

# **ISIKHWAMA SEMPESHENI YE DURBAN** *(isikhwama)*

## **INCAZELO NGEZINZUZO ZEMPESHENI**

### **Isishicilelo sika 2010**

<b>Ucingo</b>	<b>:</b>	<b>311 1611</b>
<b>Isikhahlamezi</b>	<b>:</b>	<b>311 1617</b>
<b>Iposi lesibani</b>	<b>:</b>	<b>dbnpens @ durban.gov.za</b>

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## ISINGENISO

Lencwajana ilungiswe yaba imibuzo nezimpendulo ukukhombisa amalunga idlela elula yezinzuzo zeSikhwama.

Lombiko okhiqiziwe uyisisekelo seMithetho yango **2010-12-31**.

Okuqukethwe yilencwajana okungamafuphi nokudingakalayo, akubophezeli iSikhwama kanti futhi akuguquli imithetho okungenzeka yandulele le..

Uma kukhona izinkinga onazo mayelana nezinzuzo zeSikhwama ezingakwazi ukuphendulwa oMabhalane Babasebenzi, uyacelwa ukuba uzidlulisele kulelikheli elilandelayo:-

The Pension Fund Administrator  
6<sup>th</sup> Floor  
Florence Mkhize Building  
251 Anton Lembede Street  
**DURBAN**

Ucingo : (031) 311 1611  
Isikhahlamezi : (031) 311 1617  
Iposi lesbiani : dbnpens@durban.gov.za

**1. UHLOBO LUNI LWESIKHWAMA ESIKUSONA?**

iSikhwama Sempesheni yakwaDurban siwuhlobo oluchazayo ngezinzuzo ozozithola uma ushiya ubulunga. iSikhwama esichazayo ngenzuzo siyacacisa ngenani lempesheni eyotholwa yilunga uma lithatha umhlalaphansi.

**2. YINI INJONGO YESIKHWAMA?**

Injongo yeSikhwama ukunikezela izimpesheni nezinye izinzuzo kumalunga kanye nabondliwa bazo esikhathini somhlalaphansi/ sokushona/sokukushiya.

**3. UBULUNGA BESIKHWAMA?**

iSikhwama asisawathathi amalunga amasha kusukela mhla zingu 2001-11-01.

**4. YIZIPHI IZINSIZAKALO EZIMQOKA UZITHOLAKALAYO?**

- (a) Impesheni yanyangazonke – ekhokhelwa amalunga athatha umhlalaphansi, abafelwa, abafelokazi okanye izingane ezincane.
- (b) Isamba- sikhokhwa yiSikhwama kanye kumalunga athatha umhlalaphansi okanye ikhokhelwa abandliwa uma kushone ilinga.

**5. NGIKHOKHA MALINI?**

Amalunga okwamanje akhokha njalo ngenyanga amaphesenti angu 7.5 omholo oncike kwimpesheni, uMasipala ukhokha R2.62 esikhwameni ngaphezulu ngalo lonke ishumi lamarandi (R1.00) elikhokhwe yilunga.

**6. NGINGATHATHA UMHLALAPHANSI SENGINEMINYAKA EMINGAKI?**

Wonke amalunga athatha umhlalaphansi osemthethweni uma eseneminyaka engamashumi ayisithupha nantathu (63). Amalunga aseqedede okungenani iminyaka eyishumi yempesheni, angabhalisela umhlalaphansi osheshayo kusukela eneminyaka engamashumi amahlanu nanhlanu (55) okube sekusetshenziswa isaphulelo esisemthethweni kwisamba ngokohlelo lukubala impesheni. (Bheka amanothi 12 no 14)

Ilinga eseliqede okungenani iminyaka engamashumi amane (40) lisebenzela uMasipala okanye iminyaka engamashumi amane esikhathi esamukelekile eSikhwameni lingathatha umhlalaphansi ongenasaphulelo.

Ngayo yonke iminyaka emihlanu esetshenzwe Abacishimlilo begudlukelana angathatha umhlalaphansi osemthethweni oshesha ngonyaka owodwa.

**7. IYIPHI INDLELA ESETSHENZISWA UKUBALA IMALI YEMPESHENI?**

Zintathu izindlela ezisetshenziswayo ezingefani kwilunga nelunga:

- (a) ubude besikhathi sempesheni;
- (b) umhlolo wokugcina olingene wezinyanga ezityishumi nambili oncike empeshenini kanye,
- (c) uminyaka yomhlalaphansi. (bheka amanothi 14).

**8. YINI UBUDE BESIKHATHI UYILUNGA LEMPESHENI?**

Leli yibanga lesikhathi osiqedile kanye neminyaka okade uyikhokha eSikhwameni (okuhlanganisa iminyaka ngaphambi kokudlulisela ubulunga ba ) kanye neminyaka yebhansela.

Kuyakwazeka ukuthenga ubude besikhathi sobulunga ukukhulisa impesheni yakho ngesikhathi somhlalaphansi. Kumele uqaphele ukuthu Amahhovisi Ezentela aseMzansi Afrika (SARS) ayayibamba intela kumalunga athenge isikhathi sobulunga bempesheni.

**9. YINI ISIKHATHI SOBULUNGA ESIVUMELEKILE?**

Lesi yisikhathi sobulunga bempesheni ngaphandle kweminyaka yombhanselo kanye nesikhathi sobulunga esithengiwe.

**10. YINI UMBHANSELO WESIKHATHI SOBULUNGA?**

Ekuqedeni iminyaka engamashumi amabili (20) yesikhathi sobulunga esivumelekile, ilunga lithola ilungelo lonyaka wombhanselo owodwa bese emva kwalokho unyaka wesibili nowesithathu webhansela ekuqedeni iminyaka engamashumi amabili nanhlanu (25) kanye neminyaka engamashumi amathathu (30), kulowo nalowo nyaka olandelayo. Iminyaka yebhansela ayisetshenziswa ekubaleni isamba.

Isibonelo: Ilunga elithatha umhlalaphansi lineminyaka engamashumi amabili nesikhombisa (27) yesikhathi sobulunga esivumelekile lithola impesheni ebalelwe eminyakeni engamashumi amabili nesishiyagalolunye (29) (iminyaka engu 27 kuhlanguanisa neminyaka emibili (2) yombhanselo).

**11. IYIPHI IMIHOLO YOKUGCINA ELINGENE?**

Lona ngumholo wezinyanga eziyishumi nambili (12) yelunga elingene, kukhishwa inkokhelo yesikhathi sokusebenza esongeziwe kanye nenkamunkamu kodwa kuhlanguanisa nophawini wesikhathi eside osisebenzile.

**12. YISIPHI ISAPHULELO ENGISITHOLA UMA NGITHATHA UMHLALAPHANSI OSHESHAYO?**

Impesheni yelunga elithatha umhlalaphansi ovumelekile okuyiminyaka engamashumi ayisithupha nantathu (63) ibalwa ngamaphesenti angu 2.5 eminyaka yonke yesikhathi sempesheni. Leliphesenti liyehliswa kuye ngokuthi ilunga lithatha umhlalaphansi lineminyaka emingaki kanti liqalisa ku 1.482955% uma ngabe ilunga lithathe umhlalaphansi lineminyaka engamashumi amahlanu nanhlanu (55).  
(Bheka amanothi 14 ezindlela ekubalwa ngazo).

**13. NGABE INKOKHELO YESAMBA IBA NESAPHULELO NGAPHANSI KOMTHETHO WOMHLALAPHANSI OSHESHAYO?**

Yebo. isamba sehliswa kusukela kumaphesenti angu 7 okubalwa ngawo umhlalaphansi weminyaka engamashumi ayisiphupha nantathu (63) kuye ku 4,335% wabathatha umhlalaphansi beneminyaka engamashumi amahlanu nanhlanu (55).  
(Bheka amanothi 14 ezindlela okubalwa ngazo.)

**14. SIBALWA KANJANI ISAMBA SEMALI YAMI?**

Inzuzo yakho ibalwa ngokuphindaphinda umholo wakho wokugcina olingene (bhaka amanothi 11) ngebanga lobulunga bempesheni (bhaka amanothi 8) kanye nephesenti elisetshenziswa ngokweminyaka yakho njengoba kukhonjisiwe ngaphansi:

<b>IMINYAKA YOMHLALA PHANSI</b>	<b>INDLELA ESETSHENZISWAYO</b>	<b>INDLELA YOKUGUQULA</b>	<b>IPHESENTI LESAMBA (%)</b>
55	1.482955	12.62	4.335
56	1.564773	12.33	4.668
57	1.656818	12.04	5.001
58	1.748864	11.74	5.334
59	1.840909	11.43	5.667
60	1.932955	11.13	6.000
61	2.035227	10.82	6.333
62	2.137500	10.51	6.666
63	*2.250000	10.20	*7.000

\*Kusebenza kunoma imuphi unyaka emva kokuqeda iminyaka engamashumi amane(40) yesikhathi esivumelekile

**IZIBONELO**

Ilunga lithatha umhlalaphansi lina 63 lineminyaka engamashumi amathathu nesithupha (36) esikhathi esivumelekile kanye nomholo olingene ka R72 000 (Isibonelo A). Ilunga lithatha umhlalaphansi lineminyaka engamashumi amahlanu nesikhombisa (57) kanye neminyaka engamashumi amabili nesikhombisa (27) esikhathi esivumelekile kanye nomolo olingene ka R72 000 (Isibonelo B).

<b>UKUBALWA KWEMPESHENI</b>	<b><u>ISIBONELO A</u></b>	<b><u>ISIBONELO B</u></b>
(1) Inani leminyaka	36	27
(2) Iminyaka yebhansela	<u>3</u>	<u>2</u>
(3) Iminyaka yempesheni	<u>39</u>	<u>29</u>
(4) Umhlolo wokugcina olingene	R72 000.00	R72 000.00
(5) Iphesenti lempesheni	2.25%	1.656818%
(6) Impesheni yonyaka ((4) x (3) x (5))	R63 180.00	R34 594.36
(7) Impesheni yanyangazonke ((6) ÷12)	R 5 265.00	R 2 882.86
<b>UKUBALWA KWESAMBA</b>	<b><u>IMINYAKA 63</u></b>	<b><u>IMINYAKA 57</u></b>
(8) Iphesenti lesamba	7%	5.001%
(9) Isamba esikhokhwayo ((4) x (1) x (8))	R181 440.00	R97 219.44

**15. NGINGAYIGUQULA INGXENYEMPESHENI YAMI?**

Yebo, ngokwemvume yabBaphathi Abaqokiweyo ilunga lingaqoka ukuguqula isamba kuze kufike kumaphesenti ungu 33.33% empesheni yalo kwisamba esikhokhwa kanye.

Inani lemali eguquliwe libalwa ngokuphindaphinda impesheni yonyaka ngephesenti lokuguqula kanye nenani elisetshenziselwa uguquko.

Uma ilunga kwisibonelo A no B (bheka amanothi 14) eqoka ukuguqula isamba esiphezulu sika 33.33% wempesheni yabo, bayothola:-

<b>UGUQUKO</b>	<b><u>ISIBONELO A</u></b>	<b><u>ISIBONELO B</u></b>
(1) Impesheni yonyaka	R63 180.00	R34 594.36
(2) Iphesenti lempesheni eguquliwe	33.33%	33.33%
(3) Isigaba senguquko (Bheka amanothi 14)	10.20	12.04
(4) Isamba esizogukulwa ((1) x (2) x (3))	R214 812	R138 839
(5) Impesheni yanyangazonke emva kukugukulwa ((1) x (100% - (2)) ÷ 12)	R 3 510.18	R19 200.00

**16. KUFANELE NGIGUQULE INGXENYE YEMPESHENI YAMI?**

Kufanele ubhekisise lokhu:-

- (a) Amandla akho okutshala izimali kanye ikakhulu utshalozimali oluzokukhulisela imali kahle ukumelana noguqukomali lweminyaka elandelayo (Ukukhushulwa kwempesheni yakho yiSikhwama kuyenza ivikeleke kancane kuguqukozimali).
- (b) Isidingo sokugada utshalozimali lwakho njalo uma kungenzeka kudingakale ukuthi ushiye kulunye lotshalozimali ujoyine olunye ukuvikela imali yakho.
- (c) Umphumela wokukhokha intela kwinzuzo yotshalozimali. Loku kuzoncika kwibanga okulo ngokwehho visio lentela kanye nenzuzo oyitholayo.
- (d) Ukuthi uguquko olwenze kwimpesheni yakho alumbandakanyi impesheni eyokhokhelwa umyeni okanye unkosikazi wakho

Kumele ucabangisise kahle ngaphambi kokutshala kunoma yiluphi uhlobo lotshalozimali olukhiqiza inzalo (isib. Ukubeka okunqunyiwe, isibopho esihlanganyelwe, isibopho sokubambisa ngempahla, izimpahla Zombuso.umbekelo ongenantela, njal.), lapho imali ozoyithola kutshalozimali kanye nesamba osifakile kungezokukhula eminyakeni ethize, nalapho intela kanye noguqukozimali kumunca lokhu okungenani okuyinzuzo ehehayo.

Nakuba kungaqalisa ngokubangcono ngaloluhlobo lotshalozimali, inzalo kungenzeka ingakhuli ibe semgqeni nezidingo zempilo yakho zona ezinyuka kanye noguquko lwezimakethe, kwenze kube nzima kakhulu ekuhambeni kweminyaka ukuhlangabezana nezidingo zempilo yakho.

Uyelulekwa kabanzi ukuba ufune usizo lwabeluleka ngezimali ababhaliswe ngokusemthethweni ukukulekelela ngalezinqumo ezingenhla.

17. **NGITHOLA INZUZO ENGAKANANI UMA NGITHATHA UMHLALAPHANSI WOKUGULA?**

- (a) Ilunga elingasenawo amandla okusebenza ngokombono waBaqashi Abaqokiweyo nelingangenanga eSikhwameni nasizathu thizeni sokugula ngokwangxenye (b) engezansi, linelungelo lokuthola impesheni

Umuntu uyobhekela kwisikhathi sangempela eyilunga noma kumaphesenti angamashumi ayisithupha (60) wesikhathi obekunokwenzeka asiqede eyilunga, noma yikuphi okukhulu.

- (b) Uma ilunga lijoyina iSikhwama bese uMphathi Wezempilo ethola ukuthi kunesimo sempilo esingenza impilo yelunga ibe mfuphi lelunga ngeke liphasiselwe impesheni yeSikhwama uma kungenzeka lithatha umhlalaphansi wokugula ngesizathu esifuze leso esatholakala ngaphandle uma seliqede okungenani iminyaka eyishumi nanhlanu (15) lise Sikhwameni. Ezimweni ezinjalo ilinga likhokhelwa imali eyisigaxa esikhundleni sempesheni, kanye nesabelo sesamba.

Isibonelo, uma ilunga lithatha umhlalaphansi singakashayi isikhathi esifanele ngenxa yezimo zempilo lineminyaka engamashumi amahlanu (50) emva kwweminyaka engamashumi amabili (20) esikhathi sobulunga kanye nomholo wokugcina olingene ongu R 72 000 liyothola inzuzo encike kubukhulu kwisikhathi sangempela okanye isikhathi obekunokwenzeka lisihlale eSikhwameni bese libalelwa ngalendlela-

<b><u>IMPESHENI</u></b>	<b><u>ISIKHATHI SANGEMPELA</u></b>	<b><u>ISIKHATHI EBESINOKWENZEKA</u></b>
(1) Ubude beminyaka	<u>20</u>	<u>33</u>
(2) Isikhathi sombhanselo	<u>1</u>	<u>0</u>
(3) Isikhathi esphelele	<u>21</u>	<u>33</u>
(4) Imiholo yokugcina elingene	R72 000.00	R72 000.00
(5) Iphesenti lempesheni	2.25%	1.35% (2.25% x 60%)
(6) Impesheni yonyaka (4) x (3) x (5)	R34 020.00	R32 076.00
(7) Impesheni yanyangazonke ((6) ÷ 12)	R 2 835.00	R 2 673.00
(8) Iphesenti lesamamba	7%	7%
(9) Isamba esikhokhwayo ((4) x (1) x (8))	R100 800.00	-

Ilunga liyothola impesheni yokugula engu R34 020.00 ngonyaka (R2 835.00 ngenyanga) ethathelwe kwisikhathi sobulunga sangempela kanye nesamba sika R100 800.

Umhlalaphansi wokugula uhlukaniswe ngalezizigaba:

<b>ISIGABA 1</b>	<b>ISIGABA 2</b>	<b>ISIGABA 3</b>
Isimo esingenamkhawulo (esisongela impilo) (isib. Umdlavuza, ugawulwayo, njal.)	Esingasongeli impilo Ilunga ngeke lisaqasheka	Esingasongeli impilo Ilunga lisengasebenza

Akuvemelekile ukuguqula impesheni kwisigaba sesithathu somhlalaphansi wokugula.

**18. KWENZAKALANI UMA NGISHONA NGINGAKAYIHLANGANISI IMINYAKA YOMHLALAPHANSI?**

- (a) Izimpesheni zikhokhelwa abandliwa bakho isib. Unkusikazi/umyeni wakho nezingane ezincane okanye izingane ezincane. Ubungako bempesheni bubalwa ngendlela efanayo neyomhlalaphansi wokugula, isib. Amaphesenti angu 60 esikhathi obungasiqeda, kanti ikhokhelwa abandliwa bakho.
- (b) Kuphinde kukhokhwe isamba kanye nensizakalo yokushonelwa.

Isibonelo: Uma ilunga lishona lineminyaka engamashumi amane (40) kanye nesikhathi sobulunga esiyiminyaka elishumi (10) kanye nomholo wokugcina olingene ka R72 000. Abandliwa bakhe bayothola lokhu okulandelayo :-

	<u>OYISEBENZILE NOMA</u>	<u>OBEKUNGENZEKA UYISEBENZE</u>
(1) Ubude beminyaka	<u>10</u>	<u>32</u>
(2) Isikhathi sombhanselo	<u>0</u>	<u>0</u>
(3) Isikhathi esiphelele	10	32
(4) Imiholo yokugcina elingene	R72 000.00	R72 000.00
(5) Iphesenti lempesheni	2.25%	1.35% (2.25% x 60%)
(6) Impesheni yonyaka ((4) x (3) x (5))	R16 200.00	R31 104.00
(7) Impesheni yanyangazonke ((6)÷12)	R 1 350.00	R 2 592.00
(8) Iphesenti lokuguqula impesheni	15.25	15.25
(9) Inzuzo yokushonelwa (( 1/3 x (6) x (8))	R82 349.99	R158 112.32
(10) Iphesenti lesamba	7%	7%
(11) Isamba ((4) x (1) x (10))	R45 360.00	-

Kulesisimo abandliwa belunga bazothola inzuzo yokushonelwa ekhokhwa kanye engu R158 112.32, isamba sika R45 360.00 kanye nempesheni engu R2 592.00 ngenyanga.

- (c) Impesheni ingakhokhelwa abazali belunga elishonile uma ngabe bebondliwa ngumufi noma ingekho impesheni yobeshadenaye noma izingane ezokhokhwa.
- (d) Uma ilinga elishonile lingenabo abandliwa noma abaqokwa, isamba kanye nesigaxa kukhokhelwa emafeni oshonile.

**19. NGINGAYENZA INCWADI YEFA?**

Yebo. Ukuvikela ukulibaziseko okungenasidingo ekukhokhweni kwezimali, wonke amalunga ayelulekwa ukuba acacise ezincwadini zamafa amagama abantu abafisa ukuthi bakhokhelwe yiSikhwama uma lishona. Abaphathi Abaqokiweyo banobuhlakani bokuhlaziya ukuthi ngobani abafanele ukukhokhelwa besebenzisa iMithetho yeSikhwama kanye noMthetho kazwelonke.

**20. IKHOKHWA ISIKHATHI ESINGAKANANI IMPSHENI YEZINGANE?**

Impesheni yeizingane ezifanele ikhokhwa zize zibe neminyaka eyishumi nesishiyagalolunye (18) okanye engamashumi amabili nane (24) ima ingane iqhubeka nokufunda.

## 21. YIZIPHI IZINCWADI EZIDINGAKALAYO UM NGITHATHA UMHLALAPHANSI?

Amalunga athatha umhlalaphansi kumele athinte ihhovisi leSikhwama okungenani emasontweni ayisithupha ngaphambi kukuthatha umhlalaphansi liphethe lezizincwadi kanye neminingwane elandelayo:-

1. Umazisi welunga
2. Umazisi woshadenaye
3. Isitifiketi somshado/ isitifiketi somshado ophatheleni namasiko
4. Omazisi bezingane
5. Imininingwane nezinombolo zasebhange
6. Ikheli lokuposa kanye nelokuhlala
7. Inombolo yentela
8. Isazisi kuhola sangalesosikhathi
9. Izithombe ezilingana nezokushaya ipasi lokuphuma zowenza ikhadi lempesheni.

Uma kukhona imibuzo onayo mayelana nalokhu okungenhla ungathintana nalabasebenzi abalandelayo:-

Izinzuzo zabashiyayo	: Mnu.Stanley Madlala	- Ucingo (031) 311 1610
Izinzuzo zabathatha umhlalaphansi	:Nksz Rabia Moosa	- Ucingo (031) 311 1604
	Nksz Thando Sokhela	- Ucingo (031) 311 1605

## 22. NGITHOLA MALINI UMA NGIZISHIYELA EMSEBENZINI?

Ekushiyeni noma ekupheleni komsebenzi kaMasipala ilunga liyothola okukhulu kobekubekiwe kwakho okubalwe ngesikhathi sobulunga sengempela okanye isamba esilingana nemali obuyikhokha eSikhwameni kuhlenganisa namaphesenti angu 5/12 azo zonke izinyanga zesikhathi sobulunga ngaphezu kwalokho amanye amaphesenti amahlanu (5) ayo yonke iminyaka oyiqedile kunyuke kuze kufike kumaphesenti ayikhulu(100) alesiisibalo.

## 23. INTELA EBANJWA KWISAMBA UMA NGITHATHA UMHLALAPHANSI

Kumele kuqapheleke ukuthi yonke imisebenzi yesikhathi esingaphambi kukamhlaka 1 kuNdasa 1998 ayibanjelwa intela (ngokwamalungelo agunyaziwe) kanti yisamba somsebenzi oqaliswa ngemumva kukamhlaka 1 kuNdasa 1998 esibanjelwa intela. Isamba sibanjelwa intela ngokwesibonelo esingezansi:

Isamba esitheliswayo	Inani lentela
R0 - R315 000	0%
R315 001 - R630 000	18%
R630 001 - R945 000	27%
Imali engaphezu kuka R945 000	36%

Njengoba iSikhwama sibophezelekile ukufuna inkomba ntela ku Mahhovisi Ezentela aSemzansi (SARS) kubalulekile ukuthi iliunga liqinisekise ukuthi zonke izindaba zalo zentela ziqondile ukugwema ukubambezeleka kokukhokhwa kwemali yakhe okungenasidingo.

## 24. KWENZAKALANI UMA KUSHONA UMHOLIMPESHENI?

Uma uholimpesheni eshiya ashade naye ngaphambi kokuthatha umhlalaphansi, lowo uyothola impesheni elingana neyelunga elishonile ezinyangeni ezintathu zokuqala emva kwalokho athole amaphesenti angamashumi ayisithupha (60) empesheni engaguquliwe. Uma ngabe umshado ubhaliswe ngemuva komhlalaphansi uthola impesheni engamaphesenti angamashumi amane (40). Kwezinye izimo izingane zikamufi ezincane

nazo ziyayithola impesheni.

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**25. KUNGABE UMHOLIMPESHENI WESIMAME UTHOLA IMPESHENI EFANAYO?**

Yebo.. Isikhwama asiwabandlululi amalunga ngokuba owesilisa noma owesimame. Ngaphezu kwalokho nobafelokazi bathola imali efanayo neyabafelwa.

**26. YILUNGA ELINJANI ELISHIYA IMALI ESIKHWAMENI?**

Ilunga elesula eSikhwameni seliqede okungenani iminyaka elishumi noma ngaphezulu alinasidingo sokuthatha inzuzo yokusula.

Lelilunga lingaqoka ukushiya imali yalo esikhwameni kuze kusheye isikhathi somhlalaphansi. Imali iyagcinwa eSikhwameni bse ilinga liba nelungelo lokuthola impesheni ebalelwe kwiholo kanye nesikhathi sobulunga beSikhwama esikhathini sokushiya. Impesheni kanye nesamba ikhokhwa eminyakeni engamashumi ayisithupha nantathu (63), kodwake lelilunga liyakwazi ukuthatha umhlalaphansi osheshayo noma lizishiyele.

(bheka amanothi 12 no 22 ).

Impesheni kanye nesamba ilunga eliyitholayo eminyakeni engamashumi ayisithupha nantathu (63), kuyoba inzuzo ebalelwe esikhathini lishiya imali esikhwameni, enezelwa ngawo wonke uchatha otholwa abaholimpesheni beSikhwama emva kukushiya kwakhe imali eSikhwameni.

Ilunga elishiye imali esikhwameni lithola isibonelelo sokushona kanye nomhlalaphansi wokugula ofanayo nalowo ayezowuthola engakashiya.

**27. KUNGABE IMPESHENI IYAKHUPHUKA EMVA KOMHLALAPHANSI?**

Yebo. Okwamanje izimpesheni zenyuswa mhla lulunye ku Ntulikazi (1 July) minyakayonke ngamaphesenti angamashumi ayisithupha (60) kuya kwayikhulu (100) oququko lwentengomali okuncike emandleni eSikhwama.

**28. IKHOKHWA KANJANI IMPESHENI?**

Impesheni ikhokhwa ngqo kwimininingwane yebhange lomholimpesheni njalo ngenyanga.

**29. UBANI OPHETHE ISIKHWAMA?**

Ukuphathwa kweSikhwama kugunyazwe iBhodi laBaphathi Abaqokiweyo enamalunga ayishumi nambili (12), ayisithupha (6) aqokwa umqashi bese kuthi amanye ayisithupha (6) aqokwe amalunga. aBaphathi abaqokwe ngamalunga ahlanganisa abasengamalunga kanye nabaholimpesheni ngokulinganisa inani lamalunga nabaholimpesheni.

**30. UKUTHENGA ISIKHATHI SOBULUNGA BEMPESHENI**

Amalunga angathenga isikhathi esongeziwe sobulunga eSikhwameni ukukhuphula impesheni kanye nesamba ayosithola uma ethatha emhlalaphansi.

Inani lalokukuthenga lincika eholweni kanye neminyaka yokuzalwa yelunga.

Isikhathi sobulunga singathengwa ngokukhokha imali eyisigaxa. Ilunga lingathenga ubulunga lihlehle lize lifike eminyakeni eyishumi nesithupha (16) yokuzalwa.

**31. UKUPHUTHA ISIKHASHANA**

Umangabe ilunga linikwe ikhefu elingakhokhi iholo eliphelele, ilunga liyoqhubeka nokukhokha imali yempesheni eyisilinganiso seholo lakhe. Imali eshodile kumele ikhokhwe ezinyangeni ezingevile kwezizisithupha emva kokubuyela kwelunga emsebenzini.

**32. ILIVU YABAKHULELWE**

Uma owesifazane ethatha ilivu yabakhulelwe angaqoka lokhu okulandelayo:

- (a) ukukhokha iphesenti eligcwele (7.5) ngokomholo wakhe;
- (b) ukumisa ukukhokha aze abuyele emsebenzini bese ekhokha leyo mali ezinyangeni eziyisithupha; noma
- (c) ukungakhokhi lutho ngalesisikhathi bese engatholi lutho oluqondene nalesisikhathi sakhe sekhefu.

**33. IMITHETHO**

Injongo yalencwajana ukukhombisa amalunga eSikhwama ngendlela elula izinzuzo azitholayo Lemithetho iyohlale isetshenziswa uma kukhona ukungaboni kahle. Amalunga ayelulekwa ukuthi athintane nehhovisi leSikhwama uma kukhona adinga ukukwazi ngaleMithetho.