

#RSABUDGET2026

Ushicilelo oluhlanganyelwe phakathi koMgcinimafa kaZwelonke kanye noPhiko lwezeNtela lwaseNingizimu Afrika

#RSA Budget

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SIYINI ISABELOMALI?

SIHLANGANISWA KANJANI NDAWONYE ISABELOMALI?

Ngaphambi kokuqala kwanoma yimuphi unyaka wezimali, uNgqongqoshe Wezezimali uveza isabelomali sikazwelonke lapho azisa ukusetshenziswa kwezimali zikahulumeni, yintela kanye nesu lokuboleka lweminyaka emithathu ezolandela. Isabelomali sikazwelonke sehlukanisa imali phakathi kweminyango kazwelonke, eyezifundazwe kanye nomasipala

1. Umhlahlandlela weminyango okhombisa imininingwane yesabelomali edingekayo uyakhishwa.
2. Iminyango ibeka eqhulwini izinhlelo zayo bese ihlanganisa isu lokuzikhokhela nanye nokuzinikela ekuhlizekeni ngezidingo.
3. Iziphakamiso zesabelomali zihanjiswa kuMgcinimafa ukuze kuxoxiswane.
4. Iziphakamiso zokwabiwa zinqunywe amakomidi eminyango edidiyelwe yabaQondisi-Jikelele.
5. Izincomo zesabelomali ekomidini longqongqoshe*
6. Isiatimende esiyoqongqoshe sesabelomali saphakathi nonyaka silinganisa isabelomali esilandelayo.
7. Ukwabiwa okuwuwuqu kwenziwa yisigungu sesishayamthetho.
8. Imiqulu yesabelomali iyalungiswa.
9. Isabelomali esikhulu siyavezwa.
10. Iphalamende liyaxoxisana bese liyasamukela.
11. Isabelomali sithunye kuMngameli ukuze asisayine sibe semthethweni.



UKWENZA IZINQUMO EZINZIMA EZIMBALWA KULETHA IMIPHUMELA EMIHLE KWEZOMNOTHO

Isabelomali sowezi-2026 sikhombisa ukuthi izinqumo zezezimali ezenziwe nguhulumeni eminyakeni emibalwa eyedlule seziyaqala ukuletha imiphumela emihle. Nangale kwesimo somnotho esinzima emhlabeni wonke, umnotho usaqinile, ukhombisa ukukhula kancane, kanye nokusheshisa amathuba okutshalwa kwezimali.

Uhulumeni ubehlezi ezinikele ekubuyiseleni isimo sezimali kwesikahle. Isikweletu sikaHulumeni silindelekile njengengxenywe yomphumela womnotho ukuze kufinyelelwe esicongweni enyakeni wezimali esikuwo, kanti futhi ungehla eminyakeni embalwa ezayo. Lesi yisikhathi esibalulekile sokuguquka, njengoba isikweletu

sehla. Ngakho ke izinsiza zezindleko zesikweletu, kubandakanya nokulungiswa kwezezimali, kulandela isinqumo sokwehliswa kwamandla emali okuhlosiwe ngamaphesenti ama-3, kuyosiza abatshalizimali abazimele nokudala amathuba emisebenzi.

Eminyakeni emithathu ezayo, uhulumeni useqinise inqubomgomo yezimali ngokwehlulela komnotho kwesabelomali okuyinhloko. Ngokukhula okuqhubekayo kwemali eyinsalela, eminyakeni ezolandela, isikweletu sizoba sendaweni esimeme. Njengoba uhulumeni esalindele ukuhlangabezana nemigomo yakhe yezimali esikhathini esiphakathi nonyaka, ukwenyuka

kwentela ngama-R20 ezigidigidi okumenyenzelwe kwisabelomali sowezi-2026 kuhoxiswe.

Umnotho ulinganiselwa ukuthi ukhule ngamaphesenti ayi-14 ngowe-2025, usuka kumaphesenti ayi-0.5 ngowezi-2024. Ngokukhula komnotho okuqhubekayo kulandelana kumakota amane, kunethemba elikhulu ngamathuba okukhula okulindelekile. Ezamandla ezanele, ezokuthutha ezilungisiwe, ukuqiniswa kwezimali zikahulumeni kanye nezindleko zokuboleka ezinciphile, konke kungaba nesandla ekubukekeni kwezomnotho okugqamile.

Nakuba umnotho usaqinile, iNingizimu Afrika kusadingeka ibheke kubashayeli basekhaya

ukuqinisa umnotho. Ukulungisa lokhu, uhulumeni ubheke ezinkampanini ezilawulwa wuhulumeni kanye nasekusebenzeni kangcono komasipala. Ukungabibikho kwemisebeni okusezingeni eliphezulu kuseyinsalelo enkulu kubo bonke abantu baseNingizimu Afrika, kanye nezinyathelo ezithathwe wuhulumeni kwiSabelomali sowezi-2026, kuyosiza ukuqala kokudaleka kwamathuba emisebenzi. Umlayezo osuka kwiSabelomali sowezi-2026 ucacile: Isisekelo siyaqina. Ngokunamathela ohlelweni olunomthwalo wemfanelo, uHulumeni wenza umnotho uqine kubo bonke abantu baseNingizimu Afrika.

UKUNCIPHISA IZINDLEKO ZOKUBOLEKWA KWEMALI NGUHULUMENI

Uma ukusebenzisa imali kwedlula imali engenayo, uhulumeni ungena esikweletwini bese eboleka. Imali eyinzalo yesikweletu sikahulumeni ikhula ngokushesha ukunomnotho futhi lokho kuhlephula ingxenye enkulu yesabelomali ukunzemfundo eyisisekelo, ezempilo kanye nokuvikelwa kwenhlalo.

Uhulumeni uthathe izinyathelo zokuguqula lokhu nokuqinisekisa ukuthi isikweletu singaphansi kolawulo. Isikweletu njengengxenye yomkhiqizo wezomnotho sizofinyelela phezulu kulo nyaka bese futhi siyaqala ukuncipha. Ukushoda okukhulu kwesabelomali ngama-R12.4 ezigidigidi, okungaphansi kokubikiwe ngesikhathi



sesabelomali sowezi- 2025, okudaleke ngenxa yemiphumela yezizimali eziqinile ezinyangeni zokuqala eziyi-10 kowezi-2025/26.

Kungokokuqala eminyakeni eyishumi, izindleko zokukhokhela isikweletu zizokwenyuka kancane ukunezindleko eziphelele. Eminyakeni emithathu ezayo, ukukhokhelwa kwesikweletu nenzalo yaso kulindeleke kube ngama-R21 ezigidigidi, okungaphansi kwesilinganiso seSitatimende seNqubomgomo yeSabelomali kwaPhakathi noNyaka kowezi-2025. (MTBPS)

Uhulumeni ubheka izindlela zokugwema ukuphinde kukhule ngokushesha kwesikweletu okwenzeka kusuka ngonyaka wezi-2009 futhi uzophakamisa izinguquko emthethweni ukuze lokhu kwenzeke. Ngokuya

komnotho waseNingizimu Afrika uba ngcono futhi namanani ezimpahla enyuka kancane, ukubukeka kwezwe kuba ngcono, kuziveza njengokwenza kangcono kwezezikweletu futhi kunciphisa nezindleko zokuboleka. Kuvumela uhulumeni ukuba nesikhala sezimali, ukuqhubeka nokuhlinzeka ngezinsizakalo zenhlalakahle ezifana nezempilo, ezemfundo, amanzi, izindawo zokuhlala kanye namanye amalungelo ezenhlalo nezomnotho, okuhambisana noMthethosisekelo. Ngaphandle kozinzo noma kwamazinga okwehlisa isikweletu, izindleko zokukhokhela isikweletu kuzoqhubeka kudle ingxenye enkulu yezinsiza ezikhona, ithikameze ukutshalwa kwezimali, amandla okukhiqiza kanye namazinga okuphila.

OKUGQANYISWE YISABELOMALI SOWEZI-2026

1. Inani lezinsiza zomphakathi – lokhu kuhlenganisa ukusebenzisa imali kwezemfundo, ukuthukiswa kwamakhono kanye nemisenenzi yomphakathi, ukuhlinzekwa ngezindlu, ezokuthutha zomphakathi nezinkonzo eziyisisekelo zamahhala, kanye nokunakekelwa kwezempilo – kuyokwenza isilinganiso samaphesenti angama-60 okusebenzisa imali okungenanzalo esikhathini esimaphakathi.
2. Ukuthukiswa komnotho umsebenzi ohamba ngokushesha ngesilinganiso sonyaka esingamaphesenti ayi-5.8 okuholwa ukufakwa kwezingqalasizinda okuphezulu
3. Ngowezi-2025/26, isikweletu sikahulumeni sizoma kuma phesenti angama-78.8 eGDP.
4. Ukukhuphuka okuyikhona kweGDP ngephesenti eli- 1.6 okulinganisiwe kowezi-2026, kuzokhula ngama-2 phesenti kowezi-2028.
5. R4.1 oyizigidigidi wabelwe uHlelo lokuKhuthaza Imisebenzi lukaMongameli kowezi-2026/27
6. Ukwenyuka ngama-R20 ayizigidigidi kwentela okuke kwavezwa phambilini kwisabelomali sowezi-2026 kuhoxisiwe. →

IZINGUQUKO ZOKWENZA IZIFUNDAZWE NOMASIPALA ZISEBENZE KANGCONO



Isabelomali sowezi-2026 sazisa ngezinguquko ezibalulekile ukwenza ngcono ukusebenza nokuphathwa kwezimali ezifundazweni kanye nakomasipala. Inhloso wukuqinisekisa ukuthi izimali zisetshenziswa ngendlela ukuhlinzeka ngezidingo emiphakathini

Omasipala abaningi badonsa kanzima imali ayihlezi ifinyelela kwimisebenzi eyenziwayo. Ukulungisa lokhu, uhulumeni uyangenelela mathupha.

Amaphesenti angama-63 (162) omasipala abadonsa nzima kwezezimali kanti futhi nezifundazwe eziningi ziyehluleka ukulinganisa izindleko zenkokhelo nemisebenzi yokuhlinzeka ngezidingo. Uhulumeni kaZwelonke uyasuka manje ekwengameleni, useyozibambela yena mathupha.

Ezingeni likamasipala lokhu kushintsha kubandakanya ukuguqula imithetho nezinhlelo zokuphatha. Ezifundazweni,

uhulumeni usebenzisa isiyalo esiqinile ekuqasheni nasekukhokhweni kwamaholo. Lezi zinyathelo zibandakanya ukuqoqela ndawonye imisebenzi yabaphathi bezabasebenzi kahulumeni, ukuphathwa kwamaholo nohlelo lwezokuphatha, ukuqinisekiswa kwemininingwane yomsebenzi ngokohlelo lokuhlona nokuzodinga amahhovisi abagcinimafa bezifundazwe, kanye nawondunankulu avumele ukugcwaliswa kwezikhala zayo yonke imisebenzi ngokubheka kuqala uhlelo lokuqasha oluqinisekisiwe, kanye nemali yokukhokha ekhona. Ngokuhlanganyela, lezi zinguquko zizosiza uhlelo lokuyalela oluphumelelayo kanye nokusebenza okuqhutshwa wuhlelo lukahulumeni ukuhlinzeka ngemisebenzi engcono.



UKUSUSA IZITHIYO EKUDALWENI KWEMISEBENZI NOKUKHULA KWEZOMNOTHO

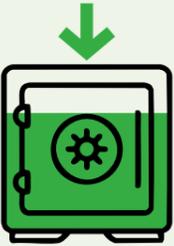
Ukukhula ngesivinini nesidingo somsebenzi oncike kugesi, ukusebenza kahle kwemizila yezitimela namachweba kanye

nokuhlinzekwa kwamanzi okunozinzo. Izishicilelo zesabelomali sakamava zigqamisa inqubeke-laphambili ezinguqukwani kwezamandla nezokuthutha kanye nokuphinda kugxilwe ekuvikelweni kwamanzi nokuhlinzekwa kwezingqalasizinda. Ukucinywa kukagesi ngenhloso yokuwulawula akusekho, ukusebenza kwemizila yezitimela ezithutha impahla kanye namachweba kuqinisiwe.

Ukukhula keNingizimu Afrika kuphinde kuncike ekuvulweni kwemizila yezitimela ezithutha impahla kanye namachweba.

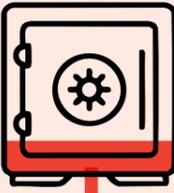
Ukuvikeleka kwamanzi kulukhuphulile uhlelo lwezinguquko. Kunesidingo sokugcinwa nokulungiswa kwezingqalasizinda zamanzi, ukwenza ngcono ekuphathweni kwamabhodi ezamanzi, kanye nokukhulisa ukusawahlizeka

1 IMITHOMBO YEMALI KAHULUMENI ENGENAYO KOWEZI-2026/27



R 2 160.3bn	80.9%	INTELA
R 324.3bn	12.2%	UKUBOLEKA
R 185.1bn	6.9%	IMALI KAHULUMENI ENGENAYO ENGAVELI ENTELENI

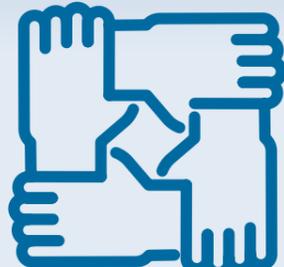
2 UKUSETSHENZISWA KWEMALI NGUHULUMENI KOWEZI-2026/27



R 446.6bn	16.7%	UKUTHUTHUKISWA KWEZENHLALAKAHLE
R 432.4bn	16.2%	IZINDLEKO ZOKUKHOKHA ISIKWELETU
R 358.6bn	13.4%	IMFUNDO EYISEKELO
R 294.3bn	11.0%	UKUTHUTHUKISWA KOMPHEKATHI
R 310.4bn	11.6%	EZEMPILO
R 283.9bn	10.6%	UKUTHUTHUKISWA KOMNOTO
R 274.6bn	10.3%	UKUTHULA NOKUPHEPHA
R 155.8bn	5.8%	IMFUNDO NOKUQEQESHWA KWANGEMUVA KWESIKOLE

3 IZIBONELELO ZIKAHULUMENI

	2025/26	2026/27
ISIBONELELO SIKAHULUMENI SABADALA	R2 315	R2 400
ISIBONELELO SOMAKADEBONA BEZEMPI	R2 335	R2 420
ISIBONELELO SABAKHUBAZEKILE	R2 315	R2 400
ISIBONELELO SEZINGANE EZINGENABAZALI	R1 250	R1 295
ISIBONELELO SABANAKEKELI BEZINGANE EZIKHUBAZEKILE	R2 315	R2 400
ISIBONELELO SABANTWANA	R560	R580
INHLANGABEZOZINDLEKO EYENGEZIWE	R560	R580



18 Izigidi

Abantu abayizigidi eziyi-18 bazothola izibonelelo ngoNdasa/Mashi kowezi-2029

Isabelomali sizokhuphula amanani ezibonelelo ezihlala njalo ngaphezu kokwehla kwamandla emali.

4 ISABELOMALI SESEKA UKUKHULA KOMNOTHO, UKUDALEKA KWEMISEBENZI KANYE NOKUTHUTHUKISA EZENHLALAKAHLE



1.6 phesenti
Ukukhula kweGDP okuyikho okulindelekile ngo 2026.



60 phesenti
kahulumeni eya ekuthuthukisweni kwemiphakathini, imisebenzi, ezempilo, ezemfundo nokuvikelwa kwenhlalo esikhathini esimaphakathi.



R4.1 wezigidigidi
Imali eyengeziwe wabelwe uHlelo Lokuvuselela Imisebenzi lukaMongameli.



R930 wezigidigidi
Wabelwe imisebenzi eyisisekelo, ezezindlu kanye nezokuthutha zomphakathi, nezokuguqulwa kwezindawo, nokuthuthukiswa kwezindawo ezisemadolobheni eminyakeni emithathu ezayo



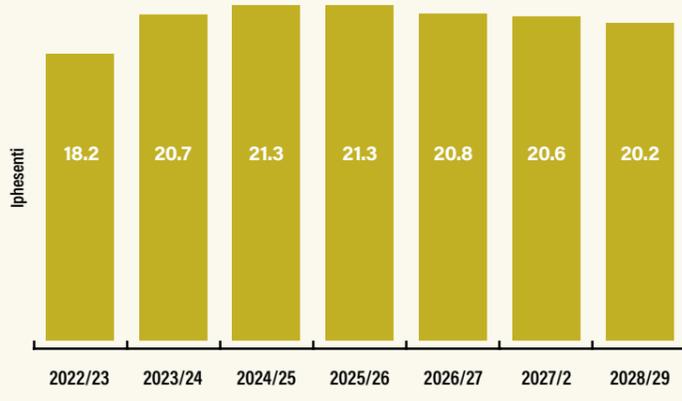
R893 wezigidigidi
Ukwakhiwa kwamabhizinisi amancane, nezinhlelo zikahulumeni zokudala amathuba emisebenzi eminyakeni emithathu ezayo ukukhuthaza ukukhula komnoto nokuqasha

5 UHLELO LUKAHULUMENI LOKUXHASA ABAFUNDI NGEMALI



R54.3 wezigidigidi
R54.3 wezigidigidi uzosetshenziswa wuHlelo lokuXhasa Abafundi Ngemali kowezi-2026/27

6 IZINDLEKO ZOKUKHOKHA ISIKWELETU NJENGEPHESENTI LOKUNGENISA IMALI

Year	Interest Rate (%)
2022/23	18.2
2023/24	20.7
2024/25	21.3
2025/26	21.3
2026/27	20.8
2027/28	20.6
2028/29	20.2

IZIPHAKAMISO ZENTELA KOWEZI-2026



INTELA YEMALI ENGENAYO KUMUNTU

ZIKUTHINTA KANJANI IZILINGANISO ZENTELA YEMALI ENGENAYO KUMUNTU?

Amazinga entela yemali engenayo kumuntu nezaphulelo kulungisiwe ngokomthelela wokwehla kwemali. Inani elingatholwa yinoma wubani ngaphambi kokuba kudingeke ekhokhe imali yabakhokhi bentela kusukela lu-1 kuNdasa/Mashi kowezi-2026 kuya zingama-28 kuNholanjanja kowezi-2027 yilena elandelayo:

UMBHUNDU WENTELA	UNYAKA WENTELA: 2026/2027
Ngaphansi kweminyaka engama-65	R99 000
Iminyaka engama-65 kuya kwengama-75	R153 250
Iminyaka engama-75 nangaphezulu	R171 300

Izaphulelo zentela kumuntu ngamunye yile ezilandelayo:

IZAPHULELO NTELA	UNYAKA WENTELA: 2026/27
Okokuqala (Wonke umuntu)	R17 820
Okwesibili (iminyaka engama-65 nangaphezulu)	R9 765
Okuphezulu (Iminyaka engama-75 nangaphezulu)	R3 249

INTELA YEZEMPILO

UKUKHUPHUKA KWENTELA YOTSHWALA NOGWAYI

Ukunyuka kwentela ekhethekile yeziphuzo ezinotshwala nemikhiziqo kagwayi ngamaphesenti ama-3.4 kusukela mhla zingama-25 kuNholanjanja kowezi-2026

	KUNYUKA NGO:
Imithombo	ngama-8c ngekani elingama-340ml
Iwayini elingaqinisiwe	ngama-15c ngebhodlela elingama- 750ml
Iwayini eliqinisiwe	ngama-26c ngebhodlela elingamaama- 750ml
Iwayini elikhazimulayo	ngama-49c ngebhodlela elingama-750ml
Ama-Cider kanye notshwala obakhiwe ngezithelo	ngama-8c ngekani elingama-340ml
Ugologo	ngama-R3.20 ngebhodlela elingama-750ml
Usikilidi	ngama-77c ngephakethe le-20
Izinti zogwayi ezishisayo	ngama-58c ngephakethe le-20
Ugwayi owusikilidi	ngama-87c nge-50g
Inqawe	ngama-28c nge-25g
Ugwayi wemigqakhwe	ngama-R4.56 nge-23g
Isixazululo se-nocotine nese-non-nicotine semishini kagesi yokufutha	ngama-11c nge-ml



AMANANI ENTELA

INTELA YEMALI ENGENAYO: UMUNTU NGAMUNYE

Intela ekhokhiswa abantu ngabanye enyakeni wentela ophela phakathi komhla lu-1kuMashi kowezi-2026 nangomhla zingama-28 kuNholanjanja wezi-2027.

Imali ekhokhelwa Intela (R)	Isilinganiso seNtela (R)
R0 - R245 100	Ama-18% engeniso ekhokhelwa intela
R245 101 - R383 100	R44 118+ ama-26% engeniso ekhokhelwa intela ngaphezu kwama-R245 100
R383 101 - R530 200	R79 998 + ama-31% engeniso ekhokhelwa intela ngaphezu kwama-R383 100
R530 201 - R695 800	R125 599 + ama-36% engeniso ekhokhelwa intela ngaphezu kwama - R530 200
R695 801 - R887 000	R185 215 + ama-39% engeniso ekhokhelwa intela ngaphezu kwama- R695 800
R887 001 - R1 878 600	R259 783 + ama-41% wengeniso ekhokhelwa intela ngaphezu kwama-R887 000
R1 878 601 nangaphezulu	R666 339+ nama-45% engeniso ekhokhelwa intela ngaphezu kwe-R1 878 600

Umthombo: Umgcinimafa kaZwelonke

IMINGCELE YENTELA

Eminye imingcele yentela ilungisiwe kusukela mhla lu-1 kuMashi kowezi-2026

	Umkhawulo odlule	Umkhawulo olungisiwe
Imali efakwa minyaka yonke ekutshwalweni okungakhokhelwa ntela	R36 000	R46 000
Isaphulelo saminyaka yonke semithelelo yesikhwama sempesheni	R350 000	R430 000
Ukukhishwa kenzuzo noma ukulahlekelwa kwemali okungaphezulu	R40 000	R50 000
Incazelo yokukhishwa kwenzuzo noma ukulahlekelwa yimali lapho umuntu eseshonile	R300 000	R440 000
Ukukhishwa kwenzuzo noma ukulahlekelwa kwemali enkulu ekuthengisweni kwendawo ohlala kuyo njengendlunkulu	R2 000 000	R3 000 000
Intela yenzuzo yebhizinisi elincane kakhulu	R1 000 000	R2 300 000
Umkhawulo obophelelayo wokubhalisela i-VAT *	R1 000 000	R2 300 000

*Ushintsho emkhawulweni wokubhalisela i-VAT luzoqala ukusebenza ngomhlaka-1 ngomhla lu-1 kuMbasa wezi- 2026.

Umthombo: Umgcinimafa kaZwelonke

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UMBONO WAKHO UBALULUKILE

NGABE LO MHLAHLANDLELA WABANTU WESABELOMALI USITHOLE SIWISIZO? Sihlale sifuna izindlela ezintsha zokuthuthukisa lo mhlahlandlela futhi singakuthokozela uma ungathumela umbono neziphakamiso ku Media@treasury.gov.za