



UMSHICILELO WESIKHWAMA

KU-NHLABA KA-2026

Khulisa impesheni yakho bese wonga kwintela

Isikhwama sivumela amalungu nomqashi ukuba bakhokhele kwizimali ezongelwe umhlalaphansi, ukulekelela amalungu ukuba akhe ikusasa elivikelekile lezimali. Izinkokhelo zamalungu nomqashi ziyatshalwa ukukhulisa impesheni esikhathini esengeziwe.

Izinzuzo zentela okumele uzazi

Kusukela ngomhlaka **1 kuNdasa ka-2016**, izinkokhelo zezimpesheni ziza nenzuzo yentela eyigugu:

- Ungephulelwa kuze kufike ku **27.5%** wemali oyiholayo uma ukhokhela impesheni nyangazonke.
- Lokhu kufaka izikhokhelo zakho kanye nezika mqashi.
- Selilonke inani lalesephulelo liyisamba esingu **R350 000 njalo ngonyaka**.

Incazelo elula: uma ukhokhela kwimpesheni yakho, ingxenye yemali oyikhokhayo ayishajwa ntela njengamanje, ukuze ukhokhe intela eyehlisiwe nyanga zonke.

Khuphula izinkokhelo zakho,

Amalungu ka KZNMPF ayakwazi ukuzikhethela ukunyusa izinkokhelo kwizimpesheni zawo ukulekelela izamba zawo. Lokhu kubaluleke kakhulu kulandela ukwethulwa kohlelo lwamabhodwe amabili (two-pot system), oluvumela ithuba elikhethekile lokufinyelela kwizimali zakho ngaphambi komhlalaphansi. Yize noma lokhu kuletha uguquguquko, kungehlisa isamba sakho somhlalaphansi oyosithola ekugcineni.

Ukukhuphula izinkokhelo kusiza wena:

- Buyisela imali oyithathe ngohlelo lwamabhodwe amabili.
- Khulisa ngokushesha izimali ozongela umhlalaphansi.
- Sebenzisa ngokugcwele inzuzo yentela.

Umnikelo kamqashi: umqashi wakho ukhokha kuze kufike ku 18% weholo lakho ekhokha empesheni.

Thatha Isinyathelo: Khuphula inkokhelo yakho namhlanje

Ufuna ukukhulisa izimali ozongele impesheni bese ukhokha intela encane? Ungayikhuphula kanje inkokhelo yakho:

Isinyathelo Sokuqala: Xhumana Nondabazabantu wakho noma ihhovili elikuholelayo.

Cela ifomu lokushintsha imali ebanjelwa impesheni noma ucele usizo.

Isinyathelo Sesibili: Khetha izinga lemali ezobanjwa

Nquma ukuthi ufuna ukukhokha malini (ngisho nokukhuphula okuncane kwenza umehluko omkhulu emuva kwesikhathi).

Isinyathelo Sesithathu: Thumela isicelo sakho

Ithimbalakho lakwandaba zabantu kanye nabaholelayo bazoshintsha imali ebanjwayo emholweni wakho.

Isinyathelo Sesine: Bheka isamba sakho sempesheni

Bheka ipheshana lomholo wakho (Payslip) noma isitatimende sezimali zakho zempesheni ukubona umvuzo wokukhuphula.

Ukuthola ulwazi olwengeziwe lokushintsha inkokhelo yakho yempesheni vakashela ihhovisi lakwa ndabazabantu noma ufonele ihhovisi lesikhwama.

