



UMTHETHO WOKUVIKELWA KWABATHENGI

LOKHO OKUFANELE UKWAZI



UMMELI WAKHO – UMELELEKI WAKHO
ONGAMETHEMBA

Okulandelayo yisifushaniso soMthetho Wokuvikelwa Kwabathengi (CPA). Akufanele uncike ngokuphelele kulokho okushiwo yile ncwajana, kodwa kunalokho funa izeluleko zommeli wakho. I-CPA ihlanganisa ezinye izindaba eziningana okungakhulunywanga ngazo kulesi sifushaniso.

I-CPA iqinisa Ukhomishane Wabathengi Kazwelonke ophoqelela izinhlinzeko ze-CPA.

Ivikelani bani i-CPA?

I-CPA ivikela bonke abantu ngabanye namabhizinisi amancane anempahla engaphansi kuka-R2 million.

Kungaphansi kwezimo ezilinganiselwe kuphela lapho ivikela khona abantu abasemthethweni, njengezinkampani, ezinempahla nengqikithi yemali esetshenzwe yibhizinisi engaphezu kuka-R2 million.

Yini elawulwa yi-CPA?

I-CPA ilawula ukukhangisa, kanye nokusebenza ngezibhizinisi okuhlobene nezimpahla namasevisi kanye nanezimpahla namasevisi ngokwawo.

'Izimpahla' zihlanganisa

- noma yini ethengiswayo ukuze isetshenziswe ngumuntu;
- into ephathekayo kubandakanya noma ngabe yisiphi isisetshenziswa okungase kubalelwe kuso noma kuqoshelwe ulwazi kuso;
- noma iyiphi incwadi efundwayo, umculo, isithombe, isithombe esinyakazayo, umdlalo (game), ulwazi, ulwazi-ngqangi, i-software, ikhodi noma omunye umkhiqizo ophathekayo obhaliwe noma oqoshelwe kunoma isiphi isisetshenziswa, noma ilayisensi yokusebenzisa noma yimuphi lowo mkhiqizo ongaphathek; kanye
- nesithakazelo esingokomthetho ngezwe noma nanoma iyiphi impahla ethuthekayo.

'Amasevisi' ahlanganisa

- noma yimuphi umsebenzi owenziwa ngumuntu oyedwa ukuze uzuzise omunye umuntu ngokuthe ngqo noma ngezinye izindlela;
- ukuhlinzekwa kwanoma iyiphi imfundo, ulwazi, iseluleko noma ukuxhumanisa;
- noma yimaphi amasevisi okulondoloza ebhange, noma amasevisi afanayo ahlobene noma okulondolozwa

- kwezimali ebhange, noma umsebenzi, noma i-underwriting noma ukuzibeka emathubeni okulahlekelwa komunye umuntu ukuze kuzuze omunye;
- ukuthuthwa komuntu noma izimpahla kanye nokuhlinzeka nganoma iyiphi indawo yokuhlala noma okuya ethunjini; kanye
- namanye amasevisi ohlobo olufanayo.

Ukukhanselwa kokubhuka kusengaphambili, ama-oda nempahla oyigcinelwe (reservations)

Abathengi banelungelo lokukhansela into abayigcinelwe noma nanoma yiziphi izimpahla noma amasevisi abawabhukelwe kusengaphambili nokukhansela noma yiliphi i-oda lanoma yiziphi izimpahla noma amasevisi – ngaphandle kwezimpahla ezi-oda ngokukhethekile – futhi ngaphansi kwemibandela yenkokhiso yokukhansela engambi eqolo.

Ukuphelelwa isikhathi nokuvuselelwa kwezivumelwano zenkathi enqunyiwe

Abathengi bangase bakhansela isivumelwano senkathi enqunyiwe nganoma yisiphi isikhathi, kuye ngokuthi umphakeli uyinikeziwe yini inothi ebhaliwe okungenani kusenezinsuku ezingu-20 ngaphambi kosuku okuhloswe ukuba sikhanselwe ngalo.

Lapho umthengi ekhansela khona isivumelwano ngaphambi kwesikhathi esifanele, umthengi uhlala enesibopho sokukhokhela umphakeli noma yiziphi izimali azikweleta umphakeli ngokwemibandela yaleso sivumelwano kuze kufinyelele osukwini lokukhansela futhi umphakeli angase anqume inhlawulo efanele yokukhansela.

Ama-quote nama-estimate (iphepha lemali onquma ukuthengisa ngayo impahla nelemali esondezelwe)

Amakhasimende kumelwe anikwe iphepha elinohlu lwemali esondezelwe (estimate) yomsebenzi wokuvuselela okulimele, ukulungisa nonoma yimiphi eminye imisebenzi yokulungisa amaphutha, ngale kokuba bengayidingi i-estimate.

Umphakeli akakwazi ukukhokhisa nge-estimate ngale kokuba ayemthelile umthengi ukuthi uzokhokhisa ngayo futhi umthengi agcina ekwamukele ukukhokhisa ngayo.

Ilungelo lokuhlinzekwa ngevisi esezingeni eliphezulu

Lapho umphakeli amukela umsebenzi wokwenzela umthengi noma egameni noma yimaphi amasevisi, umthengi unelungelo lokwenziwa nokuphuthulwa kwalowo msebenzi ngesikhathi.



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Amasevisi kumele enziwe ngendlela nangezanga eliphezulu abathengi okulindeleke ukuba bawathole abavame ukuwalindela ekulo.

Isibopho esingokomthetho sokungabi naphutha

I-CPA iphoqelela ukungabi naphutha kubakhiqizi, abathenga impahla kwamanye amazwe, abaphakeli noma abathengisi bempahla ngokubambisana nangokuhlukahluka abasohlwini lokuphakela. Kumele bahlinzeke ngezimpahla eziphephile futhi bayoba necala lomthetho uma kungaba nokulimala okudalwa ukwehluleka komkhiqizo, izimpahla ezilimele noma eziyingozi, kungakhathaliseki ukuthi lokho kulimala akudalwanga yibo. Zimbalwa izindlela zokuzivikela abangazithola kuleli cala.

Iwaranti eyisimpoqo yezinyanga ezintathu ngezimpahla ezikhandiwe

Izimpahla ezikhandiwe nomsebenzi wokulungisa kunikwa iwaranti yenkathi eyizinyanga ezintathu. Le nkathi eyizinyanga ezintathu ibalwa kusukela osukwini lokufakwa kwengxenyentsha elungiswe kabusha.

Ilungelo lokubuyisa izimpahla ezingekho ezingeni elifanele

Umthengi unalo ilungelo lokubuyisa izimpahla ezingaphephile nezilimele, kubandakanya nezimpahla ezingekho ezingeni elifanele. Leli lungelo liphoqelelwa inkathi engaba yizinyanga eziyisithupha ebalwa kusukela osukwini lokudilivwa kwezimpahla ziyiswa kumthengi. Lapho izimpahla zibuyiswa, umthengi uzibuyisa ngaphandle kokuhlululwa ngokulahlekelwa nangezindleko zomphakeli.

Izimpahla noma amasevisi angacelwanga

Umthengi othola izimpahla noma amasevisi angakucelanga akabophekile ukuba akhokhele lezo zimpahla noma amasevisi. Izimpahla noma amasevisi 'akucelwanga' uma umthengi engazange nhlobo acele noma asho ngokucacile ukuthi ufuna izimpahla noma amasevisi.

Kuyohluka kuphela lapho umthengi enesivumelwano nomphakeli sokuthi izimpahla noma amasevisi kufanele ahlizekwe njalo ngezikhathi ezithile ngaphandle kokunye ukugunyaza noma isicelo. Nokho, kulokhu, noma yiziphi izimpahla noma amasevisi ahlukile kulawo okuvunyelwane ngawo azobhekwa njengazange acelwe.

Ilungelo lokukhansela ukuthengiselana noma isivumelwano esivela ngokuthengiselana ubuso nobuso (direct marketing)

“Ukuthengiselana ubuso nobuso’ kusho ukuya kumuntu othile (wena siqu noma ngeposi noma ngokuxhumana ngobuchwepheshe besimanje bama-elektroniki – ucingo, isikhahlamezi, i-SMS, i-email, nokunye) ukuze uzame ukuthengisa izimpahla noma amasevisi kulowo muntu noma ukumcela ukuba enze umnikelo.

Lapho ukuthengiselana kugcine kuwukuthengiselaneni ubuso nobuso, umthengi angase akhansela ukuthengiselana ngaphandle kokunikeza isizathu noma ukuhlawuliswa. Ukuze enze kanjalo, umthengi kumele anikeze umphakeli inothi ebhalwe phansi ngenhloso yakhe yokukhansela ukuthengiselana abakwenzayo. Le nothi kumele inikezwe phakathi nezinsuku ezinhlanu zomsebenzi wokuthengiselana noma kuphothulwe isivumelwano noma ezinsukwini ezinhlanu zomsebenzi izimpahla zidilivwe kumthengi, noma yikuphi okugcinwe ngakho.

Izindinganos zokuthengiselana izimpahla namasevisi

Izimpahla noma amasevisi akumelwe kukhangiswe ngendlela edukisayo, ekhohlisayo noma ewubuqili.

Umakhi, umkhiqizi, othenga kwamanye amazwe, umthengi noma umphakeli ngeke bakhangise noma baphakele ngezimpahla noma amasevisi angekho emthethweni.

Ukukhangiswa kwezimpahla noma amasevisi kumele kwenziwe ngendlela engehlisi isithunzi sanoma yimuphi umuntu noma akumele kusekelwe obandlululweni

Ungathintana noKhomishane Wabathengi Kazwelonke ngokuya mathupha, nge-e-mail, isikhahlamezi noma ngocingo.

Nokho, ummeli wakho angase akubonise ukuthi isikhalazo sakho sinesisindo yini ngokwemibandela yoMthetho Wokuvikelwa Kwabathengi futhi angakusiza ukuba ufake isikhalazo noma aphoqelele ukuhlonishwa kwamalungelo akho njengomthengi.



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