

Vuk'uzenzele

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Umrholiswano weMasakhe Ladies Stokvel Ukgonakalisa Ukwakhiwa Kwezindlu

KUNOKOBANA BALINDE iminyaka eminengi babulunga imali efunekako yokwakha indlu namkha balinge ukuthola imalimboleko enamakonyana abizako, isiqhema sabomma beTjingga Kapa bafumene amandla wokuzithuthukisa ngokusebenza ngokubambisana.



Silusapho Nyanda

Abomma bayisika yomphakathi. Lesi siqubulo se-Masakhe Ladies Stokvel enamalunga ama-28, isiqhemesi sizibulungela imali yokuzithengela iintlaba-gelo zokwakhela ilunga ngalinye ngokwegego.

USihlalo we-Masakhe Ladies Stokvel, uNtombekhaya Nyama-Plati, oneminyaka ema-43, uthe istokfela sabantu bengubesi, esinzinze eGugulethu, eseKapa, sasungulelwu ukuthuthukisa abomma nokuzakhela amathuba womnotho azakuzuzisa bona nemindenabo.

"Abomma bangaletha amatjhuguluko emphakathini kwaphela ukuthi benze njalo, kufuze bawazi amagadango ekufuze bawathathe wokuletha amatjhuguluko wezinto emiphakathi ni ebahlala kiyo," kutjho uNyama-Plati.

Uthe kwaba kukuzibuba umbuzo onjengalo okwa-

bangela bona kusungulwe i-Masakhe Ladies Stokvel. Ngabona ukuthi ukungabikho kwemisebenzi kuwukahlumeza kangangani umphakathi wekhethu nokuthi imiphakathi iminyene kangangani ngeendlini zaho ezincani, ngalokho ngathoma ukuzibuza bona kungenziwani nakunje," uNyama-Plati watjho lokhu alathisele bakwa-Vuk'uzenzele.

UNyama-Plati uthe ilunga ngalinye lestokfela libhadela imali ezii-R2 500 ngenyanga. Imali leyo isetjenziselwa ukuthenga iintlaba-gelo zokwakhabe yibhadele nomakhi bona akhele munye wamalunga enyangeni ngayinye.

Solo sathoma istokfela ngenyanga kaSihlabantakana, amalunga amathathu sekakhelwe izindlu ngokupheleko begodu njengenye enye indlu iyakhiwa.

Ngokutjho kukaNyama-Plati, umuntu wokuthoma owazuzako estokfelenesi kwaba ngumma,

yenake bekavele anendlu ebeyakhiwe ingakapheli ngonobangela wokobana ilunga lomdenakhe ebeliyakha lahlongakala lignakayiqedi, ngahlanye

“Abomma nabanga-sebenza ngokuba-mbisana, bangazuza litho likhulu.”

wa eendaweni zemaplasini wePumalanga Kapa.

"Asakhi kwaphela izindlu zokuhlalisa imindenenganazindlu kodwana sakha namalawu wangaphandle ukwenzela bona abanikazi bawaqatjhise khona bazakuba nengenisomali." Ungezelele watjho uNyama-Plati.

Omunye wabahlonuli nguNobhala we-Masakhe Ladies Stokvel, uNobantu Malgas, uthe istokfela silethe ithembaphakathini. UMalgas owakhe amalawu amabili wangaphandle aqatjhishwako uthe ubeke enye imali abelwa yona ukwenzelabona athenge umtjhini wokukhulisa iinkukhu.

UNyama-Plati uthe bamenywa siqhema esinzinze eMonti ukuzobayelesa bona bangathoma njani istokfela esifana nesabo.

Ilunga elingelincani kilesistokfela ngelineminya ka ema-26 begodu siqale khulu abomma ngombana nawuthuthukisa abomma,

uthuthukisa umphakathi. Kilombuso wethu wentando yenengi, kunamathuba wabomma kodwana umraro kungazi kwabomma amakghonwabo.

Abomma nabangasebenza ngokubambisana, bangazuza litho likhulu," utjho njalo uNyama-Plati.

Ungezelela ngokuthi njenganje amanye wamalunga westokfela abandulelwu ukubabakhibeindlu. Abodade laba bazokubadulelwu godu nokuforama iintina.

Ngesikhathi sehlelo lokubandulwa ebelethulwu yikampani eyenza isamende i-PPC, isiqhemesi safundiswa ngemihlobohlobo yamasamende.

"Bisingazi bona isamende esetjenziswa nakwakhawako ihlukile kunale esetjenziswa nakutshidzwa-kو," utjho njalo uNyama-Plati.

Istokfelesi sesidume kangangokuthi njenganje se-sinerhelo labantu abalinde iinkhala zokujoyina. ▶

Isizo Elinikelwa Abosomabubulo Ababantu Bengubo



**Urhulumende unikela
ngesizo elinengi
elihlukahlukene
kibomma abafuna ukuthoma
amabubulwabo, ukusuka
ekubayeleiseni ukuya
ekubasekeleni ngeemali.**

I-SEDA

Esikhathini esinengi, imibono emihle yokusungula amabubulwabo yabomma ayibi yipumelelo ngonobangela wokobana abanalo ilwazi elifunekako elingatjhugulula amabhudangwabo abe yipumelelo. I-Ejensi yokuThuthukisa kwamaBubulo amaNcani (i-Seda), eliphiko lomNyango wezeRhwebo nezamaBubulo (i-dti), ikutjhejile lokhu begodu beyakhupha nencwajana equaliswe kibomma abaphethe amabubulwabo malungana nesekelo elikhona elinikelwa abomma, kungaba ngelemani nanyana elinye nelinye elinalungana nerhwebo. Incwajana le ikhuluma ngeenhloko ezihlukahlukene njenkuthi ungatlola.

njani ibubulo lakho neentjhijilo abomma abanamabubulwabo abahlangabezana nazo, ukuya elwazini elikhethekileko elimalungana nemikhakha ehlukahlukene yamabubulwabo nokuthi ungafinyelela njani ekusekelweni ngeemali. Nawufuna ukufunda incwajana le, vakanjhela ku:

www.seda.org.za/Publications.
Ukutlolisa ibubulo lakho kuyinto yokuthoma eqakathetkileko komunye nomunye usomabubulwabo, ukwenzela bona ulandele begodu ukhambisane nemithetho yelizwe lekhethu elawula ukusebenza kwamabubulwabo. Amabubulwabo kufuze atloliswe kuKomitjhana yeenKampani namaLungelo wobuNkazi bePahla (i-CIPC).
www.cipc.co.za.

Imithombo Yesizo

Kuneminye iminyango karhulumende namabubulwabo alawulwa-mbuso amanengana anikela ngesizo kibosomabubulwabo ababomma emikhakheni ehlukahlukene yamabubulwabo.

I-SEFA

IZiko eliSekela ngeMali amaBubulo asaKhasako (i-SEFA) linikela ngephala nokusetjenziswa kwemali emabubulweni afaneleko amancani nasakhulako (ama-SMME) kunye namakoporasi afaneleko.

www.sefa.org.za.

I-FinFind

I-Finfind ihlanganisa ama-SMME adinga isekelomali nababolekisi abasemthethweni, inikela nangelwazi elifundisa ngezeemali, iphendule imibuzo evame ukubuzwa babantu beyirarulule neentjhijilo ezihlala zikhona ebubulweni lebhizinisi.

www.finfindeeasy.co.za.

I-IDC

Isikhwama esibizwa nge-*Isivande Women's Fund* esingaphasi kweHlangano eThuthukisa amaBubulwabo (i-IDC) sinikela ngesekelomali elinganamakonyana abizako, elisebenzisekako nelifumaneka lula. Isikhwamesi sitjhela khulu umsebenzi wokwenza iiumvumelwano zokubolekisa ngeemali yokusungula ibubulo, ukunabiswa nokukhulisa ibubulo, ukuvuselela ibubulo, ukurhweba ngokusebenzisa ibizo lenye ibhizini kunye nesekelomali lesikhathjana.

www.idf.co.za.

I-NEF

Isikhwama sokuThuthukisa kwaboMma esingaphasi kweSikhwama sokuThuthukisa seliZwelo (i-NEF) sirhabisa iimbawo zokumikelwa isizo ngeemali kubanikazi bamabubulwabo ababomma abanzima, ngahlanye isikhwama esingaphasi kwalesi esibizwa nge-*IMbewu Fund* sisekela amabubulwabo amatja nasele araga kodwana adinga imali yokunatjiswa.

www.nefcorp.co.za.

ISikhwama sabosomaBubulwabo abaNzima

ISikhwama sabosomaBubulwabo abaNzima setdi singophi ukurhabisa ukuzibandakanya nokubandakanya kwabosomabubulwabo abanzima emnethweni weSewula Afrika, ikhube kwelinje ihlangathi ihlelo layo lokuthuthukisa amakghono i-B'avumile isekela ukuthuthukisa kwabomma ngokubahlomise ngelwazi, ngamakghono nangeensizakusebenza begodu ihlelweli linophe ukutsomula labo abanamakghono emkhakheni wobukghwari nokugwala begodu nemkhakheni wokusebenza ngamatjhila nezemabatho.

www.thedti.gov.za.

I-NYDA

I-Ejensi yesiTjhaba yokuThuthukisa iLutjha (i-NYDA) inikela abosomabubulwabo abasesebatjha ithuba lokufinyelela isizo leemali lokuthuthukisa amabubulwabo ngitjhoo ngesizo elingakaphathelani nemali.

www.nyda.gov.za.

ZokuLima

Emkhakheni wezokuLima, i-dti inikela abanikazi bamabubulwabo amancani ngesekelomali ngaphasi kwehlelo i-Agro-Processing Support Scheme, eyenzelwe ukusimamisa isisomali emahelweni amatja nasele akhona njenganje woklungiselelwa kwemikhijizo elinywako. www.thedti.gov.za.
Abantu bengubo bangalithola elinye isizo ehlwelweni le-ilima/Letsema lomNyango wezokuLima, ukuBuyiselwa kweNarha nokuThuthukisa kweNdawo zemaKhaya ngitjhoo neHlelweni eliNabileko lokuSekela zokuLima (i-CASP).
www.daff.gov.za.



Zecwephethjhe

- I-Technology for Women in Business irhabisa ukuhloniyisa ngelwazi nokuthuthukisa kwabomma kezomnotho nokuthuthukisa kwamabubulwabo aphethwe bomma, ikhube ngakeline ihlangothi iHlelo lokoSekela imiKhiqizo naManokusebenza amaTjha kezamaBubulwabo linikela ngesizo leemali elinqophe ekuthuthukisweni kwemikhijizo neenkambiso ezitja.
www.thedti.gov.za.
- ISikhwana i-Technology Venture Capital sinikela ngesekelomali lezabelo namkha lokubhadela iinkolodo emabubulweni asakhulako aqale khulu imisebenzi yecwephethjhe, ukwenzela bona kutjintjwe izinga lemikhijizo nepahla yeSewula Afrika ibe ngelungele ukuthengiswa.
www.idc.co.za.
- IHlelo lezeCwephethjhe lakwa-Seda linikela ngeensizakusebenza ezihlukahlukene yezikhuthaza ukuvulwa nokuthuthukisa amabubulwabo, khulukhulu ukwenzela bona amabubulwabo amancani akwazi ukufinyelela izinga lecwephethjhe elifaneleko ngomqopho wokobana azokwazi ukuphalisana kuhle namanye amabhizini bekakhule, adlondlobale amabubulwabo.

www.seda.org.za.



Zokukhiqiza

IPhiko lezamabubulwabo le-IDC elisebenza ngamatjhila kunye nezemabatho ezithungwako lisekela abosobukghwari kezokukhajiswa kwezindlu, abakhijizi baphaela eyenziwe ngesikhumba begodu nabakhijizi bamatjhila wemvelo namatjhila wokuzenzela, ikhube ngakeline ihlangothi iphiko le-IDC lomkhakha wemikhijizo yamakhemikhali nemithjhoga linikela ngesekelomali ngitjhoo nangesizo elinqophene nokuthuthukisa kwamabubulwabo namakoporasi emabubulweni athuthukisa imikhijizo yamakhemikhali eselesigabeni sokucgina kufaka hilangana imikhijizo yeplastiki nemithjhoga. IDC ibuye godu inikele ngesekelomali emikhakheni ehlukahlukene, ukusuka kewezokulima, wezokuvakatjha ukuya kewemithjhini neentlabagelo zokusebenza namkha wamathulusi.
www.idc.co.za.

Zefundo nama-NPO

IPhiko lokuThuthukisa leliZwelo (i-NDA) lingabasiza labo abafisa ukusungula bebatlolise amaziko wokuThuthukisa kwabeNtwana kwbeNcanini (ama-ECD) namkha iinkulisa.
www.nda.org.za.
ILifa Labantwana lihlelo leSewula Afrika lokuthuthukisa kwabentwana kwebuncanini elasungulwa ngomnyaka wee-2009. Ihlelo elakhelwe ngaphasi kwalo i-Bhalisa Inkulisa lisiza ngokuhlele kabutjha nokutloliswa kweenkulisa njengamaziko wokutjheja abentwana ama-iri athileko ngelanga.
www.ilifalabantwana.co.za.

I-NDA isiza godu neenhangano bona zibe maziko atloliswe ngokusemthethweni; zibuthelela bezihlelo ilwazi ezililhogako ukuze zikghone ukuzitlolisa njengama-NPO namkha amakoporasi; zizalise bezithumele amaforomo wokutlolisa; begodu i-NDA ihlolisise neendingo zazo ngokufaneleko ukuze kuqinisekiswe bona nasele zizitlolisile ziyanaga nokuwandela umthetho ezitloliswe ngaphasi kwawo.
www.nda.org.za.

Nange ufunu ilwazi elidephileko malungana nokuthoma ibubulo, dosela kileziinomboro:

Seda- 012 441 1000 | CIPC- 086 100 2472 | Sefa- 012 748 9600 | IDC- 011 269 3000
NEFCORP- 011 305 8000 | NYDA- 012 322 1375 | DAFF- 012 319 6000
NDA- 011 018 5500 | Ilifa Labantwana- 021 670 9848