

# Vuk'uzenzele

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Ingci 2019 Lushicilelo 1

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# I-Masakhe Stokvel yakha tindlu

**KUNEKUTSI BALINDZE** iminyaka babeka imali ledzingekako yekwakha likhaya noma batama kuboleka imali lehisako emabhange, licembu labomake laseNshonalanga Kapa latifufukisa ngekusebentisana.



## Silusapho Nyanda

**B**omake batinsika tekwakha sive. Lesi sicubulo semalunga la-28 eMasakhe Ladies Stokvel, labahlanganisa tinsita tabo kute bakhelane emakhaya.

Sihlalo walestokvel, Ntombekhaya Nyama-Plati (loneminyaka lenge-43), watsi lestokvel sabomake bodvwa, lesihlanganelu eGugulethu eKapa, sasungulelwu kutfufukisa bomake nekuvula emtfuba abo neweminden yabo kutemnotfo.

"Bomake bangahola tingu-cuko emimangweni kodvwa kute bakhone kwenta loku, kufuneka babute kutsi bangatigucula njani tintfo lapho bahlala khona," kwasho Nyama-Plati.

Watsi kubuta imibuto lenje kwenta kutsi sisungule

iMasakhe Ladies Stokvel. Ngibone indlela kuwucitse ngayo ummango kwe-swelakala kwemisebenti ne-kutsi iminden beyivaleleke kanjani etindlini letincane ngatibuta kutsi yini lengentiwa," uNyama-Plati wajela i-Vuk'uzenzele.

Nyama-Plati watsi lilunga ngalinye lesistokvel sabo belikakhokha R2 500 ngenyanga. Lemali beyisebenta kutsenga tinsita tekwakha nekukhokela tindleko tekwa-khela linye lilunga indlu njalo ngenyanga.

Kusukela bacala lestovel ngenyanga yaMabasa, emalunga lamatsatfu atifolile tindlu tawo letakhiwe taphela kantsi lenye indlu isakhiwa.

Ngekusho kwaNyama-Plati, umuntfu wekucala kuzuza kulestokvel ngumake lobekanendlu lengakahiwa yaphela ngenca yekutsi loyo bekondla lomndeni washo-

na ngembi kwekedza kwakha lendlu. Letinye tindlu letimbili lesetakhiwa bekumakamelo ekucashisa.

**"Uma bomake basebenta ngekubumbana, bangaba nemphumelelo lenkhulu."**

emakamelo ekucashise kute bantfu batentele imali," waneta ngaloko Nyama-Plati.

Lomunye lozuzile lo-phindze abengumabha-lane weMasakhe Ladies Stokvel, Nobantu Malgas, watsi lestokvel siletse litsema emangweni. Malgas, lowakhe emakamelo ekuchesisa lamabili emva kwendlu, watsi ubeke lenye imali layifumene kute atsenge imishini yekufuya tinkukhu.

Nyama-Plati watsi bamenywe licembu lase-East London kute balicebise kutsi bangasicala kanjani stokvel lesifana nalesi.

Emalunga lamabili ale-stokvel ahlele kutsi tindlu tawo takhiwe etindzaweni tasemakhaya eMphumalanga Kapa.

"Asakhi kuphela tindlu teminden lengenamakhaya bomake, bavamise kwenta njalo kulamanye emalunga

emmango. "Eveni letfu lelibuswa ngentsandvo yelinyenti, kunematfuba abomake kodvwa bomake abawati emandla labanawo. Uma bomake basebenta ngekubumbana, bangaba nemphumelelo lenkhulu, kwasho Nyami-Plati.

Waneta ngekutsi lamanye emalunga estokvel nyalo saceceshelwa kuba bakhi. Labomake kulindzeleke kutsi baceceshwelwe kubhaka titini.

Lesikhatsi baceceshwya yinkapani lekhicita semende, i-PPC, lelicembu lafundziswa ngetinhlobo letehlukene tasemende. "Besigati kutsi semende wekwakha uhlukile kuloyo wekuplasitela," kwasho Nyama-Plati.

Lestokvel sesatiwa kakhu-lu ngendlela yekutsi nyalo sekuneluhlu lwebantfu labalindzile labafuna kuba yincenye yaso. ■

# Lusito kubosomabhizinisi lababomake



Hulumende unika tindlela letinyenti telusito kubomake labafuna kucala emabhizinisi abo, kusukela ekubanikeni teluleko kute kuyofika ekubanikeni imali.

## I-SEDA

Ngalokuvamile, imicondvo lemhile yabomake yetemabhizinsi ayisukumi phansi ngenca yekutsi abanalo lwatiso loludzingekako lekuvezekisa emaphupho abo.

I-Ejensi Yekutfufukisa Emabhizinisi Lamancane (i-Seda), leyisikhungo seLitiko Letekuhwebelana Netetimboni (i-dti), ikubonile loku yabese ishiclela bhukwana wetemabhizinisi lamancane abomake lohuluma ngetindlela tekusekela leticondziswe kubomake, kutimali kanye nakuleto letingakaphatselani netetimali. Lobhukwana ufaka tihloko letisukela ekutsemi ungayibhalisa njani ibhizinisi

yakho kanye netinseyeya letibukene nabosomabhizinisi lababomake, kute kuyofika elwatisweni lolumayelana nemikhakha lehlukene yetimboni nekutsi imali itfolakala njani. Kubona lobhukwana, vakashela.

[www.seda.org.za/Publications](http://www.seda.org.za/Publications). Kubhalisa ibhizinisi yakho kuyintfo yekucala lemcoka kuwo wonkhe somabhizinisi, kute akhone kulandzela nekuhambisana nemitsetfo lelawula kusebenta kwemabhizinisi kulelive. Emabhizinisi kufanele abhaliswe kuKhomishana Yemisebenti Yebuciko Netinkhapani (i-CIPC). [www.cipc.co.za](http://www.cipc.co.za).

## Imifombo yelusito

Kunemanye ematiko kanye nemabhizinisi ahulumende lamaningi anika lusito kubosomabhizinisi lababomake kumikhakha yetimboni lehlukahlkene.

### I-SEFA

I-Ejensi Yetimali Tabosomabhizinisi Labancane (i-SEFA) inikana tinsita kanye netimali kubosomabhizinisi labafanelekile labasesebancane, labasemkhatsini kanye nalabo labancane kakhulu (ema-SMME) nakumakoporasi.

[www.sefa.org.za](http://www.sefa.org.za).

### I-Finfid

I-Finfid ichumanisa ema-SME ladzinga imali kanye nalabo labafanelekile, iniketa lwatiso kutifundvo kutetimali, iphindvula imibuto lehlala ibutwa futsi ibukana netinseyeya letivamile.

[www.finfindeeasy.co.za](http://www.finfindeeasy.co.za).

### I-IDC

Isivande Women's Fund seKoporasi Yekutfufukisa Timboni (i-IDC) sikunika imali lengabiti kakhulu, lesebentisekako naletesi kakhulu. Sisita ngemali yekusungula ibhizinisi, kuyikhulisa, kuyivuselela, kuyindlondlobalisa ngebhiziniskhosela (i-franchise) kanye nekwenta sivumelwano sesikhatsi lesifishane sekubolekwa imali yekucala ibhizinisi.

[www.idf.co.za](http://www.idf.co.za).

### I-NEF

Sikhwama Sekututfukisa Savelonke (i-NEF) Lesinesikhwama Sekututfukisa Bomake siyasheshisa kunika emabhizinisi abomake imali, kantsi ligatja lelingekhatsu kulesikhwma lelibitu nekutsi *Imbewu Fund*, lisekela bosomabhizinisi labamnyama labanesifiso sekucala emabhizinisi lamasha futsi lisekela emabhizinisi lasavele akhona

ebantu labamnyama ngemali yekuwakhulisa. [www.nefcorp.co.za](http://www.nefcorp.co.za).

### Sikimu Sabosotimboni Labamnyama

Sikimu Sabosotimboni Labamnyama seti sihlos kuhumelelisa masinyane kuba yinceyne yabosotimboni beabantu labamnyama kumnoto waseNingizimu Afrika, kantsi lomklamo wayo wekutfufukisa emakhono i-B'azumile weskela kututfuka kwabomake nekubanika emakhono lahlose kutsi babone lithalenta lelikulemkhakha yetebuciko bemasiko kanye nalelikulemboni yetindvwangu.

[www.thedti.gov.za](http://www.thedti.gov.za).

### I-NYDA

I-Ejensi Yavelonkhe Yekutfufukisa Lusha (i-NYDA) iniketa bosomabhizinisi labancane litfuba lekfintyelela etinhlelwani tekwesekela nekwtimali nekwesekelwa kutinhlelo letingakaphatselani netimali.

[www.nyda.gov.za](http://www.nyda.gov.za).

## Tekulima

Kumkhakha wetekulima, i-dti inika bosomabhizinisi labancane imali ngalesikimu sayo lesibitwa ngekutsi Sikimu Sekusekela Kuhlelenjiswa Kwemikhicito Yalokulinyiwe, lesentelwe kututfukiswe kusisa kumiklamo lemisha nalesevele ikhona Yekuhlelenjiswa Kwemikhicito Yalokulinyiwe.

[www.thedti.gov.za](http://www.thedti.gov.za).

Bomake bangaphindze batfole lusito kuluhlelo leLitiko Letekulima, Tingucuko Kutemhlabo Nekututfukiswe Kwetindzawo Tasemaphandleni lolubitwa ngekuba Ilima/Letsema kanye nakuLuhlelo Lolabant Lokwesekelewa Kutekulima. [www.daff.gov.za](http://www.daff.gov.za).

## Ithekhinonoji

• I-Technology for Women in Business yenta kutsi kusheshise kunika bomake emandla kutemnoto kanye nekututfukisa kucalwa kwemabhizinisi abomake, kantsi Luhlelo Lwekusekela Nelekucala Timboni Letinsha lusita ngetimali tekututfukisa kucala imikhicito lemisha netinhlelo letisha.

[www.thedti.gov.za](http://www.thedti.gov.za).

• I-Technology Venture Capital Fund iniketa emasheya nomu lusito lwetimali lesisikweletu kubosomabhizinisi labasafufusa kutetekhnoloji, kute bagucule misebenti yeteknoloji yaseNingizimu Afrika ibe misesbenti lengatsengiswa. [www.idc.co.za](http://www.idc.co.za).

• Luhlelo Lwetekhnoloji Lwe-Seda liphakela tinsita letiningi letigcugcutela kuba ngusomabhizinisi kulemboni, ikakhulukati kwenta emabhizinisi lamancane atfole ithekhnoloji lefanele kute amelane nekucudzelana futsi akhone kuhulisa ibhizinisi.

[www.seda.org.za](http://www.seda.org.za).



## Kukhichita

Iyunithi yebhizinisi ye-IDC yetimpahla neyetindvwangu isekela ngetimali labo labanta tintfo tekuhlobisa endlini, nebakhiciti betintfo letentiwe ngetikhumba nomu tindywangu tendzabuko naletu letentiwe bantfu, kantsi iyunithi yayo yemikhicito yetemakhemikhali kanye neyemitsi isekela ngetimali kututfukisa timboni kanye nekututfukisa imiklamo yato kumabhizinisi lakhicita emakhemikhali, emaplastiki kanye nemikhicito yemitsi letidzakwamiva lesephotfuiwe. I-IDC futsi isekela leminye imikhakha lehlukahlukene, kusukela kutekulima netekuvakashaa kuye kutemishini nakutinsita temishini. [www.idc.co.za](http://www.idc.co.za).

## Temfundvo nema-NPO

I-Ejensi Yavelonkhe Yentfutfuko (i-NDA) ingasita labo labafuna kucala nekubhalisa tinkulisa. [www.nda.org.za](http://www.nda.org.za). Ilifa Labantwana luhlelo LwaseNingizimu Afrika lwetinkulisa lolocalwe ngemnyaka we-2009. Luhlelo lwalo lwa-Bhalisa Inkulisa lusita ekwenteni kutsi kube lula kubhalisa tikhungo letisebenta njengetinkulisa tesikhashana.

[www.ilifalabantwana.co.za](http://www.ilifalabantwana.co.za).

I-NDA futsi isita tinhlangano kutsi tibe tikhungo letibhaliswe ngalokusemtsetfweni; kugcogca lwtiso loludzingekako kute tibhalisele kuba yi-NPO nomu ikhoporasi; tigcwaliise titfumele emafomu; nekuhholisisa kahle tidzingo kute tincinisekise kutsi uma setibhalisile tihlala tihambisana nemtsetfo wekubhalisa letibhalisela ngaphansi kwavo.

[www.nda.org.za](http://www.nda.org.za).

Uma udzinga lwtiso lolubanti mayelana nekucala ibhizinisi, shayela letinombolo letilandzelako;

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