



ZULU

ISASA

Independent Schools Association of Southern Africa

BACK TO BASICS IMIGOMO YOTSHALOMALI

IZIFUNDO

Lotshalomali

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Njengelungu leSikhwama, ungumtshalimali. Kubalulekile ukuthi uyiqondisise imigomo yotshalomali ukuze ukuhlahlele indlela ngesikhathi uthatha izinqumo zezezimali ezizokusiza ekukhuliseni imali yakho.

UHLOBO LOTSHALOMALI



Yenusa ingcebo yakho ngokutshala imali. Uma utshala imali uthola inzuzo Uma utshala imali kumabhondi uthola inzuzo kanti uma utshala imali kumasheya (ukuba ngumnikazi wengxenye encane yenkompani) uthola amadividendi kanye nokukhula kwevelu yenkompani.

Isifundo: Yenusa ingcebo yakho ngokutshala imali.



UKWENZA IPHROFITHI NGOKUTSHALA IMALI KUMASHEYA



Iningi labatshalizimali lizothatha umhlaphansi libe linemali engenele Yiba ngumnikazi webhrendi yakho ethembekile noyithandayo (i-Vodacom) ngokutshala imali kumasheya Lokhu kusho ukuthi uthenga ingxene encane yenkompani yakho oyithandayo. Uma leyo nkampani yenza iphrofithi, nawe wenza iphrofithi.

Isifundo: Uma utshala imali kumasheya (ukuba ngumnikazi wengxenye encane yenkompani), ngesikhathi amabhrendi akho athembekile enza iphrofithi nawe wenza iphrofithi bese kukhula ingcebo yakho.

INZUZO KUTSHALOMALI



Inzuzo yotshalomali iyiphrofithi oyenza ngokutshala imali okuba neqhaza ekukhuleni kwengcebo yakho.

Isifundo: Uma inzuzo yakho inkulu, utshalomali lwakho luyakhula.

UKUNCIPHA KWAMANDLA EMALI KWEHLISA INZUZO YAKHO YOTSHALOMALI



Imali yakho ilahlekewla yivelu ngokuhamba kwesikhathi ngenxa yokuncipha kwamandla emali. Amanani entengo yempahlia ayenyuka ngokuhamba kwesikhathi ngenxa yokuncipha kwamandla emali bese-ke lokhu kwenza ukuthi imali yakho ilahlekewla yivelu ngokuhamba kwesikhathi.

Isifundo: Uma ubheka ukuthi utshalomali lwakho luhamba kanjani kumele ubheke inzuzo yangempela. Inzuzo yangempela = inzuzo - ukuncipha kwamandla emali. Yini ongakwazi ukuyithengangenzuzoyakho (imali) njengamanje.

AMANDLA ENZUZO PHEZU KWENZUZO



Inzuzo yimali oyitholayo uma ulondoloza imali yakho.

Isifundo: Yenza ukuthi imali yakho ikusebenzele. Imali yakho iyakwazi ukukhula ngokwenza inzuzo. Inzuzo phezu kwenzuzo yinzuzo oyithola ngenzuzzo. Qala ukulondoloza imali ngaphandle kokuchitha isikhathi, iyeke isikhathi eside ngokusemandleni akho, bese uvumela ukuthi inzuzo phezu kwenzuzzo ikusebenzele.

IYINI IPHROFAYILI YOBUNGOZI?



Olunye utshalomali luthathwa ngolunobungozi ukudlula olunye. (Kucatshangwa ukuthi amasheya anobungozingapehu kwemali) Ungenxa iphrofithi eningi okungenza ukuthi ingcebo yakho ikhule esikhathini eside noma kungenzeka ukuthi ulahlekewla ngenye iphrofithi yotshalomali yakho esikhathini esifushane.

Isifundo: Yazi iphrofayili yakho yobungozi ukuze ukhethe utshalomali olukulungele kakhulu.



UNGAWAFAKI WONKE AMAQANDA AKHO EBHASIKIDINI OWODWA



Faka imali yakho ohlotsheni oluhlukene lotshalomali. Lokhu kuzokusiza ukuba ithole imiklomulo emihle kakhulu futhi kwehlisa ubungozi bakho. Lokhu kubizwa ngokuthi "ukwandidisa isilinganiso somuthi".

Isifundo: Uma utshala imali ohlotsheni olwehlukene lotshalomali, ungathola imiklomelo emihle kakhulu futhi ubungozi buzokwehla.