

Iindlela ezilula zokulondoloza imali yakho



Ukufumana isambuku esikhulu semali kunokwenza uzive unemincili kwaye uneemvakalelo ezithile ezingamandla. Iindaba ezimnandi? Kukho iindlela ezikhuselekileyo nezikrelekrele zokukhulisa imali yakho ngaphandle kokwenza izinto zibe nzima. Nalu ukhetho olumbalwa omawuluthathele ingqalelo xa ulondoloza ngebhanki okanye iqonga lotyalomali.

1. Iakhawunti yolondolozo engatsalelwa rhafu

Into eyiyo:

Yiakhawunti yolondolozo leyo imali oyizuzo kuyo ingatsalelwa rhafu.



Okuhle:

- Ulondolozo okanye iinzuzo azitsalelwa rhafu
- Ungathatha imali yakho ngalo naliphi na ixesha ngaphandle kokuphulukana neenzuzo zerhafu
- Indlela elula yokulondolozela ikamva



Okubi:

- Ukufaka ngaphezu komda kunokukhokelela kwizohlwayo
- Awutsalelwa rhafu ngeediphazithi
- Iinzuzo zixhomekeke ekubeni lusebenza kanjani utyalomali lwakho

2. Imali evalelwe ixesha elimiselweyo

Into eyiyo:

U “valela” imali yakho ithuba elimiselweyo ukuze ufumane inzala ephezulu.



Okuhle:

- Amazinga aphezulu enzala kunakwiakhawunti yolondolozo eqhelekileyo
- Iinzuzo eziqinisekisiweyo



Okubi:

- Ngeke ube nalo ufikelelo kwimali de kuphele ixesha elimiselweyo
- Izohlwayo zinokusebenza ukuba uyitsala ngaphambi kwexesha



Lumkani!

Ulonolozo lwenza ingqiqo!

Ngexa kunokuhenda kakhulu ukuchitha imali yakho kwizinto ezenza ingqiqo ngoku, kubalulekile ukucinga ngeemfuno zakho zemali zexesha elizayo, kwaye ulondolozwe (kwaye ikhule!) imali eninzi kangangoko unako.

Abantu namaziko banokuthembisa iinzuzo eziphezulu ezinomtsalane kutyalomali lwakho. Soloko uphanda malunga nemingcipheko kwaye uthathe icebo elivela kuphela kwibhanki yakho kunye nabanye abaziingcaphephe ezivunyiweyo ekunikeneni icebo.

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Continued.



3. IUnit Trusts

Into eyiyo:

Ingxowamali yotyalomali elawulwa ngobungcaphephe apho imali yakho ifakwa naleyo yabanye abatyalimali kwaye kwenziwe ngayo utyalomali kwizabelo, iibhondi kunye nezinye iiasethi.



Okuhle:

- Ilawulwa ziingcaphephe zotyalomali ezinemvume
- Ngokuqhelekileyo zinika ukukhula okungcono kuneakhawunti yolondolozo
- Ungaqala ngezixa ezincinci kwaye uzongeze ngokuhamba kwexesha
- Zinokutshintsha, unokutsala imali xa kufuneka



Okubi:

- Iizunzo ziyenyuka okanye zehle ngokuxhomekeke kwimarike
- Azifanelekanga kwiimfuno zexesha elifutshane

Kutheni ilukhetho olomeleleyo olu:

IiUnit trusts zinokukhulisa imali yakho ngokuthe ngcembe ngokuhamba kwexesha ngaphandle kokuba wena ube yingcali yotyalomali. Zingqinelanisa umngcipheko nomvuzo, oko kusenza ukuba zibe lukhetho olunokusebenziseka ukuba ufuna ukukhula okungaphaya kuneakhawunti yebhanki elula.

4. Ingxowamali yomhlalaphantsi (iAnyuwithi yoMhlalaphantsi okanye iNgxowamali yoMhlalaphantsi)

Into eyiyo:

Ukhetho lolondolozo lwexesha elide lomhlalaphantsi wakho, oluneenzuzo zerhafu.



Okuhle:

- Ikunceda wakhe ukhuselo lwezemali lobudala
- Okuhle ngerhafu
- Ilawulwa ziingcaphephe



Okubi:

- Imali ivalelwa de uthathe umhlalaphantsi
- Ayifanelekanga kwiimfuno zexesha elifutshane

Uluhlu lokukhangela olukhawulezileyo: Loluphi ukhetho olundifaneleyo?



Ndifuna ukugcina imali yam ingatsalelwa rhafu kwaye ifikeleleka – **Iakhawunti yolondolozo engatsalelwa rhafu**



Ndifuna inzala eqinisekisiweyo kwaye ndingayiyeka ingachukunyiswa imali – **Imali evalelwe ixesha elimiselweyo**



Ndifuna ukukhula kwexesha elide kwaye andiwakhathalelanga amahla ndinyuka amancinci – **IUnit Trust**



Ndifuna ukulondolozela ngokukhethekileyo umhlalaphantsi kwaye ndonwabele iinzuzo zerhafu – **Ingxowamali yoMhlalaphantsi**



Andiqinisekanga kwaye ndifuna ukhetho oluxubileyo – **Cinga ngokudibanisa iimveliso ezohlukeneyo**

Alukho ukhetho olunye “olugqibeleleyo” – kuxhomekeke kwiinjongo zakho.

Thetha nebhanki yakho okanye umcebisi ngezemali onemvume ovela ovela kumbonelelo ngeenkonzo zemali okhokelayo ukuxoxa ngolona khetho lungcono kwiimfuno zakho.



Qaphela: Olu lwazi aluthatheli ngqalelo iinjongo zakho zobuqu, isimo sezemali, okanye iimfuno kwaye akufanele kuthenjelwe kulo njengelingena endaweni yecebo lengcali.