XHOSA

BUDGET 2015

UMKHOMBANDLELA WOLUNTU

Eli phepha lipapashwe ngokubambisana phakathi kwa bakwa-National Treasury nabakwa- South African Revenue Service

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YINTONI UHLAHLO-LWABIWO MALI ?

Rhoqo ngeyoMduba, uMphathiswa weZemali ubhengeza uhlahlo-lwabiwo mali lukaRhulumente olubandakanya indlela uRhulumente azakusebenzisa ngayo imali, irhafu kunye nendlela azakuboleka imali ngayo kwiminyaka emithathu ezayo. Olu lwabiwo mali lukazwelonke lucacisa indlela ezakwabiwa ngayo imali phakathikwamanqanaba kaRhulumente, ukususela kuzwelonke, amaphondo nomkhandlu-dolopho.

IZIKHETHO EZISILUNGEKILEYO NGAMAXESHA KAXAKEKA

Uhlahlolwabiwo mali lusibonisa indlela urhulumente aphendula ngayo kwiinjongo neminqweno yoluntu ngokubanzi.

Uhlahlolwabiwo mali luka 2015 lubonisa indlela urhulumente azimisele ngayo ukuba aphucule ngakumbi ubomi babo bahluphekileyo, nangona iimeko zemali zimaxongo. Ukusukela ngo 2009, uMzantsi Afrika, njengamanye amazwe, uzifumanise usebunzimeni boqoqosho olusezantsi (no lungakhuliyo) kwakunye nemali mboleko (ka rhulumente) ekhulayo. Uqoqosho lweli lizwe, kufanele lukhule ngepesenti ezi-5, ukuze sikwazi ukuhlisa intswela - msebenzi nobuhlwempu. Kusenzima ke, ukuba uqoqosho lufikelele kulomgangatho okwangoku ngenxa yobuthathaka kwisimo lezoqoqosho lehlabathi.Ingxaki esijongene nazo (kweli lizwe), ziquka ukushokoxeka kombane, nokwezakhono, kwakunye nezoqhankqalazo nogwayimbo lwabasebenzi. Ngo 2015, kulindeleke ukuba uqoqosho lukhule nge pesenti ezi 2, luhlale lubuthathaka, ze lufikelele kwi 3 pesenti ngo 2017. Ngenxa yoku, urhulumente uzakunqatyelwa yimali, kunyanzeleke ukuba kuqwalaselwe izikhetho xa kusabiwa imali. Uhlahlolwabiwo mali luka 2015, lujoliswe ekuqwalaseleni ezo zikhetho.

Inkcitho mali ka rhulumente, kungabalwanga eyokubhatala inzala yamatyala, izakwenyuka ukusuka ku R1.12 trillion ngo 2014/15, ifikelele ku R1.41 trillion ngo 2017/18. Urhulumente uzakuthi gqolo ukukhulisa ngamandla imali yentlelo zoluntu. Umzekelo, imali eya kwimfundo ephakamileyo yeyona izakukukhula ngamandla, – ikhula nge 7.1 pesenti ngonyaka, kuba imfundo ngundoqo kwinkqubo yokuphuhlisa iimpilo zabantu. Imali eyabelwe u National Student Financial Aid Scheme izakufikelela ku R6.9 billion ngo 2017/18.

Okubalaseleyo kwinkqubo yophuhliso, zizibonelelo ezixhasa ukukhulisa uqoqosho no butyebi belizwe.

Kuleminyaka mithathu ilandelayo, urhulumente uzakuchitha i R813.1 billion kwezo zibonelelo, i R669 billion yayo iye kwiinkqubo ezibalulekileyo kwezothutho, ezamandla no ququzelelo.

Inkqubo zophuhliso loluntu nazo zibalulekile kuba zinegalelo ekupheliseni ubuhlwempu nokuphucula umgangatho wempilo yabantu. Urhulumente une nkqubo ezi 50 zokuphucula amaziko empilo ezibekelwe bucala i R9.3 billion kuleminyaka mithathu izayo. Ngenxa yokuncipha kwemali eqokolelwayo, urhulumente uthatha amanyathelo okwehlisa inkcitho-mali kwaye ujongene nokuba kubekho inkathalo kuleyo isetyenziswayo. Oku kubandakanya, ukwehliswa kwemali esetyenziselwa izinto ezingafunekiyo, ukuze ibekhona enokusetyenziselwa izinto ezibalulekileyo. Uhlahlolwabiwo mali luka 2015, lujoliswe ekubeni imali karhulumente isetyenziselwe kwimfuno zabantu, ngendlela ehambisana nemigaqo, ngokusekuhleni ukuze songezelele kwimpumelelo yaleminyaka iyi-21 idlulileyo.

2

1. Umyalezo ka Mphathiswa
2. Ulawulo lwe zixeko
3. Ukukhusela ezentlalo-ntle
4. Inkam-nkam

3

1. Ezemfundo nezempilo
2. Uhlahlolwabiwo mali
3. Iphuma phi le mali
4. Izosetyenziswa njani imali

4

1. Utshintsho lwe rhafu yoluntu
2. Izinga elitsha lerhafu
3. Irhafu yotshintsho lwezindlu
4. Irhafu yecuba notywala

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RSA BUDGET

UMYALEZO KAMPHATHISWA

Oluhlahlolwabiwo mali luka 2015 lunikezelwa ngexesha apho uMzantsi Afrika uneengxaki ezithile eziquka uqoqosho olubuthathaka, ukushokoxeka kombane kunye nokunqaba kwemali yokuba urhulumente afezekise iinjongo zakhe.

Iimeko ezivumayo ebezixhase uqoqosho kuleminyaka idlulileyo, khon'ukuze urhulumente abenemali anokuyisebenzisa azisekho ngoku. Ke ngoko, urhulumente uthathe amanyathelo ukuze anciphise umsantsa phakathi kwemali yengeniso yerhafu kunye nemali esetyenziswayo ukuze kuphele intsilelo kuhlahlolwabiwo mali.

La manyathelo ke, ayimfuneko ukuze sizokuphucula ubomi babemi bonke beli lizwe. Kananjalo, ayakuncedisana nezinye izinto esizitshintshayo ezizakuthi, ukuba zithe zaphumelela, zibe sisiseko soqoqosho olukhulayo kwaye zidale nemisebenzi.

Singurhulumente, sinoxanduva lokuthi sikhusele iimali zezwe lethu. Xa singenzi njalo, singazibona sililizwe elibhonte ngamatyala, ze imali eninzi idliwe ngamatyala siphele singasakwazi ukufezekisa iinjongo zethu zokuphucula eli lizwe.

Kodwa ke, nangona imeko yezoqoqosho ibuthathaka kwaye nemali ibunqabarha, olu hlahlolwabiwo mali luka 2015 lolo lujoliswe ekuphuculeni uluntu ukubheka phambili nakwixesha elizayo. Ayikho ke enye indlela, kufanele sikwazi ukuphila neziimeko zitshintshileyo. Eyona nto iphambili kuthi singurhulumente, kukuba siphuhlise kwaye sakhe ngobutsha ilizwe lethu, sabelane ngekamva eliqaqambileyo, ikamva esinokuzingca ngalo, kwaye sidale imisebenzi nokhuseleko kwindawo zoluntu lwethu.

ULAWULO LWE ZIXEKO KUNYE NOTHUNGELELWANO KWEZOTHUTHO

Into ephambili kurhwebo, zizixeko ezicetywe ngokufanelekileyo kwakunye nezilondolozekileyo ezithi zinyuse uqoqosho lweedolophu.

Ukufudukela ezidolophini ezinkulu zo Mzantsi Afrika okungamandla kwabantu, kubangela iingxaki xa ezidolophu zingazange zalungiselelwa abantu abaninzi. Ukukhawulelana nalengxaki kufuna ukuba kwandiswe utyalo mali kwizindlu ezifikelekayo nakuphuhliso kwezibonelelo, ingakumbi ezothutho.

Urhulumente unika imikhandlu-dolopha imali yezibonelelo ejoliswe koko. Le sibonelelo sizakuba yi R46.9 billion kuleminyaka mithathu izayo.

Isebe leZibonelelo ngeZindlu, liceba ukuba athi efika u 2019, libe longeze izibonelelo zezindlu eziyi 1.5 million. Kwizicwangciso zalo, i R33.3 billion yabelwe izixeko ezikhulu (metros) ukuze ziphucule iinkonzo zamanzi nogutyulo, nemihlaba kwakunye nenkonzo zesiseko kuleminyaka mithathu izayo.

> Ekuphuhliseni iindawo abantu abaphila nabahamba kuzo, kukho izibonelelo zezithuthi ngebhasi ezikhawulezayo kwi dolophu ezintathu

Ekuphuhliseni iindawo abantu abaphila nabahamba kuzo, kukho izibonelelo zezithuthi ngebhasi ezikhawulezayo kwi dolophu ezintathu, i-"*Rea Vaya*" eRhawutini, "*My Citi*", eKapa ne "*Are yeng*" e Pitoli. Urhulumente uzakuthigqolo exhasa iidolophu ngezibonelelo zokuphucula ezothutho ezisuka kwiSebe le Zothutho. Ezi zibonelelo ziyakukhula nge 4.3 pesenti unyaka nonyaka kuleminyaka mithathu izayo.

UKUKHUSELA EZENTLALO-NTLE

> Kwiminyaka emithathu elandelayo, i-*South African Social Security Agency (SASSA)*, izakwandisa iindawo apho abantu banokuthi bafumane khona ezi zibonelo zasimahla

Urhulumente usa zimisele kwinkqubo yakhe yokuphelisa ukungalingani nobuhlwempu. Enye indlela yokuphumeza le njongo kukuxhasa abo bahlelelekileyo ngezibonelelo.

Inani labantu abafumana ezizibonelelo liyakufika phantse ku 17.5 million ngo 2018. Ezi zibonelelo yeyona ndlela ethe ngqo yokuphelisa intlupheko kweli lizwe lethu. Zijoliswe kubantu abadala, amaqhawe emfazwe, abantwana kunye nabo bakhubazekileyo. Ezi zibonelelo zigxotha ikati eziko kwaye zinceda abemi futhi zihambisana neenjongo zokuphuhlisa isizwe. Kwiminyaka emithathu elandelayo, i-South African Social Security Agency (SASSA), izakwandisa iindawo apho abantu banokuthi bafumane khona ezi zibonelo zasimahla.

INKAM-NKAM

Iyakuthi ufika umnyaka ka 2017/18 imali eya kwiinkqubo zentlalo-ntle iyukufika ku R149 billion, ibonisa ukuzimisela kukarhulumente ekubeni abakhusele abahlelelekileyo. Amalinge okufaka ezincwadini abantwana abangaphantsi kweminyaka emibini, ebekufanele bafumane le mali kodwa abangayifumaniyo ayaqhubeka.

2014/15	2015/16
EYABADALA	
R1 350	R 1 410
ABO BADALA KUNE-75	
R1 370	R 1 430
EYAMAGORHA EMFAZWE	
R1 370	R 1 430
EYABAKHUBAZEKILEYO	
R1 350	R 1 410
EYABAKHULISA ABANTWANA ABANGENGO BABO	
R830	R860
EYABAGCINA IIMBEDLENGE	
R1 350	R 1 410
EYABANTWANA	
R315	R330

IIMALI YEMFUNDO NEZEMPILO IHLALA ITHE KRATYA

Impilo-entle eluntwini ibonakala xa abemi belizwe befumana imfundo kunye neenkonzo zempilo ezisemgangathweni. Nangona umninzi umgama ohanjiweyo ekuphuculeni ezi nkonzo kuleminyaka i-21 idlulileyo, kusekuninzi ekufuneke kwenziwe ukuze abemi bo Mzantsi Afrika babenemfundo nempilo engcono: Kule minyaka mithathu izayo:

1

I-R7 BILLION

iyakusetyenziselwa ukulungisa izikolo ezikwi meko engafanelekanga ezi 510, ukufaka amanzi kwezi 1 120, ezangasese kwizikolo ezi 741, kunye nombane kwizikolo ezi 916

2

I-R19.5 BILLION

ityalwe kwiCandelo le zeMpilo ezokulondoloza kwaye ilungise izakhiwo zempilo kwakunye nezinye iinkqubo ezinkulu eziyi-7 eziqhutywa liSebe lezeMpilo nakunye namaphondo

3

I-R3.1 BILLION

yeka Funza Lushaka Bursary ukuze kuphume ootitshala abatsha abaneleyo, abanezakhono zokufundisa (nabaqeqeshekileyo). Ngonyaka ka 2017/18, ootitshala abatsha abangama 10 200 bazakungena kwiinkozo zoluntu

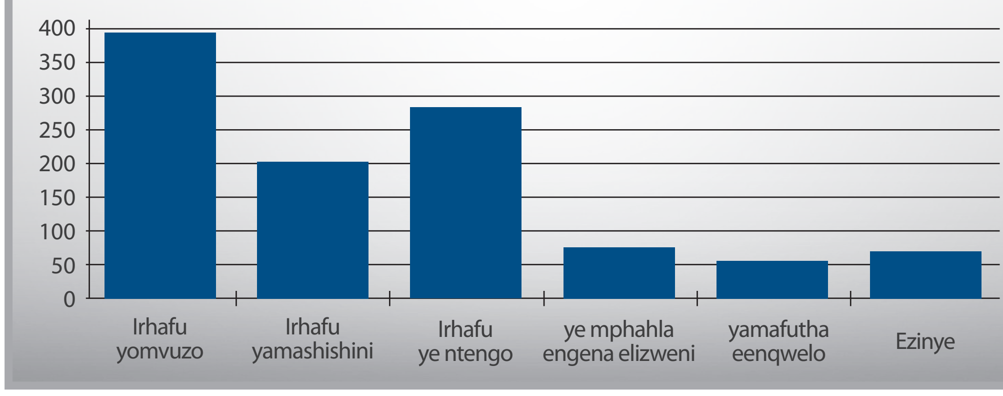
4

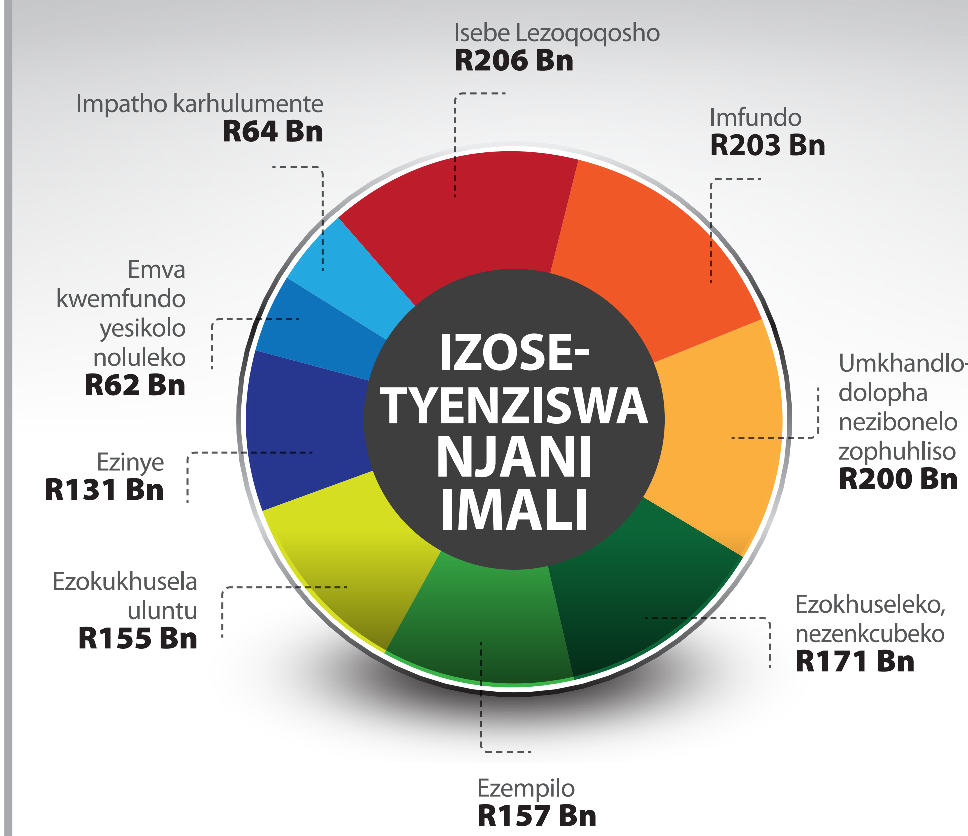
IZITHILI EZIYI-11

ISebe lezeMpilo lesizwe likunyaka wesine kwisigaba seminyaka eyi-15 lifezekisa inkqubo ye National Health Insurance. Sithetha nje, le nkqubo ivavanywa kwizithili eziyi-11.

IPHUMA PHI LE MALI?

INGENISO YERHAFU	2015/16	%
IRHAFU YOMVUZO	393.9	36.4
IRHAFU YAMASHISHINI	202.0	18.7
IRHAFU YE NTENGO	283.8	26.2
IRHAFU YE MPHAHLA ENGENA ELIZWENI	76.1	7.0
IRHAFU YAMAFUTHA EENQWELO	55.7	5.1
EZINYE	69.8	6.5
XAZIPHELELE	**1081.3**	**100.0**





LWENZIWA NJANI NA UHLAHLOLWABIWO MALI?

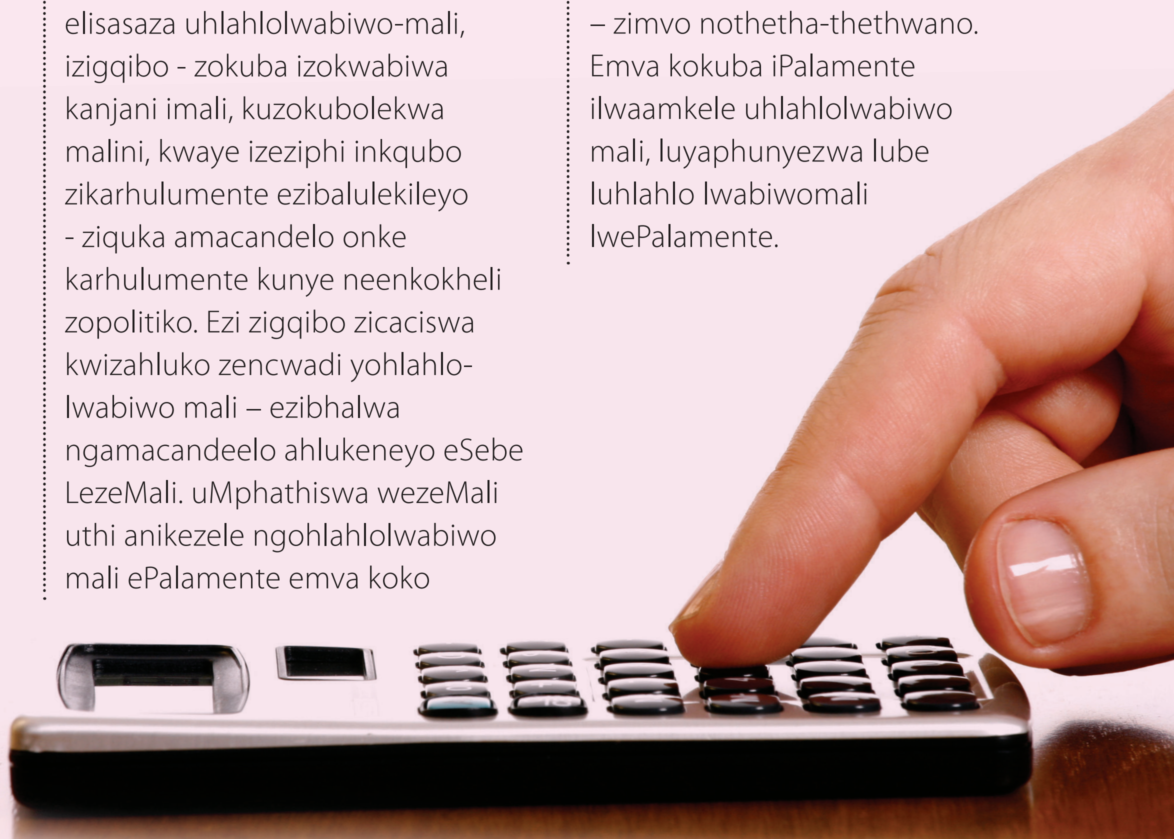
Unyaka ngo nyaka, urhulumente usasazo incwadi yohlahlo-lwabiwo mali, equlethe uqikelelo lwengeniso karhulumente kunye nemali anokuthi ayisebenzise.

Inyathelo lokuqala kukubona ukuba yimalini na urhulumenente anakothi ayingenise, iyimalini anokuyiboleka.. Xa kuqikelelwa imali yengeniso, imeko yoqoqosho kufuneka iqwalaselwe. Xa uqoqosho lukhula kutsho ukuthi ingeniso kurhulumente izakuthi chatha. Ikakhulu, urhulumente usebenzisa (uchitha) imali engaphaya kwale ayiqokeleleyo. Ngoko ke, kuyanyanzeleka ukuba aboleke kubatyali mali ukuze akwazi ukuphumeza iinkqubo zakhe.

Phambi kokuba urhulumente ayabe le mali ngokwenkqubo zakhe, kufunele aqale ahlawule inzala yamatyala anawo. Oku kuthiwa yintlawulo yokuqala, kuba kufuneka urhulumente ewabhatele amatyala akhe. Ezinye iintlawulo zokuqala, ziquka irhafu yamafutha eemoto eya koomasipala kunye netlawulo yokuphuhlisa izakhono zabemi beli.

Kananjalo, urhulumente ubekele bucala imali enokusetyenziswa ngamaxesha kaxakeka, efana neemfazwe nezihegu. Emva koku, uye urhulumente ayahlule imali phakathi ko rhulumente wesizwe, owamaphondo kunye nemikhandlo -dolopha. Oku ke kubizwa ngokuba ngumabiwo wengeniso.

Nangona iSebe lezeMali ililo elisasaza uhlahlolwabiwo-mali, izigqibo - zokuba izokwabiwa kanjani imali, kuzokubolekwa malini, kwaye izeziphi inkqubo zikarhulumente ezibalulekileyo - ziquka amacandelo onke karhulumente kunye neenkokheli zopolitiko. Ezi zigqibo zicaciswa kwizahluko zencwadi yohlahlo-lwabiwo mali – ezibhalwa ngamacandeelo ahlukeneyo eSebe LezeMali. uMphathiswa wezeMali uthi anikezele ngohlahlolwabiwo mali ePalamente emva koko kubakho iinkqubo zovavanyo – zimvo nothetha-thethwano. Emva kokuba iPalamente ilwaamkele uhlahlolwabiwo mali, luyaphunyezwa lube luhlahlo lwabiwomali lwePalamente.



2015 IZICWANGCISO ZERHAFU

IRHAFU YOMVUZO

UTSHINTSHO LWE RHAFU YOLUNTU LUKUCHAPHAZELA NJANI NA?

Uhlahlolwabiwo mali luka 2015 luneenguqu kwingeniso yerhafu yoluntu, eziquka utshintsho kwisibiyeli serhafu, kunye nomnyinyiva ukuze kuthomalaliswe ifuthe lokunyuka kwamaxabiso. Uhlahlolwabiwo mali lubonakalisa unyuso oluncinane kwirhafu yomntu ngamnye onengeniso engaphezulu ko R181 900 kunye nonyuso kwi rhafu yokubuyisa imali yamachiza.

Inzuzo kwezinguqu yengeniso kuluntu, kukulawula nokuthomalalisa ifuthe le rhafu eluntwini. Umntu obhatala irhafu nonengeniso ephantsi kwe R500 000 ngonyaka uzakuzuza kolu thomalaliso lwe rhafu. Umvuzo umntu ngamnye anokuthi awurhole phambi kokuba kunyanzeleke ahlawule irhafu utshintshiwe ukusukela ngomhla ka 1 March 2015 ukuya ku 29 February 2016 ngoluhlobo:

IRHAFU NGOKWEMIBEKELO	2014/15	2015/16
Ngaphantsi kweminyaka eyi 65	R70 700	R73 650
Iminyaka eyi 65 ukuya ku 74	R110 200	R114 800
Iminyaka eyi 75 nangaphezulu	R123 350	R128 500

Imibekelo emitsha yerhafu ibangwa lunyuko kwiziqabu zothomalaliso lwe rhafu ku mntu ngamnye ohlawulayo:

ISIBONELEO SERHAFU	2014/15	2015/16
Yabo bonke abarhafi	R12 726	R13 257
Iminyaka eyi 65 nangaphezulu	R7 110	R7 407
Iminyaka eyi 75 nangaphezulu	R2 367	R2 466

IZINGA ELITSHA LERHAFU LIYICHAPHAZELA KANJANI INGXOWA YAKHO?

Irhafu ehlawulwa kunyaka we rhafu ophela nge 29 February 2016.

IRHAFU YOMVUZO KUMTU NGAMNYE (R)	IRHAFU EBHATALWAYO (R)
0 ukuya ku 181 900	18% yomvuzo
181 901 ukuya 284 100	32 742 + 26% yomvuzo ngaphezu kwe 181 900
284 101 ukuya 393 200	59 314 + 31% yomvuzo ngaphezu kwe 284 100
393 201 ukuya 550 100	93 135 + 36% yomvuzo ngaphezu kwe 393 200
550 101 ukuya 701 300	149 619 + 39% yomvuzo ngaphezu kwe 550 100
701 301 nangaphezulu	208 587 + 41% yomvuzo ngaphezu kwe 701 300
Itrusts kunye nezinye ezikhethekileyo	Izinga lerhafu: 41%

IRHAFU YOTSHINTSHO LWEZINDLU NEMIHLABA

ISIQABU KWIRHAFU YOTSHINTSHO LWEZINDLU NEMIHLABA

Uhlahlolwabiwo mali luka 2015 lunesibonelelo kwirhafu ehlawulwa ngabathengi bezindlu nemihlaba abo bamakhaya anengeniso ephakathi. Ukusukela ngo 1 March 2015, abathenga izindlu/umhlaba onexabiso elingaphantsi ku R750 000.abazukuyibhatala le rhafu Kananjalo, le rhafu izokuhla xa uthenga indlu efikelela ku R2.65 million ngexabiso, ze inyuke xa uthenga indlu exabisa ngaphezu kwe R2.65 million. Izinga lale rhafu elizokubhatalwa (naziinkampani nee-trusts) lime ngoluhlobo:

IXABISO LENDLU/UMHLABA	IZINGA LERHAFU
R0 – R750 000	0%
R750 001 – R1 250 000	3% kweloxabiso lingaphaya ko R750 000, lingabi ngaphezulu kwi R1 250 000
R1 250 001 – R1 750 000	R15 000 ne 6% kweloxabiso lingaphaya ko R1 250 000, lingabi ngaphezulu kwi R1 750 000
R1 750 001 – R2 250 000	R45 000 ne 8% kweloxabiso lingaphaya R1 750 000, lingabi ngaphezulu kwi R2 250 000
R2 250 001 and above	R85 000 ne 11% kweloxabiso lingaphaya R2 250 000

SIN TAXES

IRHAFU YECUBA NOTYWALA IZAKONYUKA

irhafu kweziselo ezimfaxangiweyo (grangqa) zizakunyuka nge pesenti ezi 4.8 nango 8.5. Olunyuko lwerhafu yecuba ne grangqa iquka oluluhlu lulandelayo:

	INYUKA NGE:
Ibhiya	7c inkonxa engu 340ml
Umdiliya ongamfaxangwanga	15c ibhotile engu 750ml
Umdiliya omfaxangiweyo	19c ibhotile engu 750ml
Umdiliya ohlwahlwazayo	48c ibhotile engu 750ml
Utywala obenziwe ngeziqhamo	7c ibhotile engu 330ml
Ekrakrayo	R3.77 ibhotile engu 750ml
Icuba	82c ipakethe ye 20
Icuba elingumgubo	91c engu 50g
Icuba lenqawe	26c engu 25g
iiCigar	R3.09 engu 23g

IIRHAFU ZAMAFUTH'EMOTO

IIRHAFU ZAMAFUTH'EMOTO ZIZOKUNYUKA NGE:

Irhafu jikelele yamafuth'emoto	30.5c nge-litha
eye-petroli	R2.55 nge-litha
eye-Dizili	R2.40 nge-litha
Eyomthombo wengozi zemoto	50c nge-litha

IRHAFU YAMASHISHINI AMANCANE

EZINYE INZUZO ZAMASHISHINI ASAKHASAYO

Kulonyaka mali amashishini akhasayo azobonelwa ngenzuzo yokwehliswa kwerhafu kwingeniso.

Ingeniso erhafelwayo (R)	Izinga lerhafu (R)
0 – 335 000	0% yengeniso erhafelwayo
335 001 - 500 000	1% yengeniso erhafelwayo nangaphezu kwe 335 000
500 001 - 750 000	1 650 + 2% yengeniso erhafelwayo nangaphezu kwe 500 000
750 001 and above	6 650 + 3% yengeniso erhafelwayo nangaphezu kwe 750 000