

**YINI ISABELO SEZIMALI?**

Njalo ngonhlanja, uNgqongqoshe wezezimali wethula izinhlelo zeminyaka emithathu elandelayo zesabelo sezimali, ukuqoqwa kwentela kanye nokwebolekwa kwemali ezimakethe zezimali kuleli naphesheya kwezilwandle. Ungqongqoshe uphinde achaze indlela okuhloswe ngayo ukusetshenziswa kwemali eyabelwe iminyango kahulumeni wesizwe, ohulumeni bezifundazwe kanye namantshontsho atholwa omasipala.

**SENZIWA KANJANI ISABELO MALI?**

1. Uminyango kaHululemi ukhipha umkhobandlela oqukethe ulwazi oludingekayo ngesabelomali.
2. Iminyango ihlela izinhlelo zayo futhi inikeze indlela ezosebenzisa ngayo imali ekufezekiseni izidingongqangi zoluntu.
3. Izicelo zesabelomali zinikezwa uMnyango Wezezimali bese kuyaboniswa.

4. Amakomidi ezintloko zeminyango abe esexoxa kabanzi ngezicelo zesabelomali ezilethiwe.
5. Kwenziwa iziphakamiso noma izincomo kwiKomidi LoNgqongqoshe elibhekene nesabelomali.
6. Kuba khona isitatimende sesabelomali esenziwa phakathi nonyaka esona sinika izinkomba zesabelomali sokuqala konyaka.

7. Bese kuthi isigungu sekhabinethi senze izinqumo ngokuthi izokwabiwa kanjani imali.
8. Kulungiswa izincwadi zesabelomali.
9. Isabelomali luyethulwa ePhalamende.
10. IPhalamende libe selicubungula isabelomali bese isamukela.
11. Isabelomali sibe sesithunyelwa kuMongameli asisayinde ngokusemthethweni.

# UKUQALISA KABUSHA UMONGO WENQUBEKALA PHAMBILI

Isabelo zimali sika-2021 sakuleli siqinisekisa ukuthi singakwazi ukumelana nezinsalelo zo bhuhane lwe COVID-19 njengoba kusadikidwa izinsalela zokwenza ngcono izinsika muqomo esibhekene nazo siyisizwe.

Esikhathini esingaside kusukela manje uHulumeni uzibophezele ukuhlinzekeni komshanguzo wobhubhane lwe COVID-19 mahhala kubantu bonke, ngokuhambisana nezidingo kanye nohlelo loMnyango Wezempilo lokuwukhipha ngezigaba. Kulo nyaka ka 2020/21, uHulumeni uhlinzeke imali cishe kwekengenziwe amabhiliyoni angu-20 wamarandi emkhakheni wezempilo ukuze kwandiswe izinzisa nqangi zokulwisana nokunqandwa kobhubhane lwe COVID-19. Kunikezwe imali engamabhiliyoni angu-9 wamarandi womuthi wokugoma eminyakeni emibili ezayo, kungezwe imali engamabhiliyoni angu-7 wamarandi nqolobane yezimo eziphuthumayo

ukumelana nanoma yiziphi izingcindezi ezingeziwe ezidinga imali. Ukuphumelela komkhankaso wokugoma kuzosindisa izimpilo eziningi, yikho lokhu okuyokwenza ukululama komnotho okubonakalayo.

Ukukhula komkhiqizo wasekhaya bekulinganiselwe ukuba wehle ngama phesenti awu-7.2 ngonyaka ka-2020, ukhule ngama-photosenti angu-3.3 ngo-2021 ngaphambi ngokuba ukhule ngamazinga aphansi alinganiselwe kuma photosenti angu-1.6 ngo-2023. Isimo sezimali besivele sibuthakathaka ngaphambi kokuqubuka kobhubhane lwe COVID-19 osolwenze isimo sabamanzonzo ngokuphindiwe. Ngakho ke kudingeka izinyathelo eziphuthumayo zokugwema amazinga ezikweletu aphezulu futhi angalawuleki.

Uhlelo lwenqubamgomo lwezimali likaHulumeni lwenziwe

ngobukhulu ubuncwano nobucophelela, likhuthaza impilo nokukhula komphakathi kanye nokusimamisa kwezimali zomphakathi. Umthamo wemali ezosetshenziselwa nokubhekana nezidingo zenqala sizinda uyoba nomthelela omkhulu kumthamo wezindleko zikaHulumeni ngaphambi kokufaka inzalombeloko. Ukuntuleka okuyinhloko kwesabelomali kwehlile kusuka kuma photosenti angu-7.5 womkhiqizo wango-2020/21 kuya kuma photosenti angu-0.8 kumkhiqizo wango-2023/24 bese kuthi isikweletu esikhulu sikaHulumeni sizosimama kuma photosenti angu-88.9 omkhiqizo wakuleli ngo-2025/26. Ngesikhathi esifanayo, isabelomali sango-2021 sehlisa umthwalo wentela, sizohoxisa ukwenyuswa kwentela okwakumenyenzelwe phambilini ngenani elingama bhiliyoni awu 40 wamarandi.

Inselelo ebhekene nesimo sezimali Eningizimu Africa ukwazi ukumelana

nezidingo nqangi zomnotho eziphuthumayo esikhathini lapho sibhekene nengwadla yobhubhane siphinde futhi siqhubeke nezihlelo zaphambilini zokwenza ngcono isimo esibhebhethekayo sokwentuleka nokushoda kwemali kusabelo mali yezwe. Ukuxhasa ngemali kokusatshalaliswa komshanguzo we COVID-19 kuzodlala indima enkulu ekulweni nololubhubhane kuphinde futhi kuqinisekise ukuthi izihlelo zomnotho aziphazamiseki.

Isibonelo mali esihlose ukusiza ababhekene nosizi lwe COVID-19 olaqaliselwa ukusiza imindeni ehlwempu okwesikhashana kunyaka ka2020 izokwelulwa ukuya ku2021. Ngesikhathi esifanayo, inqubomgomo yezimali kufanele ihlale igxile ekusimamiseni izimali zomphakathi esikhathini eside ngaleyo ndlela kuyoba nomthelela omuhle ekusimamiseni nokukhula komnotho okuzinzile.





## AMAGALELO KAHULUMENI EKUNCIPHISENI UMTHELELA WE COVID19 KWEZOMNOTHO

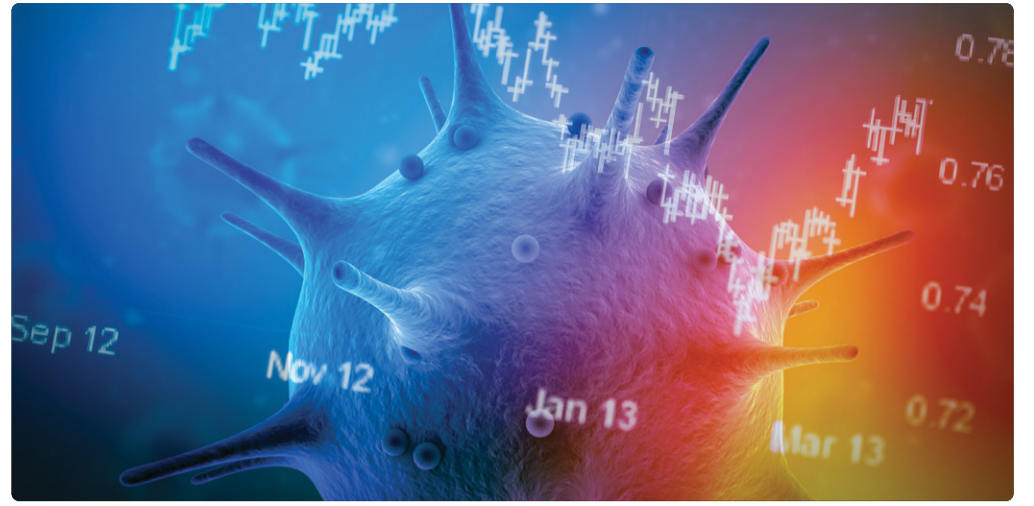
**I**nhlanguanisa yokukhula komnotho ngamazinga aphansi, amazinga aphezulu ezikweletu kanye nokwanda kokuntuleka kwemisebenzi kukhomba ukuthi umnotho wakuleli ubuvela ungasisimeme neze ngaphambi kwesifo seCOVID-19.

Ubuthakathaka kwezikhungo nezombusazwe kanye nenqubomgomo emanqikanqika kwenza isimo sokukhula komnotho ngamazinga aphansi sibe sibi kakhulu kuleli. Ubhubhane luye lwaqiniseka ukungalingani okukhona emiphakathini lwaphinde lwaqhakambisa ukuthi ingxeny

## UMULAYEZO KANGQO- NGQOSHE

**S**ekucishe kubumbane unyaka selokhu kwatholakala isehlakalo sokuqala se-COVID-19 kulelizwe. Ubhubhane lwe COVID-19 lufike nolukhulu ungabazele emhlabeni jikelele.

Abantu abaningi balahlekelwe izimpilo zabo abanye imisebenzi. Lesi simo esingajwayelekile sikhomba ukuthi kumele sishitshe ukwenza nedlela esiphila ngayo ukuze impilo iqhubeke iye phambili. Inqinamba enkulu ebhekene noHulumeni ukulwisana nokubhebbetheka kobhubhane lwe Covid-19. Ukuqubuka kobhubhane kushitshe indlela yokwenza kwaphinde kwaphoqelela izwe noHulumeni ekuthatheni izinqumo ezinqala zokuvala ukusebenza komnotho. Yize kunjalo isizwe siphinde sazithola sibhekene nehlandla lesibili lobhubhane lwe Covid19. Okubekwe eqhulwini kwesabelomali ukuthi kudingekwe ukuba kushintshwe ukuze kuqinisekise ukuthi sivikela umnotho kumthelela ongemuhle neze wegciwane lwe COVID-19. Kodwake phezu kongabazane nobunzima obulethwe ukuqubuka kwegciwane izinjongo nezihloso zikahulumeni zokudlondlobaliswa komnotho nokulwisana nokwentuleka kwemisebenzi zisemi ngomumo. Ezomnotho seziqalile ukwenyuka, lokhu kuzokwenza ngcono amathuba ethu okukhula. Isabelomali sika 2021 sihlizeka ngohlelo lwenqubomgomo lwezimali oluhlizekela ngezihlelo zokweseka umnotho nokwesekelwa kwezempilo zomphakathi esikhathini esifushane esizayo ngaphandle kokungeza kwincindezi yokusebenzisa isikhathi eside esizayo. Sihlose ukwenzangcono umthamo wokusetshenziswa kwemali ngokunciphisa isilinganiso sokhula kwemihlo okuzokwenza singaphazamiseki ezihlelweni zokuthuthukiswa kwenqala sizinda nemizamo yokulwisana nesimo sokwentulelakwemali kusabelo mali. Siyaqhubeka nehlelo zokulwisana nokusetshenziswa kwemali buhlamba ukuze senzekagcono izimpilo zabantu. Umshanguzo wegomo lwe COVID-19 usinekeze ithema lokuthi singalinqoba leli gciwane elibulalayo. Nginxusa abantu baseNingizimu Afrika ukuthi baqhubeke nokulandela imigomo ye-COVID-19, bageze izandla njalo futhi bagqoke izifonyo ukuvimba ukubhebbetheka kwaleli gciwane.



enkulu yabantu ayisizakali kwimisebenzi yomphakathi. Okuningi kuncike kwisivinini kanye nokumphumelela kokukhishwa kwemshanguzo yeCOVID-19 esikhathini esifushane kuya emiyakeni emithathu ezayo.

Esikhathini esifushane, uHulumeni usebenza kanzima ukunciphisa imiphumela emibi yobhubhane kanye nokuvalwa thaqa kokusebenza komnotho. Lokhu kubala ukwesekwa kosomabhizinisi ngesikhwama somshuwalense wokungasebenzi, uhlelo lwentela,

uhlelo lokuqinisekisa imalimboleko nokuhlinzeka ngemali kumakhaya anomholo ophansi. Esikhathini eside esizayo, uhulumeni uzosebenzisa izinguquko ezibalulekile zokwakhiwa kabusha komnotho kanye nohlelo lokutakula umnotho. Loluhlelo luncike kwimpindulo yezempilo eyanele ukusindisa izimpilo zabantu nokunqanda nokushabalala kwalolubhubhane; ukungenelela kokubuyisa ezomnotho ngenkathi kunqandwa ingozi kwezempilo; kanye nezinguquko zokusekela umnotho ozinzile, oqinile futhi obandakanya wonke umuntu.



## UHULUMENI UZIBOPHEZELE NGOKU- THUTHIKISA INQALASIZINDA UKUZE KUKHULE UNMOTHO WEZWE

**D**ukukhulisa umnotho nokunciphisa ukuntuleka kwemisebenzi nobubha ngesigamu ngoyaka ka-2030, kudinga utshalomali olukhulu lwemikhakha yomphakathi nezizimele olungamaphesenti angu-30 komkhqizo wasekhaya.

Yize kunezinsalelo ezibangwe ubhubhane lwe COVID-19, uHulumeni usabeka phambili ukusetshenziswa kwemali yengqalasizinda ukuze kukhuthaze ukukhula komnotho

nokunciphisa ukuntuleka kwemisebenzi nobumpofu.

Eminyakeni emithathu ezayo, uHulumeni uzosebenzisa imali ecishe ibe amabhiliyoni angu-791.2 wamarandi kwinqalasizinda. UHulumeni uwakha isimo esivumela ubudlelwano obusebenzayo nezinkampani ezizimele ukuze kusetshenziswe amakhono nobuchwepheshe babo ukuze kwandiswe izinsizakusebenza ezitholalalayo zokuxhasa ingqalasizinda.

## IZINGUQUKO EZIZO- SHABALALISA UBUDLABHA KUSABELO MALI



**U**kusetshenziswa kwemali budlabha kuhudulela phansi izinhloso ezinhle zikaHulumeni, ikakhulukazi ngoba sisesikhathini lapho kunokwentuleka kwemali.

Ukuthuthukisa indlela yokusetshenziswa kwemali, uHulumeni uqalise uchungechunge lokubuyekeza kwemali esetshenziselwa umphakathi futhi kushitshwa nendlela isabelo mali esenziwangayo kuyiwe ohlelweni olusha olubizwa i-Zero-Based Budgeting. Umnyango Wezamabhizinisi Kahulumeni kanye noMnyango Wezemimali Kuzwelonke kuzoba yiminyango yokuqala ukwenza inqubo entsha kulokhu.



# UHULUMENI UBEKA PHAMBILI UKUSETSHENZISWA KWEMALI EMPHAKATHI UKUZE KUNCIPHE UBUMPOFU NOKUNGALINGANI



Izindleko zikaHulumeni ezihlanganisiwe eminyakeni emithathu ezayo zilinganiselwa kwizigigidi ezingu-20 wamarandi, ukwehla kwamabhiliyoni angu-6.16 wamarandi kusuka kusabelomali esihlanganisiwe sonyaka odlule esiyizigigidi ezingu 6.14 wamarandi.

Lokhu ikakhulukazi kungenxa yokwehliswa kwemali yesinxephezelo sokuqashwa ngamabhiliyoni angu-303 kusukela ngo 2020/21 kuya ku 2023/24. Kodwa-ke, isabelomali esihlanganisiwe siyaqhubeka

nokubeka phambili izinhloso zenhlalo zokunciphisa ubumpofu nokungalingani, ngamaphenti angu-56.6 yesabelomali eyabelwe ezemfundo neyamasiko, ezempilo, neyentuthuko yomphakathi eminyakeni emithathu ezayo. Ukusetshenziswa kwemali ekuthuthukiseni umnotho, ukuthuthukiswa komphakathi kanye nezokuthula nokuvikeleka kuhlala kubalulekile ekuguqulweni kwezenhlalo nezomnotho kanye nokuphepha nokuvikeleka komphakathi.



## UKUBUKEZWA KWE-VULEKAMALI – UKWENZA IZONTO OBALA NGOKUDLULELE

I-Vulekamali umthombo wolwazi lohamba phambili ekuqaketheni imininingwane esebenziseka lula ngezizimali zikaHulumeni.

Yasungulwa ngoyaka ka-2018. IMALI YETHU (umfelandawonye wezinhlango zomphakathi), ngokubambisana nomnyango wezimali wakuleli, izoqhubeka nokunika umphakathi ngolwazi olusha esigabeni sesibili esizoqala ngonyaka

ka-2021. Okwamanje imininingwane eqakethwe ilengosi isebenziswa izikhungo zemfundo, izintatheli nezinye inhlango zomphakathi. Silangazelele ukugququzela ukubambisana okuningi. i-Vulekamali isekela bonke labo abafuna ukuqonda noma ukubamba iqhaza kunqubo yesabelomali. Ukufinyelela kumavidiyo nezinkombandlela ngezilimi ezahlukeneyo, vakashela isizindalwazi: [www.vulekamali.gov.za/learning-resources](http://www.vulekamali.gov.za/learning-resources)

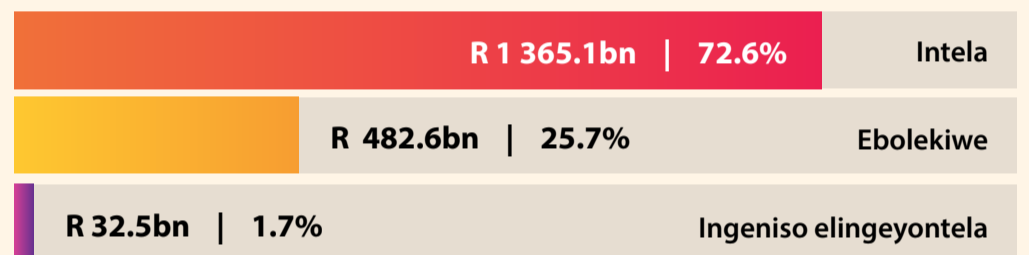
## IZIBONELELA ZENHLALAKAHLE

Inani labantu abahlomula kuzibonelelo zenhlalakahle lilindeleke ukuba likhuphuke cishe ngezinkulungwane ezingamakhulu amathathu eminyakeni ezayo. Inani lezibonelelo lizokhuphuka ngaphansi kokwehla kwamandla emali.

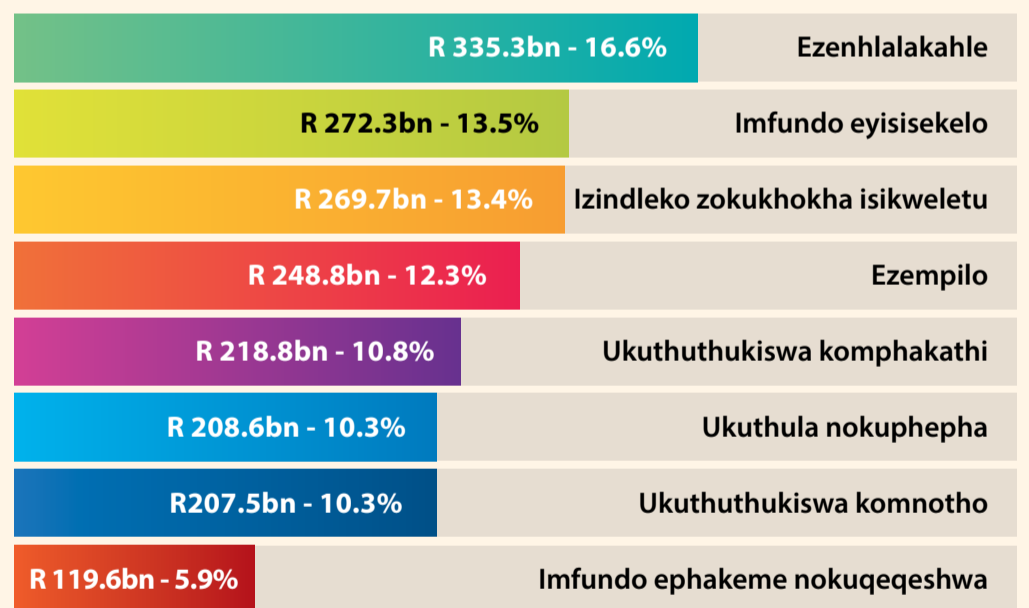
IZIBONELELO ZIKAHULUMENI	2020/21	2021/22
Eyempesheni	R1 860	R1 890
Eyabaminyaka engaphezu kuka - 75	R1 880	R1 910
Eyamasosha asemnkatshu'ubomvu	R1 880	R1 910
Eyabakhubazekile	R1 860	R1 890
Eyezintandane	R1 040	R1 050
Eyabadinga ukunakekelwa	R1 860	R1 890
Eyokondla izingane	R445	R460

## IVELAPHI IMALI FUTHI IZOSETSHENZISWA KANJANI NGO 2021/22?

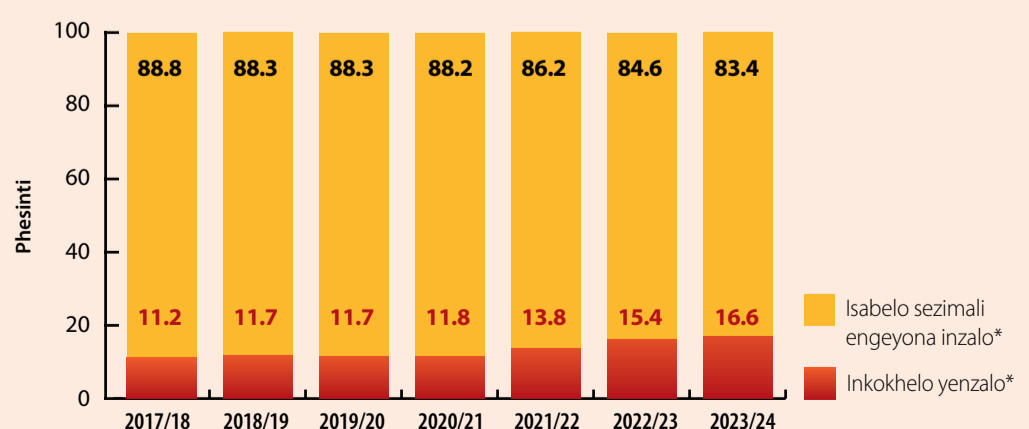
### IMITHOMBO YEMALI ENGENAYO KAHULUMENI NGO 2021/22



### UKUSETYENZISWA KWEMALI NGO 2021/22



## ISABELO SEZIMALI: NGOKWEMALI ENGAHLANGENE NEZINDLEKO ZENZUZO NEMALI YENZUZO EKHOKHWA UHULUMENI NGONYAKA



\* Izindleko ezingeyona inzalo sezimali kahulumeni kungabandakanyi inzalo ekhokhelwa izikweletu.

# UKUHLONGOZWA KWENTELA 2021



## Infela ekhokhwa abasebenzayo

### ZIKUTHINTA KANJANI IZINGUQUKO ZEMALI YENTELA YOMUNTU SIQU

Isabelo mali sika – 2021 sihlizeka ukuxegiswa kwejoka lemali yentela. Lokhu kuzokwenziwa ngokwenyusa amazinga ayizikalo zenana lentela ekhokhwa umuntu ngamunye kanye nemali yesibonelelo (rebate), ngamaphesenti angu-5 ngaphezu kwezinga lokwehla kwamandla email (inflation). Utshintsho enanini lomholo umuntu ngamunye ezoqala ukubhadala intela kusukela ngo 1 kuNdasa ngo 2021 kuya ku 28 kuNhlolanja ngo 2022 luhamba kanje

IZIGABA ZEMALI	2020/21	2021/22
Ngaphansi kweminyaka eyi 65	R83 100	R87 300
Iminyaka eyi 65 ukuya ku 74	R128 650	R135 150
Iminyaka eyi 75 nangaphezulu	R143 850	R151 100

Amazinga amasha okukalwa ngawo inani lentela ekhokhwayo umuntu ngamunye ahambisana nembuyiselo mali etholwayo.

IMBUYISELO MALI	2020/21	2021/22
Eyokuqala (iminyaka engaphansi kwe 65)	R14 958	R15 714
Eyesibili (iminyaka eyi 65 ukunyuka)	R8 199	R8 613
Eyokugcina (iminyaka eyi 75 nangaphezulu)	R2 736	R2 871

## Infela ka gwayi notshwala

### UKUKHUPHUKA KWENTELA KUGWAYI NOTSHWALA

Intela eziphuzweni ezidakayo nogwayi izonyuka ngama-phesenti aphakathi kuka 8.

	IZOKONYUKA NGE:
Ubhiya	14c ikani elingu 340ml
Lwayini elingahluziwe	26c ibhodlela elingu 750ml
Lwayini elihluziwe	44c ibhodlela elingu 750ml
Lwayini elihlohlozayo	86c ibhodlela elingu 750ml
Utswala obunongwe ngezithelo	14c ikani elingu 340ml
Ugologo	R5.50 ibhodlela elingu 750ml
Usikilidi	R1.39 iphakethe elina 20
Ugwayi wenqawe	R1.57 iphakethe elika 50g
Ugwayi wenqawe	47c iphakethe elika 25g
Izigazu	R7.71 iphakethe elika 23g

## Ezentela kaphethilol

### UKUNYUKA KWENTELA KAPHETHILOLI

Intela kaphethiloli izonyuka ngamasenti angu-15 ilitha, bese kuthi imali eya emgodleni wezingozi zokunxephezela abalimala ezingozini zemigwaqo inyuke ngama-phesenti angu-11 kusukela ngo mhlaka 7 kuMbaso ngo 2021. Loku kuzonyusa:

- Intela kaphethiloli iye ku R3.85 ilitha, ekadizili iye kuR3.70 ilitha
- Intela eya emgodleni wokunxephezela abalimala ezingozini zemigwaqo iye kuR2.18 ilitha lika phethilomu nodizili

## Amanani entela

### AMANANI ENTELA EKHOKHWAYO AMASHA (R)

Intela ezokhokhwa umuntu ngamunye kulonyaka wentela ozoqala ngo 1 kuNdasa ka2020 kuya ku 28 kuNhlolanja ka 2021

Esingenisa intela (R)	Intela ezokhokhwa (R)
0 to 216 200	18% weholo elidonselwa intela
216 201 to 337 800	38 916 + 26% kwingxenywe yomholo ongaphezu kuka 216 200
337 801 to 467 500	70 532 + 31% kwingxenywe yomholo ongaphezu kuka 337 800
467 501 to 613 600	110 739 + 36% kwingxenywe yomholo ongaphezu kuka 467 500
613 601 to 782 200	163 335 + 39% kwingxenywe yomholo ongaphezu kuka 613 600
782 201 to 1 656 600	229 089 + 41% kwingxenywe yomholo ongaphezu kuka 782 200
1 656 601 nangaphezulu	587 593 + 45% kwingxenywe yomholo ongaphezu kuka 1 656 600
Izikhwama zama-trusts	Intela ezokhokhwa 45%

### INTELA YEZINKAMPANI

Izinga lentela ekusombulukeni kaMbaso 2021 kuya ekupheleni kaNdasa 2022

Uhlobo	Isilinganiso sentela (R)
Izinkampani	Amaphesenti angu-28 wenzuzo ekhokha intela

### INTELA YAMABHIZINISI AMANCANE

Izinga lentela ekusombulukeni kaMbaso 2021 kuya ekupheleni kaNdasa 2022

Inzuzo ekhokha intela (R)	Izinga lentela (R)
0 – 87 300	0% wenzuzo ekhokha intela
87 301 – 365 000	7% wenzuzo ekhokha intela engaphezu kuka 87 300
365 001 – 550 000	19 439 + 21% wenzuzo ekhokha intela engaphezu kuka 365 000
550 001 nangaphezulu	58 289 + 28% yengeniso engaphezu kwe 550 000

### INTELA YAMABHIZINISI AFUFUSAYO

Izinga lentela ekusombulukeni kaNdasa 2021 kuya ekupheleni kaNhlolanja 2022

Imali yebhizinisi oku-bhatalwa kuyo intela	Izinga lentela (R)
0 – 335 000	0% yemgeniso ehlawulelwayo
335 001 – 500 000	1% yemgeniso ehlawulelwayo engaphezu kwe 335 000
500 001 – 750 000	1 650 + 2% yengeniso ehlawulelwayo engaphezu kwe 500 000
750 001 nangaphezulu	6 650 + 3% yengeniso ehlawulelwayo engaphezu kwe 750 000