



INKUNDLA YAMABANGO AMANCINANE

NAKU EKUFUNKA UKWAZILE



IGQWETHA LAKHO – UMCEBISI WAKHO OTHEMBEKILEYO

Enoba unebango okanye ufuna ukumelwa komnye umntu, le ncwadana yenzelwe ukukunika isikhokelo esilula ngendlela yokusebenzisa iNkundla yamaBango amaNcinane ngendlela ephumelelayo.

Yintoni iNkundla yaMabango amaNcinane?

Yinkundla esekwe nelawulwa nguMthetho 61 weNkundla yaMabango amaNcinane ka-1984.

Kutheni kukho iNkundla yaMabango amaNcinane?

Ukuze kuconjululwe iimbambano zomthetho ezincinane ngaphandle kweendleko zamagqwetha.

Ngubani onokwenza ibango?

Abantu abaneminyaka eli-18 nangaphezulu ubudala, nabanye abancedwa ngabazali nababagcinayo.

Ngubani ongenakulenza ibango?

Iitrasti, iinkampani, imibutho, urhulumente. Noko ke, ezi zinokulwa namabango.

Inggongqo kangakanani iNkundla yaMabango amaNcinane?

Amagqwetha akanakubamela ababandakanyekileyo, kodwa ngeendleko zakho, unokuzicelela icebiso kwigqwetha lakho ngaphambi kokuvela.

Umabhalana (wenkundla) angakunceda simahla.

Kungasetyenziswa naluphi na ulwimi. Xa kufuneka iitoliki, lungiselela oku nomabhalana kwangaphambili.

Ungalenza kubani ibango?

Ungalenza nakubani na, nakweyiphi na inkampani, umbutho, elinye iziko elinokuya enkundleni, ngaphandle kukamasipala noRhulumente.

Ungenza ibango lamalini?

Ukuya kutsho kwi- R15 000.

Ukuba ibango lakho liyagqitha kwi-R15 000, ungasiyeka isixa-mali esidlula kwi-R15 000 ukuba sisale enkundleni. (umz. ukuba ibango lakho lele-R17 000, ungayeka i-R2 000). Ukuba uyayiyeka inxalenye yebango lakho, akunakuyibanga loo nxalenye kamva.



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Ungenza ibango elifikelela kwi-R15 000 usenzela

- ukuhlawula imali-mboleko;
- ukudluliselwa kwepropati;
- irente;
- ukuvuma ityala, imali-mboleko, inowuthi yesithembiso,
- idebhithi yetsheki;
- ityala lesivumelwano sekhredithi ngokuvumelana noMthetho weLizwe weKhredithi; kunye
- nezenzo zomonakalo ongadluliyo kwi-R15 000 xa uhloliwe.

Yintoni engafakwayo?

Amabango

- adlula kwi-R15 000,
- nxamnye noRhulumente,
- ngokusekelwe ekuyekweni okanye ukudluliselwa kwa-malungelo,
- okunyhashwa, ukutshutshiswa ngokungafanelekanga, ukuvalelwa bekungafanelanga, ukuhendwa, ukwaphulwa kwesithembiso ukuya kutsho kumonakalo womtshato,
- ukupheliswa komtshato,
- okuchaphazela isimo sengqondo,
- ukwenzela umsebenzi othile ngaphandle kwebango elahl-ukileyo lomonakalo (ngaphandle kokuphendula, ukudlulisela ipropati okungadluliyo kwi-R15 000),
- angengomatyala aqhelekileyo (umz. ukugxothwa ngendlela engafanelekanga, ukuba namatyala emali, okanye ulwaphulo-mthetho), kunye
- aye ancomela (iminyaka emi-3 ukususela kumhla elabakho ngawo de ledlula).

Ulenza njani ibango?

Amanyathelo ngaphambi kokwenza ibango:

Qhakamshelana nomntu obangisana naye (mntu lowo wenza ibango kunye naye) ubuso ngobuso uze uzame ukucombulula ibango lakho. Ukuba akukwazi –

- Bhalela incwadi ebangayo kulowo ubangisana naye (uchaze umkhomo nezibakala zebango) uze uvumele ubuncinane iintsuku ezili-14 ukususela ekuhanjiswa kwebango ukuya ekwaneliswa kwebango.
- Hambisa incwadi yebango ngesandla okanye ngeposi ebhalisiweyo kulowo ubangisana naye.
- Ukuba alihlawulwanga kwisithuba seentsuku ezili-14, yiya

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kumabhalana wenkundla nobungqina bokuba ibango liye lasiwa kulowo kubangiswana naye.

Yintoni okumele uyise kumabhalana:

- Ibango nobungqina (umz. islipu seposi) bokuba lisiwe.
- Naliphi na utyikityo lwesivumelwano, amaxwebhu okanye obunye ubungqina bebango.
- Igama elipheleleyo, idilesi (idilesi yasekhaya/eyeshishini, ukuba ikhona), inombolo yomnxeba yalowo kubangiswana naye.

Kuze kuthini ke?

- Umabhalana uya kukunceda (wena ukhalazayo) ukuba uzalise iisamani uze ufumane umhla nexesha lokuchotshelwa kwetyala.
- Unokusa iisamani kulowo ubangisana naye (ummangalelwa) ngokobuqu. Umele ungqine kumKomishina weNkundla yaMabango amaNcinane ukuba use iisamani buqu kummangalelwa.

okanye

- Ungahlawula usherifu uze use iisamani kusherifu oku-futshane nalapho uMkhalazelwa ahlala khona. Usherifu uyazidlulisa.
- Apho usherifu eye wathumela khona, fumana ubungqina (ukuziswa kwenkonzo ngusherifu) ngaphambi komhla wokuchotshelwa kwetyala.
- Gcina utyikityo lwesivumelwano, uxwebhu nobunye ubungqina bebango lakho.
- Yazisa amangqina ngomhla nexesha lokuchotshelwa kwetyala, uze wenze amalungiselelo okuba abe senkundleni ngelo xesha.
- Yiza nekopi yokuziswa kwenkonzo ngusherifu enkundleni.

Emva kokufumana iisamani, angenza ntoni ummangalelwa?

- Ahlawule ibango okanye alungiselele ukuhlawulwa kweza-venge ngemvume yalowo uKhalazayo.
- Athumele istetimenti esibhaliweyo, esichaza ukuma kwakhe nezibakala esisekelwe kuzo (esibizwa ngokuba 'sisicelo'), kumabhalana wenkundla, aze uthumele ikopi kulowo ukhalazayo.
- Aphikise ibango (nxamnye nalowo uKhalazayo) ngokuthumela istetimenti esibhaliweyo esifana nesamani kumabhalana wenkundla.

- Abe senkundleni ngosuku nexesha elibekiweyo, yaye inkundla iya kusiqwalasela isicelo okanye ukulwa nebango.

Kuthekani ukuba lowo umangalelweyo uyahlawula ngaphambi komhla wokuchotshelwa kwetyala?

Nika lowo umangalelweyo irisithi ebhaliweyo uze wazise umabhalana ukuba uhlawulwe yaye awusayi kuqhubeka neli tyala. Kucebiseka ukuba ufake uxwebhu olupheleleyo lokuhlawulwa.

Ungenza ntoni ngomhla wenkundla?

Vela enkundleni ubuqu ngexesha uhlale de ukhululwe ngumKomishinala. Kwakhona qinisekisa ukuba:

- unawo onke amaxwebhu elisekelwe kuwo ibango lakho (amaxwebhu okungqina ibango lakho/lawo akumelayo);
- akho onke amangqina nokuze wazise umabhalana ngolwimi alukhethayo nokuba ufuna itoliki na; yaye
- unobungqina obubhaliweyo bokudluliselwa kweesamani kulowo ukhalazelwayo, umz. i-afidavithi yokukhutshwa/ukudluliselwa ngusherifu.

Kwenzeka ntoni xa kuchotshelwa ityala?

Iinkqubo zenkundla azikho ngqongqo yaye ziilula. UMKhomshinala uya kukucela ukuba uchaze isikhalazo sakho yaye unokufuna iinkcukacha ezingakumbi.

Chaza izibakala ngokufutshane. Phendula imibuzo yomKhomshinala uze uthumele ubungqina bakho.

Ukuhlatywa kwemibuzo akuvunyelwanga. UmKomishinala angakuvumela ukuba ubuze imibuzo embalwa kulowo ubangisana naye.

Mphulaphule kakuhle lowo ubangisana naye yaye akugqiba ukuthetha, chaza izibakala angazichazanga kakuhle kumKomshinala.

Emva kokuphulaphula wena, lowo ubangisana naye namanngqina, umKomishinala unokukumisa ukuchotshelwa kwetyala okanye awise isigwebo ngokukhawuleza. Kanti umKomishinala unokutsho ukuba uza kukubhalela akwazise ngesigwebo kamva.

Ngaba akwanelisekanga sisiphumo?

INKundla yaMabango amaNcinane asiyonkundla yokubhala yaye okuqhutywa apho akubhalwa ngokweenkcukacha.

UKuba akwanelisekanga sisiphumo salo mba, iinkqubo zale

nkundla zinokuthonyelwa kwiNkundla ePhakamileyo ukuze zihlolwe ngokusekelwe kwizibakala ezintathu kuphela:

- Ukungabikho kwesihlahla.
- Ukuba nomdla kunobangela/umkhethe/ukufuna ukuvisa ubuhlungu/urhwaphilizo olwenziwa ngumKomishinala.
- Ukungalandelwa okumandla kwenkqubo.

Akunakufakwa sibheni nxamnye noko kufunyaniswe kule nkundla.

Thetha negqwetha lakho mayela nokuthatha lo mba uwuse kwiNkundla ePhakamileyo ukuze uhlolewe.

Kuza kwenzeka ntoni emva koko?

Isigwebo seNkundla yaMabango amaNcinane asiphikisiwa. Lungisa nawuphi na umyalelo wenkundla kuquka iindleko uze ulandela isigqibo.

UKuba singakwicala lakho: Lowo ubangisana naye unokuhlulwa imali ekuthiwe makakuhlulwe yona. Mnike irisithi yaloo mali.

Xa lowo ukutyalayo engenakuthobela, inkundla iya kuphanda isimo sakhe ngokwezimali nokukwazi kwakhe ukuhlawula ize ikhuphe umyalelo ofanelekileyo. Ebudeni bophando lwezimali, abanye ababandakanyekileyo bacelelwa ukuba bashiye inkundla.

Kuthekani ukuba lowo utyalayo uyasilela ukuhlawula?

UKuba lowo utyalayo akahlawuli yaye ufuna ukunyanzelisa oko, kuya kusebenza inkqubo yeNkundla kaMantyi. Umabhalana uya kukhupha umsilu wengwe yaye usherifu wenkundla uya kwenza ngokuvumelana nawo.

Dibana negqwetha lakho ngokunyanzelisa isigwebo kwiNkundla kaMantyi.



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