African breweries.

Umlimi ngamnye makangenele kwisindululo saseSAB 'seBhali ePhucukileyo iBhiya ePhucukileyo' ukuze ayazi yonke imibandela yokuyilima enokulandelwa ngeliso ngokunjalo ilawulwe ukujinisekisa ukuba kuvunwa eyona mbewu intle inokufumaneka ukwenzela uvundiso.

**Inqaku linikelwe ngumlimi othathe umhlala-phantsi.**



Umgaoqo wohlobo olulodwa wokuguqu-guqula ibhali evundisiweyo.

# IZIQHELO NGENTENGISO YENGQOLOWA KA-2017/2018

**N**gonyaka wokulima ka-2017/2018 (ku-Okthobha 2017 ukuya kuSeptemba 2018) uMzantsi Afrika ulime iihektare ezingama-497 600 zengqolowa. Esi sixa singaneno kakhulu kuneseminyaka engaphambil.

Isiqhelo sokwetha kweehktare senziwa kukwetha kwesakhono senzuso yesityalo, yiloo nto abalimi betshintshela kwizityalo ezinesakhono senzuso ethe chatha njengecanola, iowuthsi, iimbotyi zesoya kunye nombona. Oku kudala umsantsa phakathi kokulinywayo nokuthengiswayo, kwaye kubangela ukuxhatshazwa ngeerhafu ezinyuswayo zokutenga emazweni angaphandle.

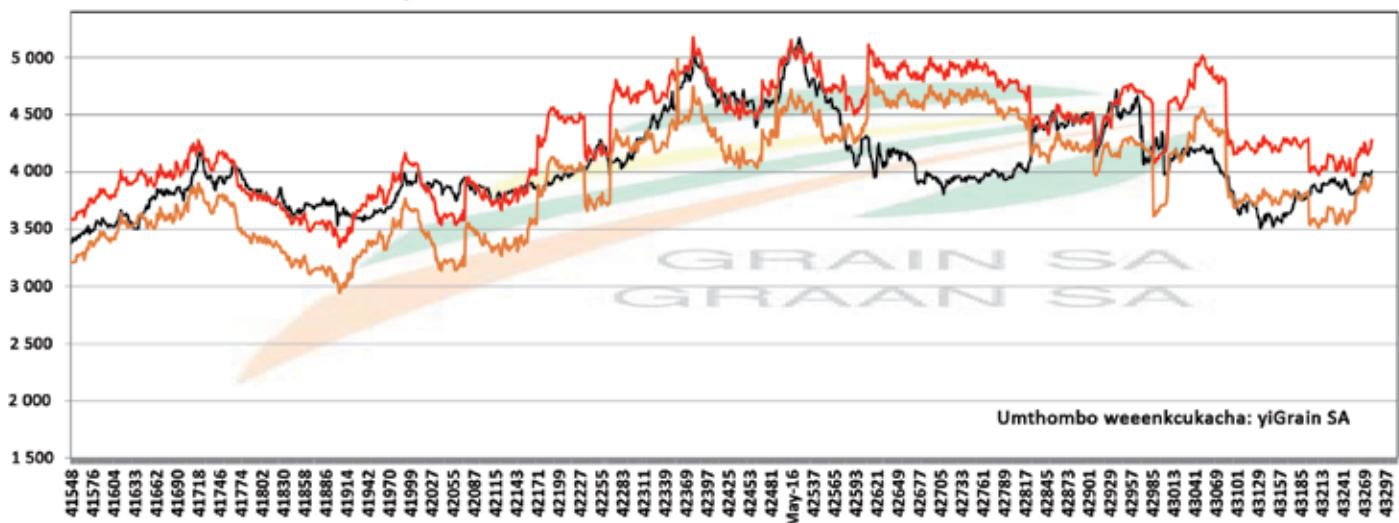
Imbandela enokunceda ekuvuselelweni kweli shishini iquka; imihlanganisela yezivuno eziphezu, iinguukuo kwimimiselo yokuhelwa kwengqolowa kunye noqwalasel o lvesiphetho senkubo ukuze kuthelekiswe nembewu elondolozwe efama.

lingqikelelo zasekuggibeleni zengqolowa ezikhutshwe yiKomiti yeeNgqikelelo zeziTyalo (CEC) ngomhla wama-27 kuFebruwari ngo-2018, zibonisa ukuba imveliso iya kuba ziiton zezigidi eziyi-1,5, ezikukwetha nge 20% kwyonyaka ophelileyo, ngenxa yeemeko zemozulu ezibaxe kileyo eNtshona Koloni. Imveliso eNtshona Koloni yethe phantse nge 50% ukusuela kwiiton zezigidi eziyi-1,1 ukuya kwiiton ezingama-586 800 kulo nyaka wentengiso;



Igrafo 1: Amaxabiso engqolowa yaseRSA nawaseJamani esiwa eRandfontein.

## AMAXABISO ENGQOLOWA YASERSA NAWASEJAMANI ESIWA ERANDFONTEIN



— Ingqolowa yaseRandfontein ngeSafex — Ulungelewaniso lokuthenga Ingqolowa yaseJamani — Ulungelewaniso lokuthenga eThekwini

# BUDGET PLANNING

## YENZA UHLAHLO-MALI UPHUMELELE: Yazi ukuba iya phi imali yakho

**Y**into eyaziwayo ukuba ukusebenza ngamaphepha ngowona msebenzi ukruqu-layo kuye nawuphi umlimi; nangona kunjalo, ngumba obaluleke kakhulu kwiqhina lomsebenzi wokufama.

Ukuzigcina yonke imihla iingxelo kunceda ngo-kwenza ukuba izinto zihamble kakuhle kanti eku-gqibeleni kulondolozeka ixesa lomlimi. Malunga nohlahlo-mali lwefama, lufanele ukukhokela inyathelo ngalinye lomlimi. Uhlahlo-mali lumalunga noqikelelo Iweendleko kunge nengeniso ngokunjalo nenzuzzo efumaneka nefama. Lumalunga nemithetho-siseko yolawulo Iweendleko zeemveliso zamalungiselelo neziphumo zemisebenzi eyenziwego ngokuphathelele ekulimeni. Kukulungiselela iingqikelelo zeemali eziza kufuneka kuselithuba phambi kokwenza izicwangciso.

Imiba enokuchaphazela imisebenzi yohlahlo-mali ziimeko ezingacingelekanga kwangaphambili ezifana nezi; ugqabhuo Iwezifo, iinguquko kwiimeko zentengiso kunge nemozulu engaqhelekanga.

Zimbini iinjongo zokwenza uhlahlo-mali lwefama; okokuqala, lusisiseko socwangcisel lwefama novavanyo kanti okwesibini lunceda umlimi ngo-kuthi asebenzise imigaqo eza kwenza ukuba akwazi ukumelana nezidingo zemimandla yentengiso, ukuze afumane iingeniso ezingaphezu kotyalo-mali lwakhe. Uhlahlo-mali luxabisekile kwishishini njenqoko lunokuba sisikhokelo seenzuzzo zoqoqosho. Luluncedo ekulungisweni kweenkazo; umntu uyakwazi ukuseka kulo izicwangciso ezizezinye ukuze aphucule ezo sezisetenzisa. Luphinda lunceda kakhulu kuhlalutyo Iweshishini.

### Okuluncedo ngohlalho-mali

Kuninzi okuluncedo ngohlalho-mali:

- Umlimi uyaqiniseka ngendlela aza kuqalisa ngayo uvavanyo Iwesicwangciso ebisesebenzisa, oko kwenza ukuba kubo lula ukualisa ngesitsha.
- Umlimi unakho ukunonophela ubutyebi obusisiphumo okanye nayiphi na imosharha enokwenzeka efama.
- Umlimi unendlela yokuthelekisa ngokuqlasela iirisithi, iindleko kunge nenzuzzo ayifumanayo yefama.

- Luxhobisa umlimi ngolwazi malunga nokufunekayo okunjengenksaso-mali okanye ngeemfuneko zekhesi equkuqelayo.
- Sisikhokelo somlimi sokusetyenzisa kwemithombo yoncedo ekhoyo ngendlela yoqoqosho oluncomekayo, ukuze abe nakho ukufikela kwimigqaliselo yeprojekthi.
- Lunceda kuqikelelo Iwemithombo yoncedo Iwemveliso efana nabasebenzi kunge nemali yeshishini.
- Lusisiseko esilungileyo sokuphucula ifama kwixesha elizayo kunge nohlolo Iwalo Iwamaxhesha acwangciselweyo.
- Umlimi unakho ukucingela isakhono senzuzzo kwangaphambili aqwvalasele namandla eshishini.
- Umlimi unakho ukuzichonga lula iingxaki ukuze azisombulule kuselithuba.

Zintathu izinto ezifunekayo ukuze kulungiswe uhlahlo-mali; okokuqala iingqikelelo zamalungiselelo nezeziphumo, okwesibini, iindleko ezisisigxina nezo zizizigxina ngokungaphelelanga ukuze okwesithathu, kubo zizinto ezahluka-hlukileyo zenkcitho. Zona ziquka iindleko zenyanga, iindleko zemo yonxunguphalo, nayiphi na imali elondolozwayo oko kukuthi iimali zaseyunivesithi, ezokuzonwabiswa, umvuzo womntu, iiholide kunge nezinye iinkciytho zexesha elizayo.

Ziphelele zizonke iinkcitho, nayo yonke into efunekayo ebuleni bonyaka ilingana nohlahlo-mali lwefama. Abantu badinga uhlahlo-mali ngokweemfuneko ngezizathu ezahluka-hlukileyo: Ukuqalisa ifama, ucwangcisel loNyaka oMtsha, iinguquko ezincinane ezenziwayo ezifana nokwandiswa kwe-candelo okanye ukugxumeka oomatshini abatsha okanye iinguquko ezigabadelayo ezikwinkqubo.

Umbuso ngoku kukuba umntu uza kuku-phumeza njani ukuluhlanganisela njani uhlahlo-mali lwefama. Eyonu ndawo ilungileyo yokuqalisa iya kuba ziiingxelo zexesha elidlulileyo ukuba ziyafumaneka kanti ixesa elielonila lilungileyo lelokwenziwa kocwangcisel lwechesha elitsha lokulima. Qala ngokuqlasela iinkcitho eqheleleyo yonyaka; chitha ixesa uqinisekisa ukuba elo nani lichanekile. Ukuba akukho zingxelo, ucetylisa ukuba uhlahlo-mali oluqikelwayo lubhalwa phantsi, kodwa gcinia iingxelo zonyaka ozayo, ukuze ukwazi ukulungelelanisa ngokwemfuneko. lintloblo zohlahlo-mali zezi:

### Uhlahlo-mali lomqukuqelo wemali eyikheshi

Uhlahlo-mali lomqukuqelo wemali eyikheshi sisishwankathelo seengeniso ekujongwe ukuba ziza kungena kunge neenkitho ekujongwe ukuba ziza kuphuma kwithuba elithile. Injongo kukuqikelela isixa-mali nesicwangciso sexesa elizayo lezidino zokuboleka kwaye lubonisa isakhono sefama sokuhlawula amatayala ngexesa elifaneleleyo. Uhlahlo-mali lomqukuqelo wemali eyikheshi lungumboniso Iweendipozithi ezilindeleleyo zexesa elizayo ngokunjalo neemali ezitsalwa xa kusetyenzisa iitsheki zeshishini neakhawunti yolondolozo.

### Uhlahlo-mali olungaphelelanga

Uhlahlo-mali olungaphelelanga sisikhokelo-nkqubo socwangcisel nokwenziwa kwezigqibo ezisetyenziselwa ukuthelekisa iindleko neenzuzzo kwimigaqo eyahluka-hlukileyo esetyenzisa lishishini lefama. Ugqaliselo lukwiinguquko zengeniso neenkitho kuphela eziya kabukho ngenxa yempumezo yomgaqq othile. Uhlahlo-mali olungaphelelanga lusetyenziselwa izizathu ezilandelayo:

- Ukusebenzisa ubuchwephesho obutsha;
- Ukuqesha malunga nomsebenzi wesithethie;
- Ukuqesha oomatshini endaweni yokubathenga;
- Ukulunga-lungisa iindlela zokusebenza; ngokunjalo
- Ukuqphucula imali yeshishini.

### Uhlahlo-mali lwefama olupheleleyo

Uhlahlo-mali lwefama olupheleleyo sisishwankathelo semithombo yoncedo ekhoyo nohlolo Iwesicwangcisel kunge nobukhulu befama elawulwa ngumlimi. Oku kwenzelwa ukupuka iindleko ezilindeleleyo, ingeniso nesakhono seshishini ngalinye eliyinxaleny yeshishini lefama liphelele. Injongo ephambili yolu hlahlo-mali kuhluhlaty inguquko enkuu enesakhono sokuchaphazela amashishini alicela asahlumayo. Uhlahlo-mali lwefama olupheleleyo lukholisa ukwenziwa xa kuhku ifama entsha, eyongezelwa emhlabeni osowukhona okanye xa kukho umahluhlelane omtsha wefama eseyikhona.

### Uhlahlo-mali Iwamashishini asahluumayo

Oku kuquka iingqikelelo zengeniso, iindleko neenzuzzo ezinxulumene nokulinywa kweemveliso

Iqela labahleli

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# 10 Iziqhelo ngentengiso yengqolowa ka-2017/2018

nezicutha isivuno ukususela kwiiton eziyi-3,4 ngehektare ukuya kwiiton eziyi-1,8 ngehektare. Ngethamsanqa, imveliso yamasimi ankce-nkcesshwayo eMntla Koloni yande nge 17% ukufikelela kwiiton ezingama-311 600 kwizivuno eziphezulu. Ngenxa yeemeko ezifaneleki-lelo, imveliso yaseFree State inyuke yafikelela kumda weetoni ezingama-328 000.

### Ukusetyenziswa kwemveliso nokurhweba

Ukusetyenziswa kwengqolowa eMzantsi Afrika kwande ngomyinge we 1% ngonyaka kwiminyaka elishumi edlulileyo. Intengo yengqolowa ngonyaka ka-2017/2018 wentengiso ibonakala iza kuba ngangeetoni zezigidi eziyi-3,27. Ingqolowa kune neengqikelelo zemveliso yengqolowa eza kuthe-nqwa ngaphandle ngonyaka ka-2017/2018 ziiton zezigidi eziyi-2,0, ngenxa yokuncipha kwimveliso yaseNtshona Koloni. Kwixesha langoku lokulima zingaphezu kweetoni zezigidi eziyi-1,6 ezithengwa kumazwe angaphandle. UMzantsi Afrika usebenza njengomjelo weenkozo ezithengwa nezithengiswa ngaphandle kumazwe akufutshane eAfrika ese-Mzantsi, ngoko ke ingqolowa kune neemveliso

zengqolowa kulindeleke ukuba zibe malunga neeton ezingama-100 000.

### Amaxabiso engqolowa yalapha

Mibini imibandela echaphazelam amaxabiso engqolowa, lixabiso lerandi xa lithelekisa neledola kune namaxabiso ehlabathi. Irandi ibigungqa-gungqa kwiinyanga ezimbalwa ezidlu-lileyo ngelixa amaxabiso ehlabathi nawo ebefuma inkxaso. **Igrafu yoku-1** ibonisa amaxabiso engqolowa yalapha xa ethelekisa namaxabiso ejamani esenxwemeni nawolungelewaniso loku-thenga kumazwe angaphandle akude nolwandle. Inkoliso yokuthengwe kumazwe angaphandle isandul' ukufunyanwa emazweni ase-EU nakwi-Black Sea, kanti oko kuthetha ukuba amaxabiso alapha ahambelana, ubukulu becal, namaxabi-so ezi ndawo eziyintsukaphi.

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## Yenza uhlahlo-mali uphumelele: Yazi ukuba iya phi imali yakho

ezithile zolimo. Olu hlahlo-mali luqutywa ngokuluseka kumloringaniselo ngamnye wemveliso (umzelkelo, umbona nehektare nganye). Ishishini ngalinyelisefama lidingga uhlahlo-mali. Uhlahlo-mali lwasashishini asahlumayo lusetyenziselwa izizathu ezilandelayo:

- Ulwabiwo lwengeniso ukwenzela ishishini elisahlumayo;
- Ukudweliswa kweermveliso zamalungiselelo nemisebenzi yokulima efunwa lishishini elisahlumayo;
- Ukunceda ngovavanyo lwamandla amashishini efama asahlumayo;
- Ukuqikelela iinzuso neendleko ukwenzela iinguqoko ezinkulu kwimisebenzi yokulima;
- Ukunika isiseko sesicwangciso sefama esipheleleyo; nokunjalo
- Ukuuxhasa isicelo sokufumana italya.

Uhlahlo-mali lwefama lufanele ukulunga-lungiswa ngonyaka ngamnye, njengoko iindleko nazozitshintsha. Kusenokwenzeka ukuba uhlahlo-mali lube ngaphezu kwengeniso iyonde (ingeniso iyonde phambi kweenekitho). Umntu makangalahli themba kwakuba kwenzekile oku, kuba uhlahlo-mali ngumqaliselo wakho futhi kungakuthatha iminyaka eliqela ukufikelela kulo.

Ukuhlangabeza olu hlahlo-mali lwefama, oko kungadinga ukwenzewa kwezinto ngendlela eyahlukileyo, njengokusebenzisa omnye umgaqo wokufama; umzekelo, ukwahluka-hlukanisa imisebenzi yokufama. Ukfama kumalunga nokufumana uzinzo lwenali phakathi kwezinye izinto, umntu ufanele ukufumanisa ukuba kuthetha ntoni ukucinisekisa ukuhlala kwishishini kwixesha elide.

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