

INcwadana yamaQumrhu aseMthethweni abaLobi abakhasayo Emzantsi Afrika



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Intshayelelo

Umgaqo-nkqubo omtsha waabalobi abasakhasayo (SSF) uye wamukelwa ngokosemthethweni emva kweminyaka elishumi yomzabalazo, kwaye ukuqaliswa kwale mgaqo kuyaqhubeka.

Okunye okubalulekileyo ngalo mgaqonkqubo kukusungulwa kwamaqumrhu oluntu asemthethweni, apho amalungelo okuloba azonikezwalwa khona.

Kukho amaqumrhu oluntu asemthethweni ahlukeneyo , nangoko iSebe lwezolimo, amahlathi Nezokuloba bakhetha i-Cooperative . Kule ncwadaba ehlanganiswe yi-Masifundise incedwa yi- European Union , uzofumana ulwazi elijongane namaqumrhu oluntu asemthethweni ahlukeneyo.

Kungumnqweno wethu ukusetyenziswa kolulwazi ukuze nizixhobise nina kwaneendawo zenu ngokuthi nenze ukuba iinjongo zomgaqonkqubo zibe zizinto ezenzekayo ngokwenene kuboni benu mihla ngemihla.

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AmaQumrhu aseMthethweni asekuHlaleni (i-CBLE) aphambili kumgaqo-nkqubo omtsha

Umgqaqo-nkqubo wokuLoba kwabaKhasayo (i-SSFP) ufuna abahlali abangabalobi ukuba babhalise ii-CBLE apho amalungelo abahlali aza kuphathiswa ngethemba khona. Oku kuthetha ukuba ilungelo liza kuba leleqela labantu kunokuba libe lelomntu omnye.

Oku kuthetha ukuba ukuze abalobi baxhamle kwaye bafumane amalungelo okuloba kwi-SSFP, kufuneka babe yinxalenye ye-CBLE. I-CBLE iza kwenza ukuba uluntu lube nako ukubanamalungelo ngokuhlangeneyo, luwasebenzise kwaye luwalawule, ngokuxhomekeke kwimiqathango yeqela.



Ukuze ube nguMnini wamaLungelo e-CBLE, njengomlobi okhasayo kufuneka kuqala:

1. Ube usuka kwingingqi yabahlali abangabalobi abakhasayo eyaziwayo
2. Ube kuluhlu lwabalobi abachongiweyo abafanelekileyo
3. Ube yinxenye ye-CBLE.

I-CBLE liqumrhu elibhalisiweyo abaza kuthi abalobi abakhasayo bakwazi ukufikelela ngalo kumalungelo ngomgaqo-nkqubo wokuloba kwabakhasayo.

Ii-CBLE zingangeendlela ezininzi, umzekelo i-DAFF indulula ukuba uluntu maluseke oomasibambisane ukufikelela kumalungelo okuloba, kodwa kufuneka kukhunjulwe ukuba oku kukhethwa lisebe kwaye hayi oko kumiselwe ngumthetho.

IMasifundise iyayiqonda le nyaniso, kwaye kule ncwadana siza kugxila kwimiba yezomthetho enokubakho yokubhalisa iqumrhu elisemthethweni.

Ii-CBLE zingangeendlela ezininzi, ngokuxhomekeka apho bazinze khona abahlali abangabalobi. I-CBLE ingayeyokuthengisa okanye ingabi yeyokuthengisa. Amaqumrhu asemthethweni entengiso angayinkampani, inkampani yamashishini akhasayo, itrasti yeshishini okanye umasibambisane. Ngelixa amaqumrhu asemthethweni angaphathelelanga kwintengiso ingalawo aphantsi kwamaqumrhu angaJonganga Nzuzo njengetrasti yesisa, inkampani yeseckshini 21, umbutho wepropati yoluntu okanye umbutho ongena kuwo ngokuzithandela.



Iindidi zamaQumrhu aseMthethweni

La macandelo alandelayo achaza iindidi ezaziwayo zamaqumrhu asemthethweni entengiso nangengowentengiso:

Amaqumrhu eNtengiso

Kukho iindidi ezine zamaqumrhu asemthethweni, angamiselwa ngeenjongo zentengiso, angala:

- INkampani;
- INkampani yamashishini akhasayo;
- UMasibambisane;
- ITrasti yeShishini.

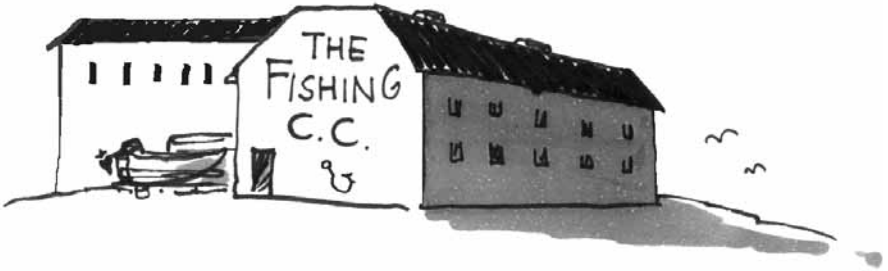


INkampani

Lo ngumbutho wabantu abaqhuba inzuzo yoqoqosho ngequmrhu elisemthethweni elibhalisiweyo ngokoMthetho weeNkampani. Kukho iindidi ezimbini zeeNkampani, ezizezi, iiNkampani zoLuntu neeNkampani zaBucala. IiNkampani zoLuntu zinabanini-zabelo abangaphezulu kwama-50 kwaye bangangenisa inkunzi kubo, kwaye bathengise izabelo zabo kuluntu, ngelixa iiNkampani zabucala ngokuqhelekileyo zinabanini-zabelo abambalwa kunama-50, kwaye ziyaqingqwa ekudluliseni nasekuthengiseni izabelo zazo.

Abalawuli beNkampani ngokuqhelekileyo bayaqeshwa, abonyulwa, kwaye abalawuli akunyanzelekanga ukuba babe ngabanini-zabelo. INkampani kufuneka ibe nabaphengululi-zincwadi kwaye kufuneka inikeze iikopi zamaxwebhu emali kuMgcini weeRekhodi weeNkampani. Inkampani inokulandelelana okuqhubekayo ekuthetha ukuba iyaqhubeka nangokusweleka kwamalungu ayo.

Eyona ndlela ilula yokubhalisa iNkampani kukuthenga iNkampani esele ikhona “kwinqokelela yeenkampani ezibhalisiweyo” okanye “okuthathwa kwinqokelela yeenkampani ezibhalisiweyo” (oku kubhekiselele kwinkampani esele ibhalisiwe kodwa ingarhwebi.) Ukuba kusekwa iNkampani entsha, kufuneka ibhalisiwe kuMgcini weeRekhodi weeNkampani.



INkampani yamaShishini aKhasayo

IiNkampani zamaShishini aKhasayo zaziswa eMzantsi Afrika ngama-1984 njengendlela yoshishino oluncinci olulula, olungabiziyo nolunokuguquka elinomntu omnye okanye abathabathi-nxaxheba abambalwa ukubanikeza amancedo omntu womthetho owahlukileyo. INkampani yamaShishini aKhasayo, okanye “i-CC”, iqingqelwe ngokungekho ngaphezulu kubantu bemveli abali-10 abaqhuba inzuzo kuqoqosho ngequmrhu elisemthethweni elibhalisiweyo ngokwayamene noMthetho weNkampani yamaShishini aKhasayo.

I-CC ngokuqhelekileyo, kodwa kunganyanzelekanga, iqhutywa ngamalungu ayo. Ngokungafaniyo nenkampani, i-CC akufuneki inikeze iingxelo zemali zayo kuMgcini weeRekhodi weeNkampani kwaye ayifuni mphicothi-zincwadi zemali. Ngoko akubizi mali ingako ukuyiqhuba.

Eyona ndlela ilula yokuseka i-CC kukuthenga i-”i-CC ekwingqokelela yezibhalisiweyo” esele ikhona (oku kubhekiselele kwi-CC esele ibhaliswe kodwa ingarhwebi). Kwimeko ye-CC esekwe ngokutsha, kufuneka ibhaliswe kuMgcini weeRekhodi weeNkampani zamaShishini aKhasayo.

Emva kokuba kuphunyezwe umthetho omtsha we Kampani (Act 71 of 2008), akusavumelekanga ukuba kuvulwe iiNkampani Zamashishini asakhasayo (CC), kwaye ungasenokwazi uku guqula ikampani ibeyi CC . Kodwa kuyekwawumeleka ukuba ezo iCC bezikhona ziqhubeke ukusebenza



UMasibambisane

UMasibambisane ngokubalulekileyo ngumbutho wabantu abaseke baza babhalisa uMasibambisane ngokwayamene noMthetho woMasibambisane.

UMzantsi Afrika unembali ende yamaqumrhu ooMasibambisane. Aba Masibambisane baquka:

- OoMasibambisane abangabaThengi: apho uMasibambisane ethenga ngezambuku ngenjongo yokuzuza ifuthe loqoqosho lokuthenga ngesaphulelo;
- OoMasibambisane abangabavelisi: apho imveliso iveliswa ngokuhlangeneyo ngenjongo zokonga iindleko zokuvelisa;
- OoMasibambisane abangabaMakethi: apho abantu bevelisa ngabodwa, kodwa bathengise imveliso ngokuhlangeneyo ngenjongo yokwabelana ngeendleko zokumaketha.

OoMasibambisane ngokuqhelekileyo balawulwa ngokuhlangeneyo,

kwaye abantu banganoxanduva lwamatyala kaMasibambisane.

Ubhaliso lukaMasibambisane lwenziwa kuMgcini weeRejista woo-Masibambisane.



ITrasti yeShishini

ITrasti yeShishini sisicwangciso apho ipropati okanye ilungelo kwipropati lisenziwa komnye umntu okanye abantu, um(aba)gciniswa, kufuneka balawulwe ngokwamagatya esixhobo setrasti (incwadi yesigqibo yetrasti) ngokwenzuzo yom(yaba)ntu okanye abaxhamli abonyuliweyo kwincwadi yesigqibo yetrasti.

KwiTrasti yeShishini um(aba)gciniswa akakhuseli alawule kuphela iiasethi zetrasti, koko uzisebenzisela ezi ukuqhuba ishishini ukufumana inzuzo ngenjongo yokubonelela abaxhamli okanye ukwandisa iinjongo zeTrasti. Kwimeko yeeTrasti zamaShishini, abaxhamli beTrasti abangobanini bepropati yetrasti okanye izabelo, koko bafumana “inzala yoxhamlo” kwiTrasti. Ngenjongo yokuvumela ukuthengiswa kwale nzala, inzala yoxhamlo yahlulwa ngokweeyunithi, ezithi zabelwe umxhamli ngamnye.

NjengeNkampani, iTrasti ingayeyabucala okanye ibe yeyoluntu. Kwimeko yeTrasti yabuCala, abaxhamli beTrasti kufuneka baqin-gqwe, umz. babe ngamalungu engingqi yabahlali abathile. Olu rhwebo luqingqiweyo lukhulula iTrasti ekuthobeleni neemfuneko zoMthetho we-Unit Trust Control.

ITrasti ngokuqhelekileyo ayixhomekekanga kwimigaqo, ebophelela iiNkampani. Ubhaliso lweTrasti yeShishini lwenziwa noMasta weNkundla ePhakamileyo. Igqwetha lingatyunjelwa ukwenza incwadi yesigqibo yetrasti lize liyifake kwiNkundla ePhakamileyo.

AmaQumrhu angengaweNtengiso

Onke amaqumrhu angengawentengiso angenza isicelo sokubhalisa njengamaqumrhu angajonganga nzuzo ngokwayamene noMthetho 71 ka-1997 wamaQumrhu angaJonganga Nzuzo. Oku kuthetha ukuba abaz'ukubhatala irhafu yengeniso, kwaye ukuba bavelisa imali kuluntu ngendlela yeminikelo, abaz'ukubhatala irhafu yeminikelo.

Ukuba elo qumrhu lifakwa kudidi lokuba libe lelentando yoluntu, lingacela ilungelo kuMamkeli-Rhafu ukuba akhuphe izatifiketi zerhafu zecandelo 18.a.

Oku kuthetha ukuba abantu/amaqumrhu anikelayo kwiqumrhu angabanga umnikelo njengendleko etsalelwa irhafu.

Kukho amaqumrhu asemthethweni angengawentengiso, angala:

- INkampani yeSekshini 21;
- ITrasti yeSisa;
- Umbutho ongena kuwo ngokuziThandela;
- UMbutho wePropati yoLuntu.





INkampani yeSekshini 21

Le ibhekiselele kwiNkampani ebhaliswe ngokwayamene noMthetho weeNkampani weCandelo 21, eqhuba ishishini layo ingajonganga inzuzo yentengiso, koko ngokukhuthaza iinjongo zenkcubeko, zenkolo nezolonwabo.

Ubhaliso lwenziwa ngokufakwa kwamaxwebhu okuseka kuMgcini weeRekhodi zeNkampani.





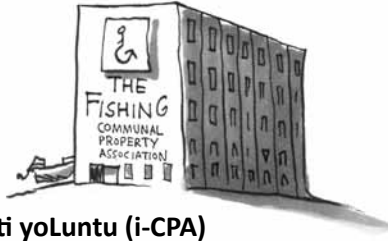
ITrasti yeSisa

Le yindlela ekhethekileyo yeTrasti, eyenziwa xa kudluliselwa ipropati kubagciniswa ukuba ilawulelwe iinjongo zesisa hayi ngokweenjongo zoshishino. Ubhaliso luyafana nolo lweTrasti yeShishini.



UMbutho ongena kuwo ngokuziThandela

Oku kubhekisa kwiqela elizilungelelanisileyo ukuba libe liqumrhu elinomgaqo-siseko, kodwa elingenanjongo yokuthengisa. Imizekelo ecacileyo ziiklabhu zemidlalo nezecawe. Akukho zinto zisesikweni (ezinje ngobhaliso) ezifunekayo ukuseka uMbutho ongena kuwo ngokuziThandela, ngoko ke kutshiphu ukuwuseka nokuwuqhuba. Imibutho ongena kuyo ngokuziThandela ngokuqhelekileyo ilawulwa yikomiti etyunjwe kumalungu ayo.



UMbutho wePropati yoLuntu (i-CPA)

Lo ngumbutho wabantu abanqwenela ukuba nomhlaba ngokuhlangeneyo kwaye ubhaliswa ngokwayamene ne-Communal Property Associations Act. I-CPA kufuneka ibe nombamba wayo ongundoqo ukubanepropati ngokuhlangeneyo. I-CPA liqumrhu elisemthethweni elinesakhono sokumangala nokumangalelwa kwaye ingathwala amalungelo nezibophelelo ngegama layo. Ngokufanayo neNkampani, i-CPA inolandelelwano oluqhubekayo nokuba umntu uswelekile.

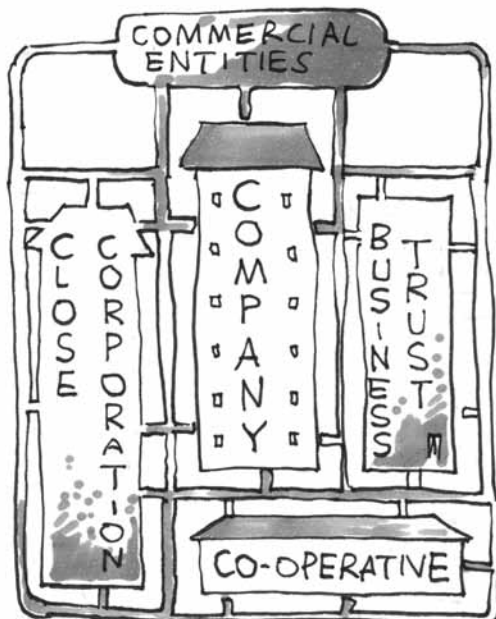
I-CPA ilawulwa yikomiti etyunjwe ngamalungu ayo. I-CPA kufuneka yenze amaxwebhu athile, anje ngemizuzu yeeNtlanganiso zoNyaka, afikelele kuMlawuli-Jikelele weMicimbi yezeMihlaba. Ipropati ye-CPA ayinakuyekwa okanye ngenye indlela ibe netyala ngaphandle kwe-sivumelwano soninzi lwamalungu, kwaye ukuba oku akuhlangatyezwananga nako, oko kuyekwa kungabhengezwa njengokuphuthileyo. I-CPA kufuneka ibhaliswe kwiSebe leMicimbi yezeMihlaba (i-DLA) kwaye ngokuqhelekileyo ilungiselelwa yi-DLA.



Ukukhetha iQumrhu eliseMthethweni leNtengiso

IiNkampani, ii-CC neeTrasti zonke ngamaqumrhu aguqukayo kakhulu anokwakhelwa ukufezekisa umsebenzi ofanayo. Nangona ingen-gomalungu kwaye ingengobalawuli abanoxanduva lamatyala, owona mahluko mkhulu phakathi kwala maqumrhu asemthethweni kukuba iTrasti ayiloqumrhu elisemthethweni ngokokwayo. ITrasti ke ngoko ingafumanisa kunzima kakhulu ukufumana imali-mboleko kwiibhan-ki zorhwebo, njengoko kufuneka zinikeze izaziso ezahlukeneyo kubo bonke abagciniswa xa kunokuthi kubekho isiphene.

IiNkampani zoLuntu zingavelisa inkunzi kuluntu jikelele kwaye zithengisele uluntu jikelele izabelo. Ngenxa yoku, azilungelanga amashishini amahlathi asekelwe kuluntu. IiNkampani zabuCala, kwelinye icala, zingaliqumrhu elifanelekileyo oko nje kukho injongo yentengiso ekusetyenzisweni kwehlathi kwaye ubulungu babantu abangengobasebenzi bungaphantsi kwama-50. Inkampani ingath-engwa “kwingqokelela yeenkampani ezibhalisiweyo” okuthi oko kuhlise indleko nexesha lokuba ibhaliswe.



Kwimeko ye-CC, izithintelo ekukuphela kwazo zokuseka elo qumrhu zikwinani labathabathi-nxaxheba (ubulungu obubona buphezulu babantu abali-10) kunye nemo yamalungu (kufuneka babe ngabantu bemveli). Oko kukuthi, ngeeprojekthi zosetyenziso lwamahlathi ezibandakanya abantu abambalwa kune-10, iiNkampani zamaShishini aKhasayo zingasetyenziswa. Olu hlobo lwequmrhu elisemthethweni lifaneleke ngokukodwa kwimeko yamashishini akhasayo. NjengakwiiNkampani, “i-CC ekwingqokelela yezibhalisiweyo” ingathengwa, okuthi oko kuthobe indleko yobhaliso nexesha ngokunjalo.

ITrasti yeShishini labuCala inezithintelo ngokuphathelele kubaxhamli bayo. Oku kuluncedo kwiqela okanye abahlali abanqwenela ukusebenzisa ihlathi, nanjengoko iTrasti ingenaxanduva lokuhlangabezana neemfuno ze-Unit Trust Control Act.

Oku kuthetha ukonga kwiindleko nolawulo. Ngokunjalo, iTrasti ayiyibhatali irhafu yengeniso kwizibonelelo ezabelwe abaxhamli bayo, ngelixa abaxhamli berhafiswa kwizikelele zabo ezisebenzayo. Ngoko ke amalungu abahlali basezilalini, abathi ngokuqhelekileyo babe kwibhrakethi yerhafu ephantsi kakhulu, bangafumana umvuzo kwiTrasti loo mvuzo ungakhange kuqala uhliswe yirhafu yengeniso.

OoMasibambisane babalulekile kuluntu oluxhasa ukulingana kwabantu bonke, apho kukho ugxininiso olumandla ekusebenzeni kunye kwaye nenzuzo yomntu yedwa ithathwa ngokuba lilungelo elingaphantsi kunokhuseleko olunikezwa liqela.

Nangona kunjalo, ukuba nje uMasibambisane angaphumeleli, abantu banganoxanduva buqu. Kwimeko yezamahlathi ooMasibambisane bafaneleke kumalinge entengiso phakathi kwamaqela amancinci abasebenzisi okanye amashishini anamanqanaba aphozulu entembeko phakathi kwabantu kwaye, kuba ngokuqhelekileyo kunzima ukuba uMasibambisane atsale umdla kwiiimali-mboleko, apho kungekho sidingo sonikezo-mali lwangaphandle.

Ukukhetha iQumrhu eliseMthethweni elingaphathelelanga kwiNtengiso

Ukukhethwa kwequmrhu elisemthethweni ngokusetyenziswa okungaphathelelanga kwintengiso kungaxhomekeka ekubeni iqela linqwenela ukufaka isicelo sonikezo-mali kumthombo wangaphandle. Ngokuqhelekileyo amaqela anqwenela ukwenza isicelo kumaqum-

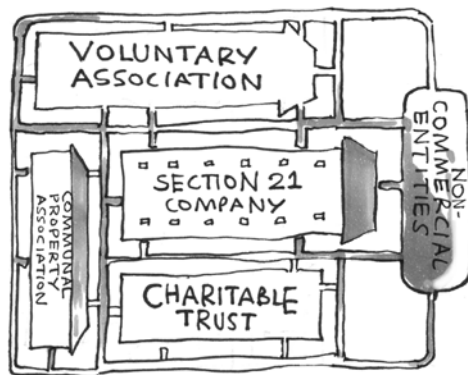
rhu onikezo-mali/okunikela kwaye aba banikeli banganezabo iimfuno ngohlobo lwequmrhu elisemthethweni abanqwenela ukubandakan- yana nalo.

Okanye, kungenjalo, amaqela anganganqweneli naluphi na unikezo- mali okanye isibonelelo, ukukhusela nje kuphela uvimba wawo kwaye nokuba nokhuseleko lwamalungelo nengqesho. Kwimeko enjalo akuyi bakho uxinzelelo lwangaphandle kuhlobo lwequmrhu elisemthethweni.

UMButho ongena kuwo ngokuziThandela yeyona ndlela ilula yeq- umrhu elisemthethweni. UMButho ongena kuwo ngokuziThandela ingalelona qumrhu lisemthethweni lifanelekileyo kwiimeko ezinje ngeklabhu yokuhayikha okanye umbutho wenzululwazi ngezityalo, ongaz'ukufunxa naziphi na iimveliso zehlathi, kwaye ungabi nazi- jongo zokuthengisa.

Apho iinzuzo zomsebenzi zijonge kuluntu ngokubanzi, iNkampani yeSekshini 21 yeyona ifanelekileyo, ngelixa iTrasti yeSisa ifaneleke kakhulu xa abaxhamli bechongeka ngokulula kwaye benokuqhuba ulawulo lwangaphakathi kwimisebenzi neengeniso. IiNkampani ze- Sekshini 21 zibhaliswa kuMgcini weeRekhodi weeNkampani, ngelixa iiTrasti kufuneka zibhaliswe kuMasta weNkundla ePhakamileyo.

UMButho wePropati yoLuntu (i-CPA) ingaliqumrhu elifanelekileyo leprojekthi zohlaziyo lwezemihlaba nezolimo, ingakumbi apho amalungelo omhlaba kufuneka afunyanelwe amaqela kunabantu abazimeleyo, kwaye ayilelwe le njongo. Iinkqubo zawo zokwenza izigqibo zinyanzela uthabatho-nxaxheba ngawo onke amalungu e- CPA kodwa, nangona ukhululekile, oku kungaxakekisa kakhulu ukuba kuhlangatyezwane nako ngokusebenzayo ngezigqibo zeshishini ezixinzelelayo.



Ukubhalisa iQumrhu eliseMthethweni lasekuHlalani

Ngokuphathelene ne-Doing Business Project, abo bazama ukubandakanya kwaye babhalise iqumrhu elisemthethweni elitsha eMzantsi Afrika bajongene namagingxigingxi emimiselo nawezomthetho.

Bachonge iinkqubo, ixesha nendleko ezibandakanyekayo uku-phehlelela umzi-mveliso wentengiso okanye worhwebo onabasebenzi abaphakathi kwe-10 nama-50 eMzantsi Afrika.

Apha ngezantsi ziinkqubo ezinamanyathelo ama-6 ezisemthethweni nezemimiselo zokubhalisa amaqumrhu asemthethweni eMzantsi Afrika ngokwe-Doing Business Project.

1. **Bhalisa kwiKomishini yeeNkampani neLungelo loMbhali elilelakhe (i-CIPC)**

Usoomashishini unendlela ezi-4 ezahlukeneyo zokubhalisa inkampani kwi-CIPC. Eyona ndlela iqhelekileyo yokubhalisa, ebalwa luphawu lokuqalisa iShishini, kungewebhusayithi ye-CIPC (www.cipc.co.za). Ubhaliso lungenziwa futhi kwiitheminali zokuzinceda ezisePitoli, eGoli naseKapa; kumasebe ebhanki athile (i-FNB okwangoku); nangeimeyli.

Ukubhalisa inkampani kwi-intanethi, usomashishini kufuneka abhalise njengekhastoma kwiwebhusayithi ye-CIPC (www.cipc.co.za).



2. Vula iakhawunti yebhanki

Ukuze avule iakhawunti yebhanki, umenzi-sicelo kufuneka angenise isiqinisekiso sokwaziwa komlawuli, kunye namaxwebhu enkampani okuqala ngqa. Le nkqubo ingathatha ixesha elide ngokubonakalayo ukuba amaxwebhu afunekayo ngokweemfuneko ze-Know your customer (“i-KYC”) kwi-Financial Intelligence Centre Act No.38 of 2001 awamanga kakuhle.



3. Bhalisela irhafu yengeniso neerhafu ezitsalwa ngumqeshi ukubhatala imali ebizwayo karhulumente (i-PAYE, i-UIF ne-SDL) kwiNkonzo yeRhafu yaseMzantsi Afrika (i-SARS)

I-CIPC ne-SARS ziqhagamshelene ngeintanethi. Xa usomashishini etyelela isebe le-SARS ukubhalisela irhafu yengeniso, iSARS iveza ulwazi olunikeziweyo ngaphambili ngusomashishini kwi-CIPC ngexesha lenkqubo yoku-1. Usomashishini kusafuneka atyelele iofisi ye-SARS:

- a) Ukubhalisela irhafu yengeniso.
- b) Ukubhalisela irhafu yabasebenzi (i-PAYE), i-Unemployment Insurance Fund (i-UIF) kunye nobhaliso lwe-Skills Development Levy (i-SDL):

Usomashishini kufuneka angenise ifomu i-EMP 101e efumanekayo kwi-intanethi okanye kwiofisi ye-SARS yengingqi. Ubhaliso lwenzeka ngoko nangoko kwaye lungenziwa kwi-intanethi okanye kwisebe.

4. **Bhalisa i-VAT kwiNkonzo yeRhafu yaseMzantsi Afrika (i-SARS)**

Amashishini anentengiso erhafelwa ngonyaka engaphezulu kwama-ZAR 1,000,000 kufuneka abhalisele i-VAT. Isicelo sobhaliso lwe-VAT senziwa kwifomu ye-VAT 101. Ubhaliso lwe-VAT lungathatha ukusuka kwi-1 ukuya kuma-21 eentsuku zokusebenza ngokuxhomekeke kwinqanaba lomngcipheko elabelwe inkampani yi-SARS. Inqanaba lomngcipheko livavanywa ngokuphathelele kwizinto ezitshintshayo ezahlukeneyo njengomsebenzi wenkampani, intengiso nokungaguququki kolwazi olunikeziweyo.



5. **Bhalisa inkampani kwiUnemployment Insurance Fund (i-UIF)**

Ngokwayamene neUnemployment Insurance Act neUnemployment Insurance Contributions Act, bonke abasebenzi abasebenza ngaphezulu kweeyure ezingama-24 ngenyanga kufuneka babhalise kwi-UIF. Umqeshi unoxanduva lobhaliso lwabasebenzi.

6. **Bhalisa kuMkomishinala ukuthobela iCompensation for Occupational Injuries and Diseases Act**

Ngokwayamene neCompensation for Occupational Injuries & Diseases Act 130/1993 eyalungiswa ngowama-1997, umqeshi unoxanduva lokubhalisa abasebenzi kwiNgxowamali yeMbuyekezo.

lifomu zobhaliso zingafumaneka kwiwebhusayithi yeSebe lezabasebenzi (www.labour.gov.za). Nangona kunjalo, ubhaliso kwi-intanethi alukho kwaye kufuneka lwenziwe ngobuqu.

UMasibambisane njengeQumrhu eliseMthethweni lasekuaHlalani

Abantu abaninzi eMzantsi Afrika bayinxenye yoqoqosho olungekho sesikweni okanye kungenjalo babekelwa bucala ngokwentlalo, ngokoqoqosho nangokwezopolitiko kwiinzuzo zophuhliso. OoMasibambisane badlala indima enkulu ngokucacileyo ekuncedeni aba bantu ukuba bafumane izisombululo ngendlela yokusebenzisana ukuzikhupha endlaleni ngokurwebesha oovimba babo, ulwazi namandla. OoMasibambisane banikeza igalelo kuphuhliso loqoqosho lwasekuhlaleni apho abahluphekayo bephila ngoqhagamshelwano lwabo olukhethekileyo nolungqingqwa nabahlali.

Benza ukuba abantu abahluphekayo ziviwe izikhalazo zabo ukongeza ekuphuculeni iimeko zokusebenza nezokuphila zemihla ngemihla. Ngenxa yokuba oomasibambisane bengamaqumrhu akhululekileyo kwaye benabanini abasebenzisa iinkonzo zabo oomasibambisane basisixhobo esichanekileyo sokuxhobisa abahluphekayo. Batha-batha inxaxheba, bayasabela kwizidingo zasekuhlaleni kwaye banako ukugaya abahlali kwaye bancede ngokukodwa amaqela abantu asemngciphekweni.

Okungenakwenzeka kumntu oyedwa kuyenzeka kubantu abaninzi abenza kunye!

Urhulumente kaNdlunkulu nowephondo ukhuthaza oomasibambisane njengohlobo lwequmrhu loshishino neendlela zokufumana abaqhubi boqoqosho abangekho sikweni babandakanyeke kwaye bazuze kuqoqosho olusesikweni. KuPhuhliso lwezoQoqosho lweNgingqi (i-LED) kugxilwa ekuphuhliseni oomasibambisane abahlanganisa amandla okuthenga kwaye bavelise amathuba okumaketha ngokuhlangeneyo.



1. Yintoni umasibambisane?

Inkcazelo yoku-: 1

I-International Co-operative Alliance (2007) ichaza umasibambisane njengombutho ozilawulayo wabantu abamanyene ngokuzithandela ukuhlangabezana neemfuno zabo ezifanayo zoqoqosho, zentlalo, nezenkcubeko kwanolangazelelo ngoshishino lwabo oluhlanganeyo nolulawulwa ngokukhululekileyo. Oomasibambisane ngokuqhelekileyo baziwa mhlawumbi ngokwendlela yoshishino lwezolimo okanye ungenelelo lwentlalontle oluqhutywa ngumbuso.

Inkcazelo yesi-: 2

Umasibambisane ngumbutho ozimeleyo wabantu abahlanganayo ukuhlangabezana neemfuno zabo zoqoqosho, zentlalo nezozoqosho kwanolangazelelo ngoshishino lwabo oluhlanganeyo nolulawulwa ngokukhululekileyo, oluququzelelwa noluqhutywa ngemithetho-siseko yoomasibambisane.

Umasibambisane unikeza iinkonzo neemveliso kumalungu akhe. Iinzuzo, ezaziwa ngokuba ziintsalela kumasibambisane, zahlulwa phakathi kwamalungu ngokunxulumene nobungakanani boshishino ilungu ngalinye elilwenzileyo nomasibambisane.



2. Ziziphi iimpawu zikamasibambisane?

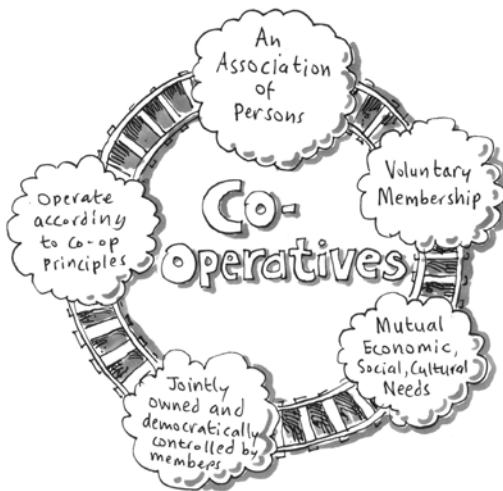
Ngumbutho wabantu

Ubulungu bobokuzithandela

Iimfuno ezifanayo zoqoqosho, zentlalo nezenkcubeko

Ngowabantu ngokuhlangeneyo kwaye ulawulwa ngokukhululekileyo lilungu

Uqhuba ngokuphathelele kwimithetho-siseko yooMasibambisane



3. Yintoni imithetho-siseko yoomasibambisane?

Ulawulo olukhululekileyo lwamalungu

Ubulungu bokuzithandela nobuvulelekileyo

Ukuzilawula nokukhululeka

Uqeqesho lwezemfundo nolwazi

Intsebenziswano phakathi koomasibambisane

Ukucingela uluntu

Uthabatho-nxaxheba kwezoqoqosho kwamalungu

4. Ziziphi iinzuzo?

Ukufumana oko umntu angenakufumana ngokuzimeleyo

Unikeza ufikelelo ngokulula kwiinkonzo ezidingekayo

Ngokugalela bonke izibonelelo, ilungu ngalinye lihlawulela ngaphantsi amagalelo, ukumaketha, ukuhambisa nokuthengisa isivuno

Ukwenza iimveliso ukuba kuyimfuneko



5. Uqaliswa njani umasibambisane?

ULWAKHEKO: BAMBA INTLANGANISO UKUFUMANISA UKUBA KUKHO UMDLA OWANELEYO NA KWIPROJEKTHI ENDULULWAYO

UsiHlalo ufunda inxenye yesicwangciso seshishini esandlala iinjongo ezinganabanga nezinabileyo, kwakunye nemibono yeshishini kubo bonke abakhoyo kwintlanganiso yolwakheko

Uphendula yonke imibuzo evelayo

Umema wonke umntu ukuba ajoyine

Abo banomdla kufuneka banikwe iFomu yeSicelo okanye yoBulungu ukuba bayigcwalise

Abo bazigcwalisileyo iiFomu zeSicelo zoBulungu baza kuthi ke bakhethe iBhodi yabaLawuli

Umasibambisane ke ngoku wakhiwe ngokusemthethweni



ULWAKHEKO: BAMBANI INTLANGANISO YOLWAKHEKO

Chonga iinjongo ezinabileyo (Kanye kanye okufunwa ukwenziwa ngumasibambisane)

Izixhobo, izakhiwo, nezinye izixhobo ezifunekayo kwishishini

Iimfuneko zezimali (Uza kukufumana njani oku?)

Isakhiwo nomhlaba waso (Uza kuma phi umasibambisane?)

Khetha ikomiti elawulayo ngenjongo yokuqhubela phambili inkqubo yolwakheko

Yenza isicwangciso sokuqala sokusebenza

Fumana umgaqo-siseko (imithetho ebhaliweyo) eza kwandlala iinkqubo emazilandelwe ngumasibambisane ukuqhuba iinjongo zakhe ezinganabanga nezinabileyo.

ULWAKHEKO: INkqubo ukuya Phambili

Intlanganiso yokuqala yebhodi

Inkqubo yobhaliso

Ukugcwaliswa kweefomu & umgaqo-siseko

Ukufayilisha amaxwebhu kuMgcini weeRejista woMasibambisane ukuba athathelwe ingqalelo

ISatifiketi soBhaliso

Umgqo-siseko obhalisiweyo

Qalisa ukusebenza!



6. Ngubani onokuba lilungu?

Nabanina ogcwalise ifomu yesicelo sobulungu

Nabanina onomdla ofanayo kwiqela (umasibambisane)

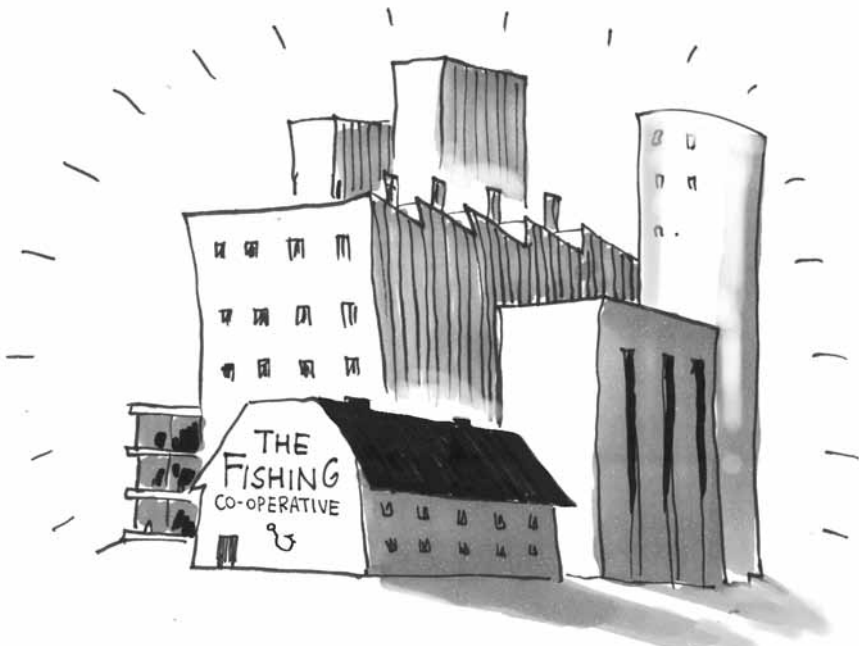
Nawuphina umntu ongaphezulu kweminyaka elishumi elinesibhozo

Kukho iifomu ezahlukahlukeneyo ekufuneka zifakwe kwiKomishini yeeNkampani neLungelo loMbhali elilelakhe (i-CIPC) ukubhalisa uMasibambisane wakho. Ngolu lwazi ungaya kudidi looMasibambisane kwiwebhusayithi ye-CIPC.

IMiba yeMpumelelo eBalulekileyo

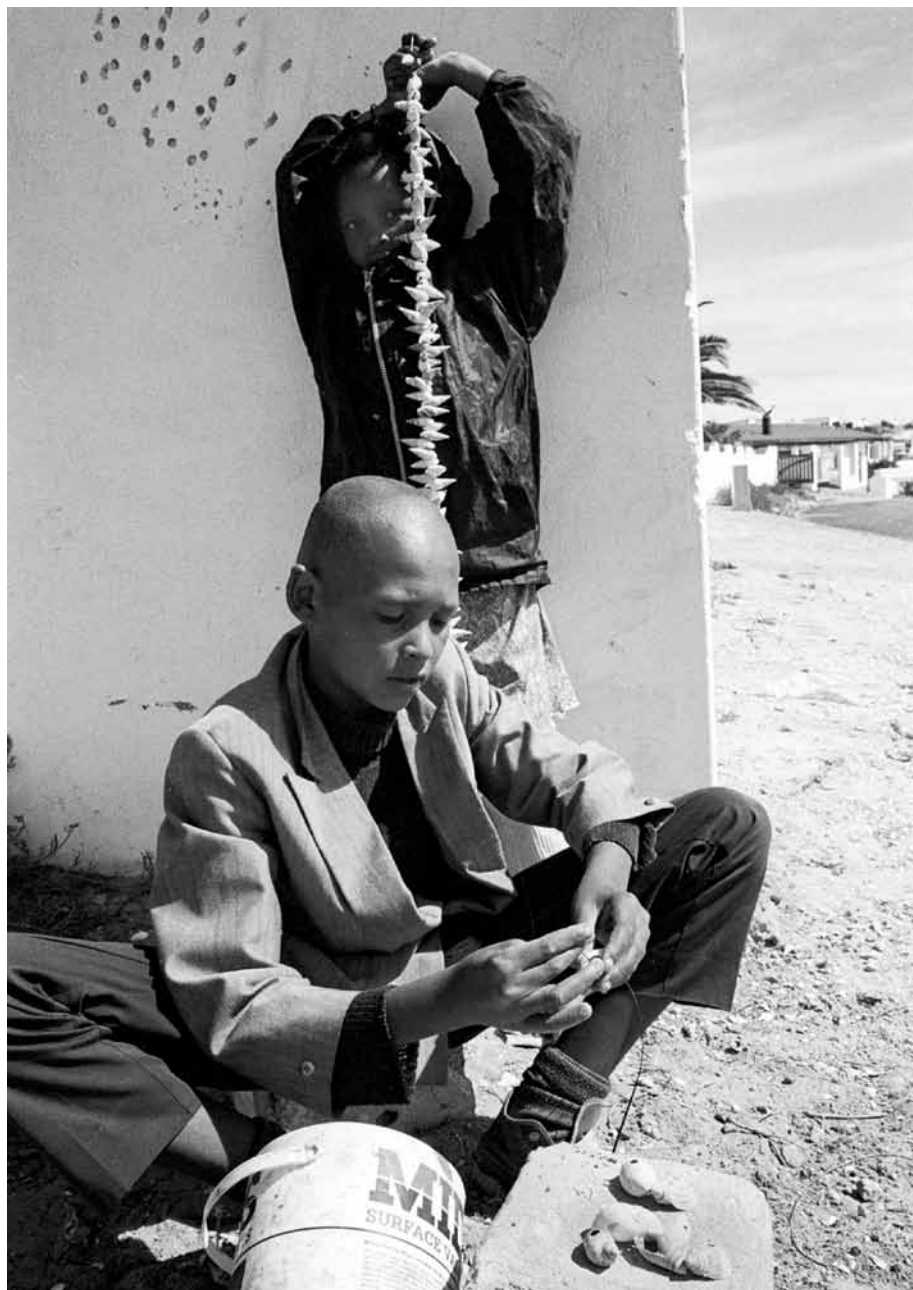
Ukuze babe nempumelelo oomasibambisane bafuna ezi meko zibalulekileyo zangaphakathi zilandelayo:

1. Iqela labantu kufuneka libe nolangazelelo lokusombulula ingxaki efanayo
2. Kufuneka kubekho ubuncinane umntu omnye onezakhono zokukhokela kwiqela
3. Umasibambisane kufuneka avelise iinzuzo ezibonakalayo kumalungu
4. Umasibambisane kufuneka abe nabalawuli abanamandla abanokuqhuba imigaqo-nkqubo yeshishini. Isakhiwo sabalawuli esibonakalisa izakhono zamalungu kufuneka sibe khona
5. Uncedo lobulungu kufuneka luyodlule indleko yemisebenzi yobulungu



IUkuze oomasibambisane abanempumelelo basebenze umntu ufuna ezi meko zibalulekileyo zangaphandle zilandelayo:

1. Kufuneka kubekho imeko entle yentsebenziswano
2. Uwisio-mthetho oluncedayo kufuneka lube khona lunikeze ukuzimela ukulungisa imithetho yengingqi yoluntu lukamasi-bambisane ngokweminqweno nezidingo zamalungu akhe
3. Ulawulo lwerhafu loomasibambisane kufuneka lunikezwe okuthi kuthathele ingqalelo iinkcukacha zabo
4. Umonde ubalulekile. Ukuzama ukukhawulezisa inkqubo yophuhliso ngokwenziweyo ngokungenisa izimali zangaphandle ngokuqhelekileyo kukhokelela kuhlumo lwexeshana olulandelwa kukuwa emva kokuba uncedo lwangaphandle luphelile.



Isiphelo

Umgaqo-nkqubo wabalobi abasakhasayo useka umkhombandlela wokuzikhwebula kwizimbo zamandulo nesiqalo esitsha soluntu oluphila ngokuloba oluxhotyisiweyo.

Ukuphuyezwa kwawo okufanelekileyo kuza kubaluleka kakhulu kwaye kuxhomekeke kubumbano, ukuba nembono yekamva ecacileyo kunye noluntu olunolwazi.

Xoxa uze ubonisane ngokuqulethwe kolu shicilelo uze wabelane nabanye ngako. Njengoko sisazi, ukuba nolwazi kukunika amandla.

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