

Izindlela ezilula zokonga imali yakho



Ukuthola imali eningi kungakwazakala kuhlaba umxhwele kakhulu futhi kukwenze ukhungatheke kancane. Izindaba ezimnandi? Kunezindlela eziphephile kanye nezihlakaniphile zokukhulisa imali yakho ngaphandle kokwenza izinto zibe yinkimbinkimbi. Nazi izindlela ezimbalwa ongacabanga ngazo lapho ulondoloza imali ngebhange noma ngenkundla yokutshala imali.

1. I-akhawunti yokonga engakhokhiswa ntela

Lokho okuyikho:

I-akhawunti yokonga lapho imali oyitholayo ingakhokhiswa khona intela.



Okuhle ngalokho:

- Imali eyongiwe noma eyenziwe ayikhokhiswa ntela
- Ungakhipha imali noma nini ngaphandle kokulahlekelwa yizinzuzo eziphathelele nentela
- Indlela elula yokulondolozela ikusasa



Okungekuhle ngalokho:

- Ukufaka imali engaphezu komkhawulo kungaholela ekukhokhisweni inhlawulo
- Angeke ukhokhiswe intela ngokuphathelele nemali oyifakayo
- Imali oyitholayo incike ekutheni imali yakho oyitshalile isebenze kanjani

2. Imali egcinwa isikhathi esithile (fixed deposit)

Lokho okuyikho:

“Uvalela” imali yakho isikhathi esinqunyiwe ukuze uthole inzalo ephezulu.



Okuhle ngalokho:

- Izinga lenzalo eliphakeme kune-akhawunti evamile yokonga
- Inzuzo eqinisekisiwe



Okungekuhle ngalokho:

- Awukwazi ukufinyelela emalini kuze kube sekupheleni kwesikhathi esinqunyiwe
- Izimali zesijeziso zingase zisebenze uma ukhipha imali ngaphambi kwesikhathi



Qaphela!

Ukonga kwenza umqondo!

Nakuba kulinga kakhulu ukusebenzisa imali yakho ezintweni ezenza umqondo njengamanje, kubalulekile ukucabanga ngezidingo zakho zezimali zesikhathi esizayo, futhi wonge (futhi ukhulise!) imali eningi ngangokunokwenzeka.

Abantu kanye nezikhungo bangase bathembise inzuzo ephezulu ekhangayo ngokuphathelele nokutshalwa kwemali yakho. Yenza ngaso sonke isikhathi uphenyo lwakho ngokuphathelele nezingozi futhi uthathe kuphela iseluleko esivela ebhange lakho kanye nakwabanye abagunyaziwe abaqeqeshiwe ukuze bakunikeze iseluleko.

Izindlela ezilula zokonga imali yakho

Continued.



3. Ama-Unit Trust

Lokho okuyikho:

Isikhwama sokutshala imali esilawulwa ngabaqeqeshiwe lapho imali yakho ihlanganiswa khona neyabanye abatshalizimali futhi itshalwa kumasheya, amabhondi noma kwezinye izimpahla.



Okuhle ngalokho:

- Yenganyelwe abaqeqeshelwe ukutshala imali abanelayisensi
- Ngokomlando kunikeza ukukhula okungcono kune-akhawunti yokonga
- Ungaqala ngezimali ezincane bese ufaka ezithe xaxa ngokuhamba kwesikhathi
- Kushintshashintsha nezimo, ungakhipha imali uma kudingeka



Okungekuhle ngalokho:

- Ukubuyiselwa kwemali kuyenyuka futhi kwehle kuye ngezimakethe
- Akulungele izidingo zesikhashana kakhulu

Kungani lokhu kuyindlela enamandla kunezinye:

Ama-unit trust angakhulisa imali yakho ngokuqhubekayo ngokuhamba kwesikhathi ngaphandle kokudinga ukuthi ube uchwepheshe wokutshala imali. Alinganisa ubungozi kanye nomvuzo, okwenza kube ukukhetha okusebenzayo uma ufuna ukukhula okwengeziwe kune-akhawunti yasebhangwe ejwalekile.

4. Isikhwama somhlalaphansi (uMshwalense woMhlalaphansi noma isikhwama soMhlalaphansi)

Lokho okuyikho:

Indlela yokongela isikhathi eside ngokuphathelele nomhlalaphansi wakho, enezinzuzo zentela.



Okuhle ngalokho:

- Kukusiza ukuthi wakhe ukuvikeleka kwezimali nokuphathelele nokuguga
- Izinzuzo ngokuphathelele nentela
- Yenganyelwe abaqeqeshiwe



Okungekuhle ngalokho:

- Imali ikhiyelwa kuze kube umhlalaphansi
- Ayizilungele izidingo zesikhashana

Uhlu lwezinto okumele zenziwe ngokushesha: Iyiphi inketho evumelana nami?



Ngifuna ukugcina imali yami ingakhokhiswa intela futhi kufinyeleleka kuyo – **I-akhawunti yokonga ngaphandle kokukhokhiswa intela**



Ngifuna inzalo eqinisekisiwe futhi ngingashiya imali ingathintwanga – **i-Fixed deposit**



Ngifuna ukukhula okungcono kwesikhathi eside futhi anginandaba nezikhathi ezinhle kanye nezimbi ezincane – **i-Unit Trust**



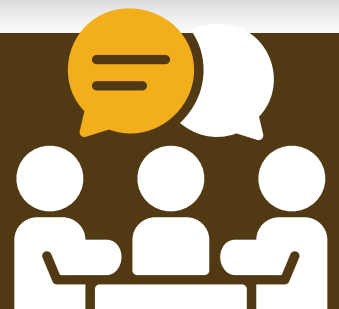
Ngifuna ukongela ngokuqondile umhlalaphansi futhi ngijabulele izinzuzo zentela – **isikhwama soMhlalaphansi**



Angiqiniseki futhi ngifuna inhlangothi yezinketho – **Cabanga ngokuhlangothi imikhiqizo ehlukene**

Ayikho indlela eyodwa “engenasici” – kuncike kulokho okuphokophele.

Khuluma nebhangwe lakho noma nomeluleki ngokuphathelele nezezimali onelayisensi ovela kumhlinzeki ngokuphathelele nezinsiza zezezimali ophuma phambili ukuze uxoxe ngendlela efanele kakhulu izidingo zakho.



Qaphela: Lolu lwazi alubhekeleli lokho okuphokophele wena uqobo, isimo sezezimali, noma izidingo futhi akumele kuthenjwe kulo njengoluthatha indawo yeseluleko soqeqeshiwe.