ACCOUNTING STANDARDS BOARD

IZINGA LE-GRAP

LOKUKHINYABEZEKA KWAMA-ASETHI

APHEHLA IMALI

(GRAP 26)

Ikhishwe yi-
Accounting Standards Board
Mashi 2009

Amagama Okubonga

Leli Zinga Lomkhuba Ovame Ukubonwa Wokubalwa Kwezimali (i-GRAP) lisuselwa ngokuyinhloko ku-International Public Sector Accounting Standard (i-IPSAS) emayelana *Nokuqashisa* eyakhishwa yi-International Federation of Accountants' International Public Sector Accounting Standards Board (IPSASB). I-International Federation of Accountants (i-IFAC) yasungulwa ngo-1977 yajutshwa ukuthi isungule futhi ithuthukise lo mkhakha ngezimiso zokwenza umsebenzi ezivunyelanisiwe. I-IPSASB ikhiphe indikimba enqala yama-IPSAS, azosetshenziswa ukukhiqiza Amazinga e-GRAP esikhathi esizayo. Izingcaphuno ze-IPSAS eziphathelene *Nokwethulwa Kwezitatimende Zezimali* zishicilelwa kuleli Zinga le-GRAP ngemvume ye-IPSASB.

Umbhalo ogunyaziwe wama-IPSAS yilowo oshicilelwe yi-IFAC ngolimi lwesiNgisi. Ama-IPSAS aqukethwe ku-IFAC Handbook of International Public Sector Accounting Pronouncements futhi ayatholakala ku-:

International Federation of Accountants

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New York, New York 10017 USA

Inthanethi: http://www.ifac.org

Ilungelo lokugcinwa kwekhophi yama-IPSAS, iziboniselo ezikhishiwe nezinye izincwadi ze-IPSASB ziphathiswe i-IFAC futhi imigomo nemibandela efakiwe kufanele igcinwe.

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Imvume yokushicilela izingxenye ezilinganiselwe zale ncwadi ngokuvamile ngeke igodlwe.

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UKUKHINYABEZEKA KWAMA-ASETHI EZIPHEHLA IMALI

Leli Zinga ekuqaleni lakhishwa yi-Accounting Standards Board (iBhodi) ngoMashi ka-2009. Kusukela ngaleso sikhathi, liye lachibiyelwa ngalezi zindlela ezilandelayo:

- Ukuchibiyelwa okuwumphumela ngemva kokubuyekezwa kwe-GRAP 100 Imisebenzi Enqanyuliwe ngo-2013.
- Ukuthuthukiswa kwamaZinga e-GRAP, okwakhisha yiBhodi ngoNovemba 2013.
- Izichibiyelo eziwumphumela uma Amazinga alandelayo e-GRAP eqala ukusebenza:
  - GRAP 105 Ukudluliselwa Kwemisebenzi Phakathi Kwamabhizinisi Angaphansi Kokulawulwa Okufanayo
  - GRAP 106 Ukudluliselwa Kwemisebenzi Phakathi Kwamabhizinisi Angekho Ngaphansi Kokulawulwa Okufanayo
  - GRAP 107 Ukuhlanganiswa Kwamabhizinisi

Ikhophi ephawuliwe yezichibiyelo ezenziwe ku-GRAP 26 njengengxenye yomsebenzi wokuthuthukisa (2013) kanye nezichibiyelo eziwumphumela ku-GRAP 105, 106, no-107 ziyatholakala kuwebhusayithi.

Isethulo

Amazinga Womkhuba Ovame Ukubonwa Wokubalwa Kwezimali

I-Accounting Standards Board (Ibhodi) iyadingeka ngokuya Ngomthetho Wezokuphatha Izimali Zomphakathi, Umthetho ongunombolo 1 wango-1999, njengokuguqulwa (i-PFMA), ukuze kunqunywe ngokujwayelekile umkhuba wokubalwa kwezimali owaziwa njengamaZinga Womkhuba Ovame Ukubonwa Wokubalwa Kwezimali (i-GRAP).

Ibhodi kumele linqumele i-GRAP lokhu okulandelayo:

(a) iminyango (efaka izingxenye zikahulumeni kazwe lonke nowesifunda);

(b) amabhizinisi womphakathi;

(c) amabhizinisi wokuhweba (njengoba achazwa ku-PFMA);

(d) izinhlangano zomthetho sisekelo;

(e) omasipala namabhodi, amakhomishini, izinkampani, izinkampani, izimali noma amanye amabhizinisi angaphansi kobunikazi bokulawulwa ngumasipala; kanye

(f) Nephalamende nezishaya mthetho zesifunda.

Okungaphezulu ngokuhlanganyele kubizwa “ngamabhizinisi”.

IBhodi ligunyaze ukusetshenziswa kwe-International Financial Reporting Standards (ama-IFRS) akhishwa yi-International Accounting Standards Board alokhu:

(a) amabhizinisi kahulumeni afinyelela imibandela echazwe eSiqondisweni 12 so-*Kukhethwa Kohlaka Olufanele Lokubika Lwamabhizinisi Kahulumeni;* kanye

(b) namabhizinisi angaphansi kokulawulwa kobunikazi banoma yimaphi amabhizinisi kulawa.

Izitatimende zezimali kufanele zichazwe njengezivumelana neZinga le-GRAP kuphela uma zivumelana nazo zonke izimfuneko zeZinga le-GRAP ngasinye nanoma iyiphi Incazelo yeZinga le-GRAP.

Noma imiphi imingcele ekusebenziseni amaZinga noma Izincazelo ichazwe ngokucacile kulawo maZinga noma Izincazelo zeZinga le-GRAP.

IZinga le-GRAP ichazwe ezigabeni .01 kuya ku-.130. Zonke izigaba kule Zinga le-GRAP zinegunya elifanayo. Isimo negunya lezithasiselo kukhulunywa ngako ekuqaleni kwesithasiselo ngasinye. Le Zinga kufanele lifundwe ngokomongo womgomo walo, ngokwesisekelo salo sezinqumo uma kunokwenzeka, i-*Preface to Standards of GRAP,* i-*Preface to the Interpretations of the Standards of GRAP* no-*Hlaka Lokulungiselelwa Nokwethulwa Kwezitatimende Zezimali*.

AmaZinga e-GRAP neZincazelo ZamaZinga e-GRAP kufanele aphinde afundwe ngokuqondene nanoma iziphi iziqondiso ezikhishwe yiBhodi ezichaza amalungiselelo oshintsho, kuhlanganise nanoma imiphi imigoqo ekhishwe uNgqongqoshe Wezimali ngokuphathelene nezinsuku okuqala ukusebenza ngazo iZinga le-GRAP, eshicilelwe ku-Government Gazette.

Kungase kubhekiselwe eZingeni le-GRAP esingakakhishwa ngesikhathi kukhishwa le Zinga. Lokhu kwenzelwa ukuba singabi khona isidingo sokushintsha amaZinga asekhishiwe kakade lapho sekukhishwa elinye iZinga kamuva. Isigaba .11 seZinga le-GRAP ku*Zinqubomgomo Zokubala Imali, Izinguquko Zezilinganiso Zokubala Imali Namaphutha*sinikeza isisekelo sokukhetha nokusebenzisa izinqubomgomo uma singekho isiqondiso esicacile.

Inhloso

.01 Inhloso yaleli Zinga ukuchaza izinqubo ibhizinisi elizisebenzisayo ukunquma ukuthi ingabe impahla ephehla imali ikhinyabezekile yini nokuqinisekisa ukuthi ukulahlekelwa kokukhinyabezeka kuyaqashelwa. Leli Zinga lichaza nokuthi kunini lapho ibhizinisi kufanele lihlehlise khona ukulahlekelwa kokukhinyabezeka futhi lichaza nokudalula.

Izinga elihlanganiswayo

.02 Ibhizinisi elilungiselela futhi lethule izitatimende zezimali ngaphansi kokubalwa kwezimali kwesisekelo esiqongelelekayo lizosebenzisa leli Zinga lokubalwa kwezimali ekuthikamezekeni kwezimpahla eziphehla imali, ngaphandle kwalokhu:

(a) izinhlu zezimpahla (bheka Izinga Le-GRAP Lezinhlu Zezimpahla);

(b) izimpahla ezivela ezivumelwaneni zokwakha (bheka Izinga Le-GRAP Lezivumelwano Zokwakha);

(c) izimpahla zezimali ezingaphakathi kwezinga elihlanganiswa yiZinga Le-GRAP Lamathuluzi Ezezimali;

(d) izakhiwo zotshalo-zimali ezilinganiswe ngenani lazo elifanelekile (bheka Izinga le-GRAP Lokulondoloza Ngezakhiwo);

(e) izimpahla zentela egodliwe (bheka i-International Accounting Standard Yezintela Zomholo);

(f) izimpahla ezivela ezinzuzweni zezisebenzi (bheka Izinga le-GRAP mayelana Nezinzuzo Zezisebenzi);

(g) izimpahla zezinto eziphilayo ezihlobene nomsebenzi wezolimo olinganiswa ngenani elifanelekile ngaphandle kwezindleko zokuthengisa (bheka Izinga Le-GRAP Lezolimo;

(h) izindleko zokutholwa kwempahla ezigodliwe, kanye nezimpahla ezingaphatheki, ezivela kumalungelo esivumelwano senkampani yomshwalense ngaphansi kwezivumelwano zomshwalense ezihlanganiswa yi-International Financial Reporting Standard Yezivumelwano Zomshwalense); kanye

(i) nezinye izimpahla eziphehla imali okufakwe ngenxa yazo izimfuneko zokubalwa kwezimali kwelinye Izinga le-GRAP.

.03 Amabhizinisi aphatha izimpahla ezingayiphehli imali njengoba kuchazwe esigabeni .10 azosebenzisa Izinga Le-GRAP Lokukhinyabezeka Kwama-asethi Angenzi Mali ezimpahleni ezinjalo. Amabhizinisi anezimpahla eziphehla imali kufanele asebenzise izimfuneko zaleli Zinga ezimpahleni eziphehla imali.

.04 Leli Zinga alisebenzi ezinhlwini zezimpahla nezimpahla eziphehla imali ezivela ezivumelwaneni zokwakha, ngoba Amazina e-GRAP akhona njengamanje asebenza kulezi zimpahla aqukethe izimfuneko zokuqaphela nokulinganisa izimpahla ezinjalo (bheka Amazinga e-GRAP mayelana *Nezinhlu Zezimpahla* kanye *Nezivumelwano Zokwakha*). Leli Zinga alisebenzi ezimpahleni zentela egodliwe (bheka i-International Accounting

Standard efanele), izimpahla ezihlobene nezinzuzo zezisebenzi (bheka Izinga le-GRAP mayelana *Nezinzuzo Zezisebenzi*), noma izindleko zokutholwa kwempahla ezigodliwe nezimpahla ezingaphatheki ezivela emalungelweni esivumelwano senkampani yomshwalense ngaphansi kwezivumelwano zomshwalense (bheka Izinga elifanele le-International Financial Reporting). Ngaphezu kwalokho, leli Zinga alisebenzi ezimpahleni zezinto eziphilayo ezihlobene nomsebenzi wezolimo olinganiswa ngenani elifanelekile ngaphandle kwezindleko zokuthengisa. Amazinga e-GRAP afanele adingida izimpahla ezinjalo aqukethe izimfuneko zokulinganisa.

.05 Leli Zinga alisebenzi kunoma yiziphi izimpahla zezimali ezifakwe ohlwini lokuhlanganiswa yiZinga le-GRAP *Lamathuluzi Ezezimali*. Ukukhinyabezeka kwalezi zimpahla kusingathwa kulelo Zinga.

.06 Leli Zinga alikudingi ukusetshenziswa kokuhlola kokukhinyabezeka esakhiweni sotshalo-zimali okwenziwa ngenani elifanelekile ngokuvumelana neZinga le-GRAP *Lezakhiwo Zotshalo-zimali*. Ngaphansi komthetho wenani elifanelekile weZinga le-GRAP *Lezakhiwo Zotshalo-zimali*, isakhiwo sotshalo-zimali siphathwa ngokwenani elifanelekile ngosuku ngalunye lokubika, futhi noma ikuphi ukukhinyabezeka kuzocatshangelwa uma kuhlaziywa.

.07 Utshalo-zimali:

(a) lwamabhizinisi alawulwayo, njengoba echazwe Ezingeni le-GRAP *Lezitatimende Zezimali Ezihlanganisiwe Nezihlukene* ;

(b) ozakwethu, njengoba bechazwe Ezingeni le-GRAP *Lotshalo-zimali Kozakwethu*; kanye

(c) namabhizinisi ahlanganisiwe, njengoba echazwe Ezingeni le-GRAP *Lezabelo Zamabhizinisi Ahlanganisiwe*;

yizimpahla zezimali ezingafakiwe kokuhlanganiswa yiZinga Le-GRAP *Lamathuluzi Ezezimali*. Uma utshalo-zimali olunjalo lungolohlobo lwezimpahla eziphehla imali, lusingathwa ngaphansi kwaleli Zinga. Uma lezi zimpahla zingezohlobo lwezimpahla ezingafaki imali, zisingathwa ngaphansi kweZinga Le-GRAP *Lokukhinyabezeka Kwama-asethi Ezingafaki Imali*.

.08 Leli Zinga lisebenza ezakhiweni eziphehla imali, amafekthri nemishini, izimpahla ezingaphatheki kanye nezimpahla ezingamafaeziphethwe ngamanani ahlaziyiwe ngokuvumelana Namazinga e-GRAP *Endawo, Imishini Namathuluzi, Izimpahla Ezingaphatheki* kanye *Nezimpahla Ezingamafa*. Inani elifanelekile lalezi zimpahla alinqunywa ngosuku ngalunye lokubika kodwa lincike ekuvameni kwezinguquko zenani lazo elifanelekile kusukela esikhathi sokubika kuya kwesilandelay. Ngakho-ke, ibhizinisi kufanele lihlaziye ngosuku ngalunye lokubika ukuthi ingabe ikhona yini inkomba yenani lempahla ekhinyabezekile kusukela ekuhlaziyweni kokugcina.

.09 Odlulisa impahla ophethe impahla ephehla imali noma iyunithi ephehla imali okufanele idedelwe uma kudluliswa imisebenzi phakathi kwamabhizinisi angaphansi kokulawula okufanayo (bheka iZinga le-GRAP *Lokudluliselwa Kwemisebenzi Phakathi Kwamabhizinisi Angaphansi Kokulawulwa Okufanayo)*, futhi ohlanganisa amabhizinisi anempahla ephehla imali noma iyunithi ephehla imali okufanele idluliswe uma kuhlanganiswa amabhizinisi (bheka Izinga le-GRAP *Lokuhlanganiswa Kwamabhizinisi)*, uzosebenzisa

izimiso zaleli Zinga kuze kube usuku lokudluliswa noma lokuhlanganiswa kwamabhizinisi.

Izincazelo

.10 ***Amatemu alandelayo asetshenziswa kuleli Zinga anezincazelo ezikhethekile:***

***Izimpahla eziphehla imali** yizimpahla eziphathwa ngenhloso yokufaka imbuyiselo yezentengiso.*

***Iyunithi ephehla imali** yiqoqo elincane elaziwayo lezimpahla eziphethwe ngenhloso yokufaka imbuyiselo yezentengiso eliphehla imali ngenxa yokusetshenziswa okuqhubekayo ezingenayo ngempela imali etholakalayo evela kwezinye izimpahla noma amaqoqo ezimpahla.*

***Izindleko zokukhipha** yizindleko ezikhulayo ezihlobene ngokuqondile nokukhishwa kwempahla, ngaphandle kwezindleko zezimali nezindleko zentela yomholo.*

***Inani elifanelekile ngaphandle kwezindleko zokuthengisa** yinani elitholakala ngokuthengisa impahla ubuso nobuso phakathi kwabantu abanolwazi, abazimisele, ngaphandle kwezindleko zokuyikhipha.*

***Ukukhinyabezeka** ukulahlekelwa yizinzuzo zezomnotho zesikhathi esizayo noma amathuba esevisi ento, ngaphandle kokuqashelwa okuvamile kokulahlekelwa yizinzuzo zezomnotho zesikhathi esizayo noma amathuba esevisi aleyo nto ngenxa yokwehla kwamanani.*

***Ukulahlekelwa kokukhinyabezeka kwama-asethi aphehla imali** yinani inani lokuphatha impahla elidlula ngalo inani leyo elibuyisekayo.*

***Ama-asethi angenzi mali** ezinye izimpahla ngaphandle kwama-asethi aphehla imali.*

***Inani elibuyisekayo** lempahla noma iyunithi ephehla imali yinani eliphakeme lenani layo elifanelekile ngaphandle kwezindleko zokuthengisa nenani layo lokusetshenziswa.*

***Inzuzo yokusebenzisa ama-asethi aphehla imali** yinani lamanje lemali etholakalayo elindeleke esikhathini esizayo ukuthi itholakale ngokuqhubeka kusetshenziswa impahla ethile nangokukhishwa kwayo ekupheleni kwesikhathi sokuba usizo kwayo.*

Imigomo echazwe kwamanye Amazinga e-GRAP isetshenziswa kuleli Zinga ngencazelo efanayo nakulawo maZinga.

Ama-asethi aphehla imali nama-asethi angenzi mali

.11 Yize izimpahla eziningi ngokuvamile zinomgomo wokuhlinzeka isevisi, abaphathi bangenza isinqumo sokuthola nokuphatha izimpahla ukuze bathole imbuyiselo yezentengiso. Izimpahla zingaphathwa ngokuphelele njengezimpahla ezingayiphehli imali, kanti ezinye zingase ziphathe njengezimpahla eziphehla imali eziletha imbuyiselo yezentengiso.

.12 Izimpahla eziphehla imali yizimpahla eziphathwa ngenhloso yokufaka imbuyiselo yezentengiso. Impahla ifaka imbuyiselo yezentengiso uma isetshenziswa ngendlela evumelana naleyo eyamukelwe yibhizinisi elifuna

inzuzo. Ukuphatha impahla ukuze kufakwe "imbuyiselo yezentengiso" kubonisa ukuthi ibhizinisi lizimisele ukuphehla imali etholakalayo enhle ngempahla (noma ngeyunithi ephehla imali leyo mpahla eyingxenye yayo) futhi ithole imbuyiselo yezentengiso ebonisa ingcuphe ekhona ekuphatheni impahla. Impahla ingaphathwa ngenhloso yokufaka imbuyiselo yezentengiso ngisho noma ingahlangabezane nenhloso ngesikhathi esithile sokubika. Ngakolunye uhlangothi, impahla ingaba yimpahla engafaki imali ngisho noma ibuyisa imali etholwe ngayo noma ifaka imbuyiselo yezentengiso phakathi nesikhathi esithile sokubika. Ngaphandle uma kushiwo okuhlukile, uma kukhulunywa "ngempahla" noma "izimpahla" ezigabeni ezilandelayo zaleli Zinga kusuke kushiwo "ama-asethi aphehla imali".

.13 Kunezimo eziningana lapho amabhizinisi engaphatha izimpahla ezithile ngenhloso yokufaka imbuyiselo yezentengiso, nakuba iningi lezimpahla lingaphethwe ngaleyo nhloso. Ngokwesibonelo, isibhedlela singase sakhe isakhiwo seziguli ezikhokhayo. Izimpahla eziphehla imali zebhizinisi zingasebenza ngokuzimela ngaphandle kwezimpahla zebhizinisi ezingayiphehli imali.

.14 Ezimweni ezithile, impahla ingase ifake imali etholakalayo nakuba iphathwa ngenhloso yokuhlinzeka isevisi. Ngokwesibonelo, ifekthri yokukhucululwa kwendle isebenza ukuqinisekisa ukulahlwa ngendlela ephephile kukadoti wezokwelapha odalwa yizibhedlela zikahulumeni, kodwa le fekthri inakekela nengcosana kadoti wezokwelapha odalwa ezinye izibhedlela ezizimele ngenjongo yokuthola inzuzo. Ukuphathwa kukadoti wezokwelapha ovela ezibhedlela ezizimele useceleni kwemisebenzi yale fekthri, futhi izimpahla eziphehla imali azikwazi ukuhlukaniswa ezimpahleni ezingayiphehli imali.

.15 Kwezinye izimo, impahla ingase ifake imali etholakalayo futhi iphathwe ngezinjongo ezingezona ezokuphehla imali. Ngokwesibonelo, isibhedlela sikahulumeni sinamawodi ayishumi, ayisishiyagalolunye awo alalisa iziguli ezikhokhayo ngenjongo yokuphehla imali, kanti elilodwa linakekela iziguli ezingakhokhi. Iziguli ezivela kuwo womabili amawodi zisebenzisa izakhiwo zasesibhedlela ngokuhlanganyela (ngokwesibonelo, izikhungo zokuhlinza). Izinga impahla ephathwa ngalo ngenhloso yokuhlinzeka imbuyiselo yezentengiso kufanele licatshangelwe uma kunqunywa ukuthi ingabe ibhizinisi kufanele lihlinzeke imibandela yaleli Zinga noma Izinga le-GRAP *Lokukhinyabezeka Kwama-asethi Ezingafaki Imai*. Uma, ngokwesibonelo, ingxenye engafaki imali iyingxenye ebalulekile yelungiselelo lilonke, ibhizinisi lisebenzisa leli Zinga esikhundleni seZinga le-GRAP *Lokukhinyabezeka Kwama-asethi Angenzi Mali*.

.16 Ezimweni ezithile, kungase kungacaci kahle ukuthi inhloso yokuphatha impahla iwukufaka imbuyiselo yezentengiso noma cha. Ezimweni ezinjalo, kudingeka ukuhlaziya ukubaluleka kwemali etholakalayo. Kungase kube nzima ukunquma ukuthi izinga impahla efaka ngalo imali etholakalayo inomthelela ngokusetshenziswa kwaleli Zinga, esikhundleni seZinga le-GRAP *Lokukhinyabezeka Kwama-asethi Angenzi Mali*. Kudingeka ukwahlulela okuhle ekunqumeni ukuthi yiliphi Izinga elisebenzayo. Ibhizinisi linquma imibandela ukuze lisebenzise ukwahlulela okufanele njalo ngokuvumelana nencazelo yezimpahla eziphehla imali nezimpahla ezingayiphehli imali kanye neziqondiso ezihlobene nazo ezigabeni .11 kuya ku- .15. Isigaba .116 sidinga ukuthi ibhizinisi lidalule imibandela esetshenzisiwe ekwenzeni lesi sinqumo. Kodwa-ke, uma kubhekwa zonke izinhloso zamabhizinisi amaningi,

kucatshangwa ukuthi izimpahla aziyifaki imali kulezi zimo, futhi ngenxa yalokho, Izinga le-GRAP *Lokukhinyabezeka Kwama-asethi Angenzi Mali* lizosetshenziswa.

Ukwehla Kwenani

.17 Ukwehla kwenani nokuncishiswa kancane kancane kuyisabelo sohlelo lwenani elinciphayo lempahla ngesikhathi sayo sokusetshenziswa. Endabeni yempahla engaphatheki, ngokuvamile kusetshenziswa itemu elithi "ukuncishiswa kwenani" esikhundleni "sokwehla kwenani". Womabili la matemu anencazelo efanayo.

Ukukhinyabezeka

.18 Leli Zinga lichaza "ukukhinyabezeka" njengokulahlekelwa yizinzuzo zezomnotho zesikhathi esizayo noma amathuba esevisi ento, ngaphandle kokuqashelwa okuvamile kokulahlekelwa yizinzuzo zezomnotho zesikhathi esizayo noma amathuba esevisi aleyo nto ngenxa yokwehla kwamanani. Ngakho-ke, ukukhinyabezeka kwempahla ephehla imali kubonisa ukuncipha kwezinzuzo zezomnotho zesikhathi esizayo noma amathuba esevisi ahambisana nempahla ebhizinisini eliyilawulayo. Ngokwesibonelo, ibhizinisi lingaba negalaji lokupaka likamasipala njengamanje okusetshenziswa u-25 wamaphesenti alo. Ligcinelwe inzuzo yezentengiso futhi abaphathi balinganisela ukuthi lifaka inzuzo yezentengiso yembuyiselo uma kusetshenziswa u-75 wamaphesenti alo nangaphezulu. Ukuncipha kokusetshenziswa kwalo akuhambisani nokwanda okukhulu kwezindleko zokupaka. Impahla ibhekwa njengekhinyabezekile ngenxa yokuthi iqukethe amanani angaphezu kwenani layo elibuyisekayo.

Ukubona impahla okungenzeka ikhinyabezekile

.19 Impahla ikhinyabezekile uma iqukethe inani elingaphezu kwenani layo elibuyisekayo. Izigaba .23 kuya ku- .25 zichaza izinkomba ezithile zokuthi kungenzeka kube nokulahlekela kokukhinyabezeka. Uma noma iyiphi kulezo zinkomba ikhona, ibhizinisi kudingeka lenze ukulinganisela okusemthethweni kwenani elibuyisekayo. Ngaphandle kwezimo ezichazwe esigabeni .21, leli Zinga alifuni ukuthi ibhizinisi lenze ukulinganisela okusemthethweni kwenani elibuyisekayo uma kungenankomba yokulahlekelwa kokukhinyabezeka.

.20 Ibhizinisi kufanele lihlaziye ngosuku ngalunye lokubika ukuthi ingabe ikhona yini inkomba yokuthi impahla ikhinyabezekile. Uma inkomba enjalo ikhona, ibhizinisi lizolinanisela inani elibuyisekayo lempahla.

.21 Kungakhathaliseki ukuthi ingabe ikhona inkomba yokukhinyabezeka, ibhizinisi kufanele lihlole nempahla engaphatheki enesikhathi sokusetshenziswa esingenamkhawulo noma impahla engaphatheki engakatholakali ukuthi isetshenziselwe ukukhinyabezeka minyaka yonke ngokuqhathanisa inani lokuphathwa kwayo nenani layo elibuyisekayo. Lokhu kuhlolwa kokukhinyabezeka kungenziwa noma nini ngesikhathi sombiko, uma nje kwenziwa ngesikhathi esifanayo minyaka yonke. Izimpahla ezihlukene ezingaphatheki zingahlolelwa ukukhinyabezeka ngezikhathi ezihlukene. Kodwa-ke, uma impahla enjalo engaphatheki yaqashelwa ekuqaleni ngesikhathi sokubika

samanje, leyo mpahla engaphatheki izohlolelwa ukukhinyabezeka ngaphambi kokuphela kwesikhathi samanje sokubika.

.22 Ikhono lempahla engaphatheki lokufaka izinzuzo ezanele zezomnotho zesikhathi esizayo noma amathuba esevisi okubuyisa imali yokuphathwa kwayo ngokuvamile lihambisana nokungaqiniseki okukhulu ngaphambi kokuthi impahla itholakalele ukusetshenziswa ngemva kokutholakala kwayo ukuthi isetshenziswe. Ngakho-ke, leli Zinga lidinga ukuthi ibhizinisi lihlolele ukukhinyabezeka, okungenani njalo ngonyaka, inani lokuphathwa kwempahla engaphatheki engakatholakaleli ukusetshenziswa.

***.23 Ekuhlaziyeni ukuthi ingabe inkomba ikhona yokuthi ibhizinisi likhinyabezekile, ibhizinisi lizocabangela okungenani izinkomba ezilandelayo*:**

<u>Imithombo yolwazi yangaphandle</u>

(a) Phakathi nalesi sikhathi, inani lemakethe lempahla linciphe kakhulu kunalokho obekulindelwe ngenxa yokudlula kwesikhathi noma ukusetshenziswa okuvamile.

(b) Kwenzeke izinguquko ezinkulu ezinomthelela ongemuhle ebhizinisini phakathi nalesi sikhathi, noma zizokwenzeka maduzane, kwezobuchwepheshe, ezimakethe, kwezomnotho noma kwezomthetho lapho ibhizinisi lisebenza khona noma emakethe impahla ehloselwe yona.

(c) Amazinga enzalo ezimakethe noma amanye amazinga emakethe embuyiselo yotshalo-zimali enyukile phakathi nalesi sikhathi, futhi lokho kwenyuka cishe kuthinta izinga lesaphulelo elisetshenziswa ekubaleni inani lempahla esetshenziswayo futhi linciphisa inani lempahla elibuyisekayo kakhulu.

<u>Imithombo yolwazi yangaphakathi</u>

(d) Kunobufakazi bokungasetshenziswa noma ukulimala kwempahla.

(e) Kwenzeke izinguquko ezinkulu ezinomthelela ongemuhle ebhizinisini phakathi nalesi sikhathi, noma kulindeleke ukuthi zenzeke maduzane, kwezobuchwepheshe, ezingeni noma endleleni impahla esetshenziswa noma okulindeleke ukuthi isetshenziswe ngalo. Lezi zinguquko zihlanganisa ukusala kwempahla dengwane, izinhlelo zokuyeka noma zokushintsha ukusetshenziswa kwempahla, izinhlelo zokukhipha impahla ngaphambi kosuku olwalulindeleke ngaphambilini, futhi ukuhlaziywa kokusetshenziswa kwempahla kunqunyiwe esikhundleni sokungabi nomkhawulo.

(f) Isinqumo sokumisa ukwakhiwa kwempahla ngaphambi kokuthi iqede noma ibe sesimweni sokusebenziseka.

(g) Kukhona ubufakazi obuvela embikweni wangaphakathi obubonisa ukuthi ukusebenza kwezomnotho kwempahla kubi, noma kuzoba kubi kunalokho okulindelwe.

.24 Uhlu olusesigabeni .23 aluphelele. Ibhizinisi lingase liveze ezinye izinkomba zokuthi impahla kungenzeka ikhinyabezekile futhi lokhu kuyofuna ukuthi ibhizinisi linqume inani elibuyisekayo lempahla.

.25 Ubufakazi obuvela embikweni wangaphakathi obonisa ukuthi impahla ikhinyabezekile buhlanganisa ukuba khona:

(a) kwemali etholakalayo yokuthola impahla, noma izidingo zemali zangemva kwalokho zokuyiphatha noma zokuyinakekela, ezingaphezulu kakhulu kwalezo ezibekelwe imali ekuqaleni;

(b) isamba semali etholakalayo noma ukunqwabelana noma ukunqwabelana kwemali engena ngempahla okubi kakhulu kunalokho okubekelwe imali;

(c) ukuncipha okukhulu kwesamba semali etholakalayo noma enqwabelene ebekiwe, noma ukwanda okukhulu kokulahlekelwa okubekelwe imali, evela empahleni; noma

(d) imali enqwabelene noma imali yonke etholakalayo yempahla, uma amanani esikhathi samanje ehlanganiswa namanani abekelwe imali esikhathi esizayo.

.26 Njengoba kuboniswe esigabeni .21, leli Zinga lidinga ukuthi impahla engaphatheki enokusebenziseka okungenamkhawulo noma impahla engaphatheki engakatholakaleli ukusetshenziswa kuhlolelwe ukukhinyabezeka, okungenani minyaka yonke.

.27 Njengesiboniselo sesigaba .26, uma izinga lenzalo lemakethe noma amanye amazina emakethe embuyiselo yotshalo-zimali enyukile phakathi nalesi sikhathi, ibbhzinisi akudingeki ukuthi lenze isilinganiso esisemthethweni senani elibuyisekayo lempahla ezimweni ezilandelayo:

(a) Uma izinga lesaphulelo elisetshenzisiwe ekubaleni inani lempahla esetshenziswayo cishe lingeke lithinteke ngokwenyuka kwala mazinga ezimakethe. Ngokwesibonelo, ukwenyuka kwenzalo yesikhashana kungase kungabi nomthelela onohlonze esaphulelweni esisetshenziselwa impahla enesikhathi eside sokusetshenziswa esisele.

(b) Uma izinga lesaphulelo elisetshenzisiwe ekubaleni inani lempahla esetshenziswayo cishe lizothinteka ngokwenyuka kwala mazinga ezimakethe kodwa ukuhlaziywa okwedlule kwenani elibuyisekayo kubonisa ukuthi:

(i) cishe kuzoba nokuncipha kwenani elibuyisekayo ngoba imali etholakalayo esikhathini esizayo cishe nayo izokwenyuka (ngokwesibonelo, kwezinye izimo, ibhizinisi lingakwazi ukubonisa ukuthi lilungisa izinzuzo zalo (izinzuzo zokushintshanisa ngokuyinhloko) ukuze kunxeshezelwe ukwenyuka kwamazinga ezimakethe); noma

(ii) ukuncipha kwenani elibuyisekayo cishe akunakuphumela ekulahlekelweni kokukhinyabezeka okukhulu.

.28 Ngaphandle kwalapho izimfuneko zesigaba .21 zisetshenziswa, umbono wokuba nohlonze usebenza ekutholeni ukuthi ingabe inani elingabuyisela lempahla kufanele lilinganiselwe yini. Ngokwesibonelo, uma ukuhlaziya

kwangaphambilini kubonisa ukuthi inani elingabuyisela lempahla likhulu kakhulu kunenani lokuphathwa kwayo, ibhizinisi akudingeki lilinganisele futhi inani lempahla elibuyisekayo uma zingekho izehlakalo ezenzekile ezingavala lowo mehluko. Ngokufanayo, ukuhlaziya kwangaphambili kungabonisa ukuthi inani elibuyisekayo lempahla alithinti inkomba eyodwa (noma ngaphezulu) eshiwo esigabeni .23.

.29 Uma kunenkomba yokuthi impahla ingase ithikamezeke, lokhu kungabonisa ukuthi isikhathi esisele sokusetshenziswayo, inqubo yokuncipha kwenani (ukuncishiswa kwenani) noma inani eliyinsalela lempahla kufanele libuyekezwe futhi lilungiswe ngokuvumelana neZinga elisebenza kuleyo mpahla, ngisho noma ukulahlekelwa kokukhinyabezeka kuqashelwa kuleyo mpahla.

Ukulinganisa inani elibuyisekayo

.30 Leli Zinga lichaza inani elibuyisekayo njengenani eliphakeme lenani layo elifanelekile ngaphandle kwezindleko zokuthengisa nenani layo lokusetshenziswa. Izigaba .31 kuya ku- .69 zichaza izimuneko zokulinganisa inani elibuyisekayo. Lezi zimfuneko zisebenzisa itemu elithi "impahla" kodwa zisebenza ngokufanayo nasempahleni ngayinye noma iyunithi ephehla imali.

.31 Akudingeki ngaso sonke isikhathi ukunquma inani elifanelekile lempahla ngaphandle kwezindleko zokuthengisa nenani layo lokusetshenziswa. Uma lingekho kula manani elingaphezu kwenani lokuphatha impahla, impahla ayikhinyabezekile futhi asikho isidingo sokulinganisela elinye inani.

.32 Kungenzeka ukunquma inani elifanelekile ngaphandle kwezindleko zokuthengisa, ngisho noma impahla ingathengiswanga emakethe ematasa. Nokho, ngezinye izikhathi ngeke kwenzeke ukunquma inani elifanelekile ngaphandle kwezindleko zokuthengisa ngenxa yokuthi asikho isisekelo sokwenza isilinganiso esinokwethenjelwa senani elingatholakala ngokuthengisa impahla ubuso nobuso phakathi kwabantu abanolwazi nabazimisele. Kulesi simo, ibhizinisi lingasebenzisa inani lempahla esetshenziswayo njengenani layo elibuyisekayo.

.33 Uma singekho isizathu sokukholelwa ukuthi inani lempahla esetshenziswayo lingaphezulu kakhulu kwenani layo elifanelekile ngaphandle kwezindleko zokuthengisa, inani elifanelekile lempahla ngaphandle kwezindleko zokuthengisa lingasetshenziswa njengenani layo elibuyisekayo. Lokhu kuyoba njalo ngempahla egcinelwe ukukhishwa. Lokhu kungenxa yokuthi inani elisetshenziswayo lempahla egcinelwe ukukhishwa liyoqukatha ngokuyinhloko amanani okukhishwa ewonke, ngoba imali etholakalayo esikhathini esizayo yokuqhubeka kusetshenziswa impahla kuze kube sekukhishweni kwayo cishe ayinakushaywa indiva.

.34 Inani elibuyisekayo linqunyelwa impahla ngayinye, ngaphandle kwalapho impahla ingafaki imali engancikanga kakhulu emalini evela kwezinye izimpahla noma amaqoqo ezimpahla. Uma kunjalo, kunqunywa inani elibuyisekayo leyunithi ephehla imali impahla engaphansi kwayo (bheka izigaba .85 kuya ku- .90), ngaphandle uma:

(a) inani elifanelekile lempahla ngaphandle kwezindleko zokuthengisa lingaphezulu kwenani lokuphatha; noma

(b) impahla iyingxenye yeyunithi ephehla imali kodwa ikwazi ukuphehla imali iyodwa, inani lempahla esetshenziswayo lingalinganiselwa lisondene enanini elifanelekile ngaphandle kwezindleko zokuthengisa futhi kunganqunywa nenani elifanelekile lempahla ngaphandle kwezindleko zokuthengisa.

.35 Ezimweni ezithile, izilinganiso nokunqamulela ezibalweni kunganikeza izilinganiso ezinengqondo zezibalo ezinemininingwane yokunquma inani elifanelekile ngaphandle kwezindleko zokuthengisa noma inani elisetshenziswayo.

Ukulinganisa inani elibuyisekayo lempahla engaphatheki enesikhathi esiwusizo esingenamkhawulo

.36 Isigaba .21 sidinga ukuthi impahla engaphatheki esetshenziswa ngokungenamikhawulo ihlolelwe ukukhinyabezeka minyaka yonke ngokuqhathanisa inani lokuphathwa kwayo nenani layo elibuyisekayo, kungakhathaliseki ukuthi ikhona yini inkomba yokuthi ikhinyabezekile. Kodwa-ke, ukubalwa kwamuva nje okunemininingwane kwenani elibuyisekayo lempahla elenziwe esikhathini esidlule lingasetshenziswa ekuhlolweni kokukhinyabezeka kwaleyo mpahla esikhathini samanje, uma nje imibandela elandelayo ifinyelelwa:

(a) uma impahla engaphatheki ingayifaki imali ngokusetshenziswa kwayo okuqhubekayo okungancikile emalini evela kwezinye izimpahla noma amaqoqo ezimpahla futhi ngenxa yalokho ehlolelwe ukukhinyabezeka njengengxenye yeyunithi ephehla imali engaphansi kwayo, izimpahla nezikweletu ezakha leyo yunithi ngeke zishintshe kakhulu kusukela enanini elibaliwe elibuyisekayo lamuva;

(b) ukubalwa kwenani lamuva nje elibuyisekelayo kuholele enanini elingaphezu kwenani lokuphathwa kwempahla ngesibalo esikhulu; futhi

(c) lisekelwe ekuhlaziyweni kwezehlakalo ezenzekile kanye nezimo ezishintshile kusukela ekubalweni kwamuva nje kwenani elibuyisekayo, ithuba lokuthi ukunqunywa kwenani lamanje elibuyisekayo liyoba ngaphansi kwenani lokuphathwa kwempahla lingekho.

Inani elifanelekile ngaphandle kwezindleko zokuthengisa

.37 Ubufakazi obungcono kakhulu benani elifanelekile lempahla ngaphandle kwezindleko zokuthengisa yinani elisesivumelwaneni sokuthenga esiyisibopho esenziwa ubuso nobuso, esilungiselelwe izindleko ezenyukayo ebeziyodalwa ngokuqondile ukukhishwa kwempahla.

.38 Uma singekho isivumelwano sokuthenga esiyisibopho kodwa impahla ithengiswa emakethe ematasa, inani elifanelekile ngaphandle kwezindleko zokuthengisa yinani lemakethe lempahla ngaphandle kwezindleko zokukhishwa kwayo. Inani elifanelekile lemakethe ngokuvamile yinani lamanje lebhidi. Uma amanani amanje ebhidi engatholakali, inani lentengo lamuva lingasebenza njengesisekelo sokulinganisa inani elifanelekile ngaphandle kwezindleko zokuthengisa, uma kungazange kube noshintsho olukhulu lwezimo zezomnotho phakathi kosuku lokwenziwe nosuku inani elenziwa ngalo.

.39 Uma singekho isivumelwano sokuthengisa esiyisibopho noma imakethe ematasa yokuthengisa impahla, inani elifanelekile ngaphandle kwezindleko zokuthengisa lisekelwe olwazini olungcono olutholakalayo lokubonisa inani elingatholwa yibhizinisi, ngosuku lokubika, ngokukhipha impahla ubuso nobuso phakathi kwabantu abanolwazi, abazimisele, ngemva kokukhipha izindleko zokukhishwa kwempahla. Ekunqumeni leli nani, ibhizinisi licabangela umphumela wokwenziwe muva nje ngezimpahla ezifanayo embonini efanayo. Inani elifanelekile ngaphandle kwezindleko zokuthengisa alibonisi ukuthengisa okuyimpoqo, ngaphandle uma abaphathi bephoqeleka ukuthi bathengise ngokushesha.

.40 Izindleko zokukhipha impahla, ngaphandle kwalezo eziqashelwe njengezikweletu, ziyakhishwa ukuze kunqunywe inani elifanelekile ngaphandle kwezindleko zokuthengisa. Izibonelo zezindleko ezinjalo yizindleko zomthetho, intela yezitembu kanye nezintela ezinjalo zokwenziwayo, izindleko zokukhipha impahla, kanye nezindleko eziqondile ezenyukayo zokuletha impahla esimweni sokuthi ingathengiseka. Kodwa-ke, izinzuzo zokunqanyulwa (njengoba kuchazwe Ezingeni le-GRAP *Lezinzuzo Zezisebenzi*) nezindleko ezihlobene nokunciphisa noma ukuhlela kabusha umsebenzi ngemva kokukhishwa kwempahla akuzona izindleko ezenyuka ngokuqondile zokukhishwa kwempahla.

.41 Ngezinye izikhathi, ukukhishwa kwempahla kudinga ukuthi umthengi athwale isikweletu futhi yinani elifanelekile elilodwa kuphela ngaphandle kwezindleko zokuthengisa elitholakalayo lempahla nesikweletu. Isigaba .89 sichaza ukuthi izimo ezinjalo zingasingathwa kanjani.

Inani lokusebenzisa

.42 izici ezilandelayo zizoboniswa uma kubalwa inani lempahla esetshenziswayo:

- ***(a) isilinganiso semali yesikhathi esizayo ibhizinisi elilindele ukuyithola ngempahla;***
- ***(b) okulindelwe mayelana nokuhlukahluka okungaba khona enananini noma esikhathini saleyo mali etholakalayo yesikhathi esizayo;***
- ***(c) isikhathi senani lemali, elimelelwe yizinga lenzalo lamanje lemakethe elingenazingcuphe;***
- ***(d) inani lokuthwala ukungaqiniseki okuhambisana nempahla; kanye***
- ***(e) nezinye izici, ezinjengokuntuleka kwemali, ababambiqhaza bemakethe abayokubonisa enanini lemali etholakalayo esikhathini esizayo ibhizinisi elilindele ukuyithola ngempahla.***

.43 Ukulinganisela inani elisetshenziswa lempahla kubandakanya izinyathelo ezilandelayo:

- (a) ukulinganisela ukungena kwemali kwesikhathi esizayo nokuphuma kwayo okutholwe ngokuqhubeka kusetshenziswa impahla nokukhishwa kwayo ekugcineni; kanye

(b) nokusebenzisa inani lesaphulelo elifanele kuleyo mali etholakalayo yesikhathi esizayo.

.44 Izici ezichazwe esigabani .42(b), (d) no-(e) zingaboniswa njengokulungiswa kwezimali ezingenayo esikhathini esizayo noma njengokulungiswa kwenani lesaphulelo. Kungakhathaliseki ukuthi ibhizinisi lisebenzisa yiphi indlela ukubonisa okulindelwe ngokuhluka okungaba khona kwamanani noma isikhathi sokungena kwemali esikhathini esizayo, umphumela ungowokubonisa inani lamanje elilindelwe lemali ezongena esikhathini esizayo, okuwukuthi, isilinganiso esikaliwe sayo yonke imiphumela engaba khona.

Isisekelo sokulinganisa imali etholakalayo yesikhathi esizayo

.45 Uma lilinganisa inani elisetshenziswayo ibhizinisi kufanele:

(a) lisekele izilinganiso zemali engenayo ezizathwini ezifanele nezisekelwayo ezibonisa isilinganiso esihle sabaphathi senani lemibandela yezomnotho ezoba khona esikhathini esisele sokuba usizo kwempahla. Kuyogcizelelwa kakhulu ubufakazi bangaphandle;

(b) lisekele okulindelwe ngemali etholakalayo ngebhajethi yamuva yezimali/izibikezelo ezigunyazwe abaphathi, kodwa lizokhipha amanani alinganiselwe emali yesikhathi esizayo engenayo noma ephumayo okulindeleke ukuthi abe khona ekuhleleni kabusha kwesikhathi esizayo noma ngokuthuthukisa noma ukwenza ngcono ukusebenza kwempahla. Izibikezelo ezisekelwe kula mabhajethi/izibikezelo zihlanganisa isikhathi esifinyelela eminyakeni emihlanu, ngaphandle uma kunesizathu sesikhathi eside; futhi

(c) izibikezelo zemali okulindeleke ukuthi ingene ngaphezu kwesikhathi esihlanganiswa amabhajethi amuva/izibikezelo ngokulinganisela izibikezelo ezisekelwe kumabhajethi/izibikezelo zisebenzisa inani elisimeme noma elinciphayo leminyaka elandelao, ngaphandle uma kunezizathu zezinga elenyukayo. Leli zinga lokukhula akufanele libe ngaphezu kwezinga lokukhula lesikhathi eside lemikhiqizo, izimboni, noma izwe noma amazwe lapho ibhizinisi lisebenza khona, noma emakethe lapho impahla isetshenziswa khona, ngaphandle uma kunezizathu zezinga eliphakeme.

.46 Abaphathi bahlaziya izizathu zokulinganisela okusekelwe kuzo izilinganiso zamanje zemali engenayo ngokuhlola izimbangela zomehluko phakathi kwemali engene esikhathini esidlule nemali yangempela engenayo. Abaphathi bayoqinisekisa ukuthi izilinganiso okusekelwe kuzo izibikezelo zamanje zokungena kwemali zivumelana nemiphumela yangempela yesikhathi esidlule, uma imithelela yezehlakalo ezalandela noma izimo ezazingekho uma lezo zimali zangempela ezingenayo zifakwa zenza lokhu kufaneleka.

.47 Amabhajethi ezimali/izibikezelo zemali yesikhathi esizayo ezinemininingwane, ezicacile nezinokwethenjelwa zezikhathi ezingaphezu kweminyaka emihlanu

ngokuvamile ayitholakali. Ngenxa yalesi sizathu, izilinganiso zamaphathi zemali ezongena esikhathini esizayo zisekelwe kumabhajethi/izibikezelo zamuva zesikhathi esingeqi eminyakeni emihlanu. Abaphathi bangasebenzisa izibikelo zemali engenayo ezisekelwe kumabhajethi ezimali/izibikezelo zesikhathi esingaphezu kweminyaka emihlanu uma beqiniseka ukuthi lezi zibikezelo zinokwethenjelwa futhi bangabonisa ikhono labo, elisekelwe kokwenzeke esikhathini esidlule, lokubikezela imali ezongena ngokunembile isikhathi eside.

.48 Izibikezelo zemali engenayo kuze kube sekupheleni kwesikhathi sokusebenziseka kwempahla zilinganiselwa ngokubheka izibikezelo zemali engenayo ezisekelwe kumabhajethi/izibikezelo zezimali kusetshenziswa izinga lokukhula leminyaka elandelayo. Leli zinga lisimeme noma liyancipha, ngaphandle uma ukwenyuka kwaleli zinga kuvumelana nolwazi lwezinhloso mayelana namaphethini omkhiqizo noma umjikelezo wemboni. Uma kufaneleka, izinga lokukhula liyiqanda noma lingaphansi kweqanda.

.49 Uma izimo zizinhle, izimbangi zingangena emakethe futhi zinqande ukukhula. Ngakho-ke, amabhizinisi azoba nenkinga yokwedlula izinga lokukhula lesikhathi esidlule ngemva kwesikhathi eside (ake sithi, iminyaka engamashumi amabili) ngemikhiqizo, izimboni, noma izwe noma amazwe lapho ibhizinisi lisebenza khona, noma emakethe lapho impahla isetshenziswa khona.

.50 Ngokusebenzisa ulwazi lwamabhajethi ezezimali/izibikezelo, ibhizinisi licabangela ukuthi ulwazi lubonisa izizathu ezifanele nezisekelwayo ezibonisa isilinganiso esihle sabaphathi senani lemibandela yezomnotho ezoba khona esikhathini esisele sokuba usizo kwempahla.

Ukwakheka kwezilinganiso zemali etholakalayo yesikhathi esizayo

.51 Izilinganiso zesikhathi esizayo zemali engenayo kufanele zibandakanye:

(a) izibikezelo zemali engenayo evela ekusetshenzisweni okuqhubekayo kwempahla;

(b) izibikezelo zemali ephumao ezitholwe ngokufanele ukuze kufakwe imali engenayo ngokusetshenziswa okuqhubekayo kwempahla (kubandakanye imali engenayo yokulungiselela ukusetshenziswa kwempahla) futhi kungabangelwa, noma kwabelwe ngesisekelo esifanele nesingaguquki, kuleyo mpahla; kanye

(c) nokungena kwemali iyonke, uma ikhona, okufanele yamukelwe (noma ikhokhwe) ngokukhishwa kwempahla ekupheleni kwesikhathi sokusebenziseka kwayo.

.52 Izilinganiso zemali ezongena esikhathini esizayo nezinga lesaphulelo kubonisa ukulinganisela okungaguquki mayelana nokwenyuka kwamanani adalwa ukwenyuka kwamanani okuvamile. Ngakho-ke, uma izinga lesaphulelo lihlanganisa umthelela wokwenyuka kwamanani okudalwa ukwenyuka kwamanani okuvamile, imali ezongena esikhathini esizayo ilinganiselwa ngesikhathi esifushane. Uma izinga lesaphulelo lingahlanganisi umthelela wokwenyuka kwamanani okudalwa ukwenyuka kwamanani okuvamile, imali ezongena esikhathini esizayo ilinganiselwa ngesikhathi

sangempela (kodwa esihlanganisa ukwenyuka noma ukwehla kwamanani kwesikhathi esizayo).

.54 Izibikezelo zemali ezongena zihlanganisa ezokunakekelwa kwempahla usuku nosuku kanye nezimali zesikhathi esizayo ezidalwa ngokuqondile, noma ezabelwe ngesisekelo esinengqondo nesingaquguki, ekusetshenzisweni kwempahla.

.54 Uma inani lokuphatha impahla lingakahlanganisi yonke imali engenayo ezotholwa ngaphambi kokuba ilungele ukusetshenziswa noma ukuthengiswa, isilinganiso semali engenayo esikhathini esizayo sihlanganisa isilinganiso sanoma iyiphi imali engenayo eyengeziwe okulindeleke ukuthi itholwe ngaphambi kokuthi impahla ilungele ukusetshenziswa noma ukuthengiswa. Ngokwesibonelo, lokhu kuba njalo uma isakhiwo esisakhiwa noma iphrojekthi yokwakha ingakaqedwa.

.55 Ukuze kugwenywe ukuphinda izibalo, izilinganiso zemali engenayo yesikhathi esizayo kufanele zibandakanye:

(a) imali engenayo evela ezimpahleni eziphehla imali ezingahlobene ngokuyinhloko nemali engenayo yempahla ebuyekezwayo (ngokwesibonelo, izimpahla zezimali ezinjengezitholwayo); kanye

(b) nemali engenayo ehlobene nezibopho eziqashelwa njengezikweletu (ngokwesibonelo, imali okufanele ikhokhwe, izimpesheni noma imibandela).

.56 Imali engenayo yesikhathi esizayo izolinganiselwa empahleni esimweni sayo samanje. Izilinganiso zemali ezongena esikhathini esizayo ngeke zihlanganise imali ezongena elinganiselwayo noma ezophuma okulindeleke ukuthi ivele:

(a) ekuhlelweni kabusha kwesikhathi esizayo ibhizinisi elingakazibophezeli kukho; noma

(b) ekuthuthukisweni noma ekwenziweni ngcono kokusebenza kwempahla.

.57 Ngenxa yokuthi imali ezongena esikhathini esizayo ilinganiselwa ngempahla esimweni sayo samanje, inani elisetshenziswayo alibonisi:

(a) imali ezongena esikhathini esizayo noma imali ezokongiwa ezindlekweni ezihlobene (ngokwesibonelo, ukuncipha kwezindleko zezisebenzi) noma izinzuzo okulindeleke ukuthi zivele ngenxa yokuhlelwa kabusha kwesikhathi esizayo ibhizinisi elingakazibophezeli kukho; noma

(b) imali ezophuma esikhathini esizayo ezothuthukisa noma yenze ngcono ukusebenza kwempahla noma imali ehlobene ezongena okulindeleke ukuthi ivele ngokukhishwa kwemali okunjalo.

.58 Ukuhlela kabusha uhlelo oluhlelwe futhi lwalawulwa abaphathi futhi olushintsha ngokuyinhloko imisebenzi yebhizinisi noma indlela leyo misebenzi eyenziwa ngalo. Izinga le-GRAP *Lemibandela, Izikweletu Ezingaba Khona Nezimpahla Ezingaba Khona* liqukethe iziqondiso ezicacisa ukuthi kunini lapho ibhizinisi lizibophezele khona ukuhlela kabusha.

.59 Uma ibhizinisi lizibophezela ekuhleleni kabusha, izimpahla ezithile cishe zizothinteka ngalokhu kuhlela kabusha. Uma ibhizinisi selizibophezele ekuhleleni kabusha:

(a) izilinganiso zalo zemali ezongena esikhathini esizayo nemali ezophuma ngenhloso yokuthola inani elisetshenziswayo libonisa izindleko ezongiwe nezinye izinzuzo ezivela ngokuhlela kabusha (ngokusekelwe kumabhajethi amuva ezimali/izibikezelo ezigunyazwe abaphathi); futhi

(b) izilinganiso zalo zemali ezongena esikhathini esizayo yokuhlela kabusha zifakiwe embandeleni wokuhlela kabusha ngokuvumelana neZinga le-GRAP *Lemibandela, Izikweletu Ezingaba Khona Nezimpahla Ezingaba Khona*.

.60 Kuze kube yilapho ibhizinisi liba nemali ephumayo ethuthukisa noma eyenza ngcono umsebenzi webhizinisi, izilinganiso zemali ezophuma esikhathini esizayo azihlanganisi izimali ezilinganiselwayo ezizongena esikhathini esizayo okulindeleke ukuthi zivele ngokwenyuka kwezinzuzo zezomnotho noma amathuba esevisi ahlobene nokuphuma kwemali okulindelwe.

.61 Izilinganiso zemali ezongena esikhathini esizayo zihlanganisa imali ezophuma esikhathini esizayo edingekayo ukuze kulondolozwe izinga lezinzuzo zezomnotho noma amathuba esevisi okulindeleke ukuthi avele ngempahla esimweni sayo samanje. Uma iyunithi inezimpahla ezinezikhathi zokusebenziseka ezilinganiselwe ezihlukene, zonke ezibalulekile ekusebenzeni ngokuqhubekayo kweyunithi, ukushintshwa kwezimpahla ezinesikhathi esifushane kubhekwa njengengxenye yokusevisa iyunithi okuvamile uma kulinganiselwa imali ezongena esikhathini esizayo ehlobene neyunithi. Ngokufanayo, uma impahla eyodwa iqukethe izingxenye ezinesikhathi sokusebenziseka esihlukene, ukushintshwa kwezingxenye ezinesikhathi esifushane kubhekwa njengengxenye yokusevisa impahla okuvamile uma kulinganiselwa imali ezongena esikhathini esizayo efakwa yimpahla.

.62 Izilinganiso zesikhathi esizayo zemali engenayo akufanele zibandakanye:

(a) ukungena noma ukuphuma kwemali ngenxa yemisebenzi exhaswayo; noma

(b) imali etholwe noma ekhokhwe ngentela yomholo (uma ikhona).

.63 Imali elinganiselwe engenayo yesikhathi esizayo ibonisa izilinganiso ezivumelana nendlela izinga lesaphulelo elinqunywa ngalo. Uma kungenjalo, umthelela wezinye izilinganiso uyobalwa kabili noma unganakwa. Ngenxa yokuthi inani lesikhathi lemali licatshangelwa ngokunciphisa imali ezongena esikhathini esizayo elinganiselwe, le mali engenayo ayihlanganisi imali engenayo noma ephumayo evela emisebenzini exhaswayo. Ngokufanayo, njengoba izinga lesaphulelo linqunywa ngesisekelo sangaphambi kokukhishwa kwentela, imali ezongena esikhathini esizayo nayo inqunywa ngesisekelo sangaphambi kokukhishwa kwentela.

.64 Ukulinganiselwa kwayo yonke imali etholakalayo ezotholwa (noma ezokhokhwa) ngokukhishwa kwempahla ekupheleni kwesikhathi sokusebenziseka kwayo kuyoba yinani ibhizinisi elilindele ukulithola

ngokukhipha impahla kokwenziwa ubuso nobuso phakathi kwabantu abanolwazi, abazimisele, ngemva kokukhipha izindleko ezilinganiselwayo zokukhishwa kwaleyo mpahla.

.65 Ukulinganiselwa kwayo yonke imali etholakalayo ezotholwa (noma ezokhokhwa) ngokukhishwa kwempahla ekupheleni kwesikhathi sokusebenziseka kwayo kunqunywa ngendlela efanayo nenani elifanelekile lempahla ngaphandle kwezindleko zokuthengisa, ngaphandle kokuthi, uma kulinganiselwa leyo mali iyonke:

(a) ibhizinisi lisebenzisa amanani akhona ngosuku lokulinganisela izimpahla ezifanayo ezifinyelele ekupheleni kwesikhathi sokusebenziseka kwazo futhi ezisetshenziswe ngaphansi kwezimo ezifana naleyo impahla eyosetshenziswa ngaphansi kwazo; futhi

(b) ibhizinisi lilungisa lawo manani ukuze asebenze kukho kokubili ukwenyuka kwamanani kwesikhathi esizayo ngenxa yokwenyuka kwamanani okujwayelekile nokwenyuka noma ukwehla kwamanani okukhethekile kwesikhathi esizayo. Kodwa-ke, uma izilinganiso zemali yesikhathi esizayo etholakala ngokusetshenziswa ngokuqhubekayo kwempahla nezinga lesaphulelo ingafaki umthelela wokwenyuka kwamanani okujwayelekile, ibhizinisi liyawukhipha nalo mthelela esilinganisweni semali iyonke engasetshenziswa.

Imali etholakalayo yesikhathi esizayo yemali yangaphandle

.66 Imali etholakalayo esikhathini esizayo ilinganiselwa ngemali ezongena ngayo futhi incishiswa kusetshenziswa izinga lesaphulelo elifanele leyo mali. Ibhizinisi lidlulisela inani lamanje lisebenzisa izinga lokushintshanisa imali ngosuku lokubalwa kwenani elisetshenziswayo.

Inani lesaphulelo

.67 Inani lesaphulelo lizoba yizinga elingaphansi kwentela elibonisa ukuhlaziywa kwamanje kwemakethe:

(a) kwesikhathi senani lemali, elimelelwe yizinga lenzalo lamanje lemakethe elingenazingcuphe; kanye

(b) nezingcuphe eziqondene nempahla ezinezilinganiso zemali ekhona zesikhathi esizayo ezingakalungiswa.

.68 Inani elibonisa ukuhlaziywa kwamanje kwemakethe kwenani lesikhathi lemali kanye nezingcuphe eziqondene nempahla yimbuyiselo abatshali-zimali abangayifuna uma bekhetha utshalo-zimali olungafaka amanani emali, isikhathi kanye nephrofayela yengcuphe elingana nalezo ibhizinisi elilindele ukuzithola ngempahla. Leli zinga lilinganiselwa enanini elihambisana okwenziwe kwezimakethe kwamanje ngezimpahla ezifanayo. Kodwa-ke, izinga eliyisaphulelo elisetshenziselwe ukulinganisa inani lempahla elisetshenziswayo ngeke libonise izingcuphe ezenza izilinganiso zemali etholakalayo esikhathini esizayo zilungiswe. Uma kungenjalo, umthelela wezinye izilinganiso uyobalwa kabili.

.69 Uma izinga eliqondene nempahla ethile lingatholakali ngokuqondile emakethe, ibhizinisi lisebenzisa amabambela ukulinganisela izina lesaphulelo.

Ukuqaphela nokulinganisa ukulahlekelwa kokukhinyabezeka kwempahla ngayinye

.70 Izigaba .71 kuya ku- .75 zichaza izimfuneko zokuqaphela nokulinganisa ukulahlekelwa kokukhinyabezeka kwempahla ngayinye. Ukuqashelwa nokulinganiswa kokulahlekelwa kokukhinyabezeka kwamayunithi aphehla imali kusingathwa ezigabeni .76 kuya ku- .97.

.71** **Uma nje kuphela inani elibuyisekayo lempahla lingaphansi kwenani lokuphathwa kwalo, iani lokuphathwa kwempahla lizoncishiswa libe yinani elibuyisekayo. Lokho kuncishiswa ukulahlekelwa kokukhinyabezeka.

.72** **Ukulahlekelwa kokukhinyabezeka kuzoqashelwa ngokushesha uma kunokunqwabelana noma ukusalela kwemali, ngaphandle uma impahla isingathwa ngenani elihlaziyiwe ngokuvumelana nelinye Izinga le-GRAP (ngokwesibonelo, ngokuvumelana nesiboniselo sokuhlaziya seZinga le-GRAP Lezakhiwo, Amafekthri Namathuluzi). Ukulahlekelwa kokukhinyabezeka kwempahla ehlaziyiwe kuzophathwa njengokuncipha kokuhlaziywa kabusha ngokuvumelana nalelo Zinga le-GRAP.

.73 Ukulahlekelwa kokukhinyabezeka kwempahla engahlaziywanga kuqashelwa njengemali enqwabelene noma esalele. Kodwa-ke, ukulahlekelwa kokukhinyabezeka kwempahla ehlaziyiwe kuqashelwa ngokuqondile kuqhathaniswa nokunqwabelana kwemali okuhlaziyiwe kwempahla ngokwezinga ukulahlekelwa kokukhinyabezeka okungedluli ngalo inani lemali enqwabelene yokuhlaziywa kwempahla efanayo.

.74** **Uma inani elilinganiselwe lokulahlekelwa kokukhinyabezeka lingaphezu kwenani lokuphathwa kwempahla elihlobene nayo, ibhizinisi lizoqaphela isikweletu kuphela uma lokho kufunwa ngelinye Izinga le-GRAP.

.75** **Ngemva kokuqashelwa kokulahlekelwa kokukhinyabezeka, ukuncipha kwenani (ukuncishiswa) kwempahla kuzolungiswa esikhathini esizayo ukuze kufakwe inani elibuyekeziwe lokuphathwa kwempahla, ngaphandle kwenani eliyinsalela (uma likhona), ngesisekelo sohlelo phakathi nesikhathi esisele sokusebenziseka kwayo.

Amayunithi aphehla imali

.76 Izigaba .77 kuya ku- .97 zichaza izimfuneko zokubona iyunithi ephehla imali impahla engaphansi kwayo nokunquma inani lokuphathwa kwayo, nokuqaphela ukulahlekelwa kokukhinyabezeka kwamayunithi aphehla imali.

Ukubona iyunithi ephehla imali impahla engaphansi kwayo

.77 Uma kukhona inkomba yokuthi impahla kungenzeka ikhinyabezekile, inani elibuyisekayo lizolinganiselwa kuleyo mpahla ngayinye. Uma kungenandlela yokulinganisela inani elibuyisekayo lempahla ngayinye, ibhizinisi lizonquma inani elibuyisekayo leyunithi ephehla imali impahla engaphansi kwayo (iyunithi yempahla ephehla imali).

.78 Inani elibuyisekayo lempahla ngayinye alinakunqunywa uma:

(a) inani lempahla elisetshenziswayo linganakulinganiselwa ukuthi lisondele enanini layo elifanelekile ngaphandle kwezindleko zokuthengisa (ngokwesibonelo, uma imali ezongena esikhathini esizayo ngokuqhubeka kusetshenziswa impahla ingenakulinganiselwa ukuthi ayinamthelela); futhi

(b) impahla ingafaki imali engancikanga kakhulu emalini evela kwezinye izimpahla futhi ingenakukwazi ukuphehla imali ngokwayo.

Ezimweni ezinjalo, inani elisetshenziswayo, kanye nenani elibuyisekayo, anganqunywa kuphela ngeyunithi yempahla ephehla imali.

.79 Njengoba kushiwo esigabeni .10, iyunithi yempahla ephehla imali yiqoqo elincane lezimpahla ezihlanganisa impahla futhi ziphehla imali engancikile ngokuyinhloko emalini engenayo evela kwezinye izimpahla noma amaqoqo ezimpahla. Ukuhlukanisa iyinithi yempahla ephehla imali kudinga ukwahlulela okuhle. Uma inani elibuyisekayo lingenakunqunywa empahleni ngayinye, ibhizinisi lithola ukuhlanganiswa okuphansi kwezimpahla eziphehla imali ngokuyinhloko ngendlela ezimele.

.80 Imali engenayo ukungena kwemali nezinto ezilingana nemali zivela emabhizinisini angaphandle kwebhizinisi. Ekunqumeni ukuthi ingabe imali engena ngempahla (noma iqoqo lezimpahla) ayincikile ngokuyinhloko emalini engena ngezinye izimpahla (noma amaqoqo ezimpahla), ibhizinisi licabangela izici ezihlukahlukene kubandakanye nokuthi abaphathi bayinakekela kanjani imisebenzi yebhizinisi (njengezinhlobo zemikhiqizo, imisebenzi, izindawo, izigodi noma izifunda) noma ukuthi abaphathi bazenza kanjani izinqumo mayelana nokuqhubeka noma nokukhipha izimpahla nemisebenzi yebhizinisi.

.81 Uma kukhona imakethe ematasa yomkhiqizo wempahla noma iqoqo lezimpahla, leyo mpahla noma iqoqo lezimpahla lizobhekwa njengeyunithi ephehla imali, ngisho noma eminye imikhiqizo noma yonke isetshenziswa ngaphakathi. Uma imali engenayo efakwa yimpahla noma iyunithi ephehla imali ithinteka ngenxa yokudluliswa kwamanani angaphakathi, ibhizinisi lizosebenzisa ukulinganisela kwabaphathi okungcono kwamanani esikhathi esizayo okungafinyelelwa ngokwenziwayo ubuso nobuso ngokulinganisela:

(a) ***ukungena kwemali kwesikhathi esizayo okusetshenziselwe ukunquma inani lempahla noma leyunithi ephehla imali elisetshenziswayo; kanye***

(b) ***nokuphuma kwemali kwesikhathi esizayo okusetshenziselwe ukunquma inani elisetshenziswayo lanoma yiziphi ezinye izimpahla noma amayunithi aphehla imali athintekayo ngokushintshwa kwamanani kwangaphakathi.***

.82 Ngisho noma ingxenye noma yonke imikhiqizo yempahla noma iqoqo lezimpahla isetshenziswa amanye amayunithi ebhizinisi (ngokwesibonelo, imikhiqizo esesigabeni esimaphakathi sokukhiqiza), le mpahla noma iqoqo lezimpahla lakhe iyunithi ehlukile ephehla imali uma impahla ingathengisa umkhiqizo emakethe ematasa. Lokhu kungenxa yokuthi impahla noma iqoqo lezimpahla lingaphehla imali engenayo engancikile ngokuyinhloko ezimalini ezingenayo zezinye izimpahla noma amaqoqo ezimpahla. Uma lisebenzisa ulwazi olusekelwe kumabhajethi ezimali/izibikezelo ezihlobene neyunithi enjalo ephehla imali, noma enye impahla noma iyunithi ephehla imali ethintwa ukudluliswa kwamanani kwangaphakathi, ibhizinisi lilungisa lolu lwazi uma amanani okudlulisa angaphakathi engabonisi isilinganiso esingcono sabaphathi samanani esikhathi esizayo angafinyelelwa ngokwenziwe ubuso nobuso.

.83 ***Amayunithi aphehla imali azovezwa ngokungaguquki ezikhathini ezihlukene empahleni efanayo noma izinhlobo zezimpahla, ngaphandle uma kunesizathu soshintsho.***

.84 Uma ibhizinisi linquma ukuthi impahla ingaphansi kweyunithi ethile ephehla imali ehlukile kweyangezikhathi ezidlule, noma ukuthi izinhlobo zezimpahla ezihlanganisiwe zeyunithi yempahla eziphehla imali zishintshile, isigaba .121 sifuna ukuthi kudalulwe mayelana neyunithi ephehla imali, uma ukulahlekelwa kokukhinyabezeka kuqashelwa noma kuhlehliswa kuyunithi ephehla imali.

Inani elibuyisekayo nenani lokuphatha leyunithi ephehla imali

.85 Inani elibuyisekayo leyunithi ephehla imali yinani eliphakeme lenani elifanelekile leyunithi ephehla imali ngaphandle kwezindleko zokuthengisa nenani layo lokusetshenziswa. Ngenhloso yokunquma inani elibuyisekayo leyunithi ephehla imali, noma ikuphi okushiwo ngempahla ezigabeni .30 kuya ku- .69 kufanele kufundwe njengokubhekisela kuyunithi ephehla imali.

.86 ***Inani lokuphatha leyunithi ephehla imali lizonqunywa ngesisekelo esivumelana nendlela okunqunywa ngayo inani elibuyisekayo leyunithi ephehla imali.***

.87 Inani lokuphatha leyunithi ephehla imali:

(a) lihlanganisa inani lokuphatha lalezo zimpahla kuphela ezingadalwa ngokuqondile, noma ezabelwe ngesisekelo esizwakalayo futhi ezingaguquki, kuyunithi ephehla imali futhi ezizophehla imali esikhathini esizayo ezisetshenziselwa ukunquma inani leyunithi ephehla imali elisetshenziswayo; futhi

(b) alihlanganisi noma yiliphi inani lokuphatha lesikweletu esiqashelwayo, ngaphandle uma inani elibuyisekayo leyunithi ephehla imali lingenakunqunywa ngaphandle kokucabangela lesi sikweletu.

Lokhu kungenxa yokuthi inani elifanelekile ngaphandle kwezindleko zokuthengisa kanye nenani elisetshenziswayo leyunithi ephehla imali kunqunywa ngaphandle kwemali engenayo ehlobene nezimpahla ezingeyona ingxenye yeyunithi ephehla imali nezikweletu eziqashelwe (bheka izigaba .40 no- .55).

.88 Uma izimpahla zihlanganiswa ukuze kuhlaziywe inani elibuyisekayo, kubalulekile ukuhlanganisa kuyunithi ephehla imali zonke izimpahla ezifaka noma ezisetshenziselwa ukuphehla imali engenayo efanele. Ngaphandle kwalokho, iyunithi ephehla imali ingabonakala ibuyiseka ngokuphelele kanti empeleni sekukhona ukulahlekelwa kokukhinyabezeka. Isithasiselo B sinikeza umfanekiso obonisa ukuphathwa kwempahla ngayinye eyingxenye yamayunithi aphehla imali.

.89 Kungase kudingeke ukucabangela ezinye izikweletu eziqashelwayo ukunquma inani elibuyisekayo leyunithi ephehla imali. Lokhu kungenzeka uma ukukhishwa kweyunithi ephehla imali kudinga ukuthi umthengi athathe isikweletu. Kulesi simo, inani elifanelekile ngaphandle kwezindleko zokuthengisa (noma imali elinganiselwayo engenayo evela ekukhishweni kokugcina) kweyunithi ephehla imali yinani elilinganiselwayo lokuthengisa izimpahla zeyunithi ephehla imali kanye nesikweletu ndawo, ngaphandle kwezindleko zokukhishwa kwazo. Ukuze kwenziwe ukuqhathanisa okufanele phakathi kwenani lokuphatha iyunithi ephehla imali nenani layo elibuyisekayo, inani lokuphatha lesikweletu liyakhishwa ekunqumeni kokubili inani leyunithi ephehla imali elisetshenziswayo kanye nenani lokuphathwa kwayo.

.90 Ngezizathu ezizwakalayo, inani elibuyisekayo leyunithi ephehla imali ngezinye izikhathi linqunywa ngemva kokucabangela izimpahla ezingeyona ingxenye yeyunithi ephehla imali (ngokwesibonelo, izinto ezitholwayo noma ezinye izimpahla zemali) noma izikweletu eziqasheliwe (ngokwesibonelo, imali okufanele ikhokhwe, izimpesheni neminye imibandela). Ezimweni ezinjalo, inani lokuphatha iyunithi ephehla imali likhushulwa yinani lokuphatha lezo zimpahla futhi lehliswe yinani lokuphathwa kwalezo zikweletu.

Ukulahlekelwa okukhinyabezayo kweyunithi ephehla imali

.91 Ukulahlekelwa kokukhinyabezeka kuzoqashelwa ngeyunithi ephehla imali kuphela uma inani elibuyisekayo leyunithi lingaphansi kwenani lokuphathwa kweyunithi. Ukulahlekelwa okukhinyabezayo kuzokwabelwa ukuze kuncishiswe inani lokuphathwa kwezimpahla eziphehla imali zeyunithi ngesisekelo seyunithi ngayinye, ngokusekelwe enanini lokuphatha lempahla ngayinye kuyunithi. Lokhu kuncishiswa kwamanani okuphatha kuzophathwa njengokulahlekelwa okukhinyabezayo empahleni ngayinye futhi kuqashelwe ngokuvumelana nesigaba .72.

.92 Ekwabeni ukulahlekelwa okukhinyabezayo ngokuvumelana nesigaba .91, ibhizinisi ngeke linciphise inani lokuphatha impahla ngaphansi kweliphakeme:

(a) ***lenani layo elifanelekile ngaphandle kwezindleko zokuthengisa (uma kunendlela yokuzinquma);***

(b) ***inani layo lokusetshenziswa (uma kunendlela yokulinquma); kanye***

(c) ***neqanda.***

Inani lokulahlekelwa okukhinyabezayo ebeliyokwabelwa impahla lizokwabelwa ngokwesilinganiso kwezinye izimpahla zeyunithi eziphehla imali.

.93 Uma impahla engafaki imali inezela kuyunithi ephehla imali, ingxenye yenani lokuphatha laleyo mpahla engafi imali lizokwabelwa enanini lokuphathwa kweyunithi ephehla imali ngaphambi kokulinganiswa kwenani elibuyisekayo leyunithi ephehla imali. Inani lokuphatha lempahla engafaki imali lizobonisa noma ikuphi ukulahlekelwa okukhinyabezayo ngosuku lokubika okuye kwanqunywa ngaphansi kwezimfuneko zeZinga le-GRAP Lokukhinyabezeka Kwama-asethi Angenzi Mali.

.94 Uma inani elibuyisekayo lempahla ngayinye lingenakunqunywa (bheka isigaba .78):

(a) kuqashelwa ukulahlekelwa okukhinyabezayo kwempahla uma inani lokuphathwa kwayo lilikhulu kunenani layo eliphakeme elifanelekile ngaphandle kwezindleko zokuthengisa futhi imiphumela yezinqubo zokwaba ichazwa ezigabeni .91 kuya ku- .93; futhi

(b) kungekho kulahlekelwa okukhinyabezayo okuqashelwayo kwempahla uma iyunithi ehlobene nayo ephehla imali ingakhinyabezekile. Lokhu kuyasebenza ngisho noma inani elifanelekile lempahla ngaphandle kwezindleko zokuthengisa lingaphansi kwenani lokuphatha.

.95 Ezimweni ezithile, izimpahla ezingayifaki imali zinezela kumayunithi aphehla imali. Leli Zinga lifuna ukuthi, uma iyunithi ephehla imali engaphansi kokuhlolelwa ukukhinyabezeka iqukethe impahla engayifaki imali, leyo mpahla engayifaki imali ihlolelwe ukukhinyabezeka ngokuvumelana nezimfuneko Zezinga le-GRAP *Lokukhinyabezeka Kwama-asethi Angenzi Mali*. Isilinganiso esithile senani lokuphatha leyo mpahla engayifaki imali, ngemva kokuhlolelwa kokukhinyabezeka, sifakiwe enanini lokuphatha leyunithi ephehla imali. Lesi silinganiso sibonisa izinga amathuba esevisi empahla engayifaki imali elinikela ngayo kuyunithi ephehla imali. Ukwabiwa kwanoma ikuphi ukulahlekelwa okukhinyabezayo kweyunithi ephehla imali kube sekwenziwa ngesisekelo sempahla ngayinye kuzo zonke izimpahla eziphehla imali kuyunithi ephehla imali, ngokuvumelana nemikhawulo echazwe esigabeni .92. Impahla engayifaki imali ayikho ngaphansi kokunye ukulahlekelwa okukhinyabezayo ngaphezu kwalokho okuqunywe ngokuvumelana neZinga le-GRAP *Lokukhinyabezeka Kwama-asethi Angenzi Mali*.

.96 Uma impahla ikhipha ithuba lesevisi ngomsebenzi owodwa noma ngaphezulu ephehla imali, kodwa hhayi ngomsebenzi ongayifaki imali, amabhizinisi abheka izinga elifanele lokubalwa kwezimali eliphathelene nezimo ezinjalo.

.97 Ngemva kokusetshenziswa kwezimfuneko zesigaba .91 kuya ku- .93, isikweletu siqashelwa nanoma iliphi inani lokulahlekelwa okukhinyabezayo kweyunithi ephehla imali uma kuphela lokho kufunwa elinye Izinga le-GRAP.

Ukuhlehlisa ukulahlekelwa okukhinyabezayo

.98 Izigaba .99 kuya ku- .106 zichaza izimfuneko zokuhlehlisa ukulahlekelwa okukhinyabezayo kwempahla noma iyunithi ephehla imali ezikhathini ezidlule. Lezi zimfuneko zisebenzisa itemu elithi "impahla" kodwa zisebenza ngokufanayo nasempahleni ngayinye noma iyunithi ephehla imali. Ezinye izimfuneko zempahla ngayinye zichazwe ezigabeni .107 kuya ku- .111 kanti ezeyunithi ephehla imali zichazwe ezigabeni .112 no- .113.

.99 Ibhizinisi kufanele lihlaziye ngosuku ngalunye lokubika ukuthi ingabe ikhona yini inkomba *yokuthi* ***ukulahlekelwa okukhinyabezayo okuqashelwe ezikhathini ezidlule ngempahla akusekho noma kuncishisiwe. Uma inkomba enjalo ikhona, ibhizinisi lizolinganisela inani elibuyisekayo laleyo mpahla.***

.100 Uma lihlaziya ukuthi ingabe ikhona inkomba yokuthi ukulahlekelwa okukhinyabezayo okuqashelwe ezikhathini ezidlule ngempahla akusekho noma kuncishisiwe, ibhizinisi lizocabangela okungenani izinkomba ezilandelayo:

<u>Imithombo yolwazi yangaphandle</u>

(a) Inani lemakethe lempahla linciphe kakhulu phakathi naleso sikhathi.

(b) Kwenzeke izinguquko ezinkulu ezinomthelela omuhle ebhizinisini phakathi nalesi sikhathi, noma zizokwenzeka maduzane, kwezobuchwepheshe, ezimakethe, kwezomnotho noma kwezomthetho lapho ibhizinisi lisebenza khona noma emakethe impahla ehloselwe yona.

(c) Amazinga enzalo ezimakethe noma amanye amazinga emakethe embuyiselo yotshalo-zimali enyukile phakathi nalesi sikhathi, futhi lokho kwenyuka cishe kuthinta izinga lesaphulelo elisetshenziswa ekubaleni inani lempahla esetshenziswayo futhi linciphisa inani lempahla elibuyisekayo kakhulu.

<u>Imithombo yolwazi yangaphakathi</u>

(d) Kwenzeke izinguquko ezinkulu ezinomthelela omuhle ebhizinisini phakathi nalesi sikhathi, noma kulindeleke ukuthi zenzeke maduzane, ngezinga noma ngendlela impahla esetshenziswa noma okulindeleke ukuthi isetshenziswe ngalo. Lezizinguquko zihlanganisa izindleko ezitholwe ngesikhathi zokuthuthukisa noma ukwenza ngcono umsebenzi wempahla, ukuhlelwa kabusha komsebenzi impahla engaphansi kwawo, noma isinqumo sokusebenzisa esikhundleni sokukhipha impahla.

(e) Isinqumo sokuqalisa ukwakhiwa kwempahla kabusha ngaphambi kokuthi iqedwe ngaphambili noma ibe sesimweni sokusebenziseka.

(f) ***Kukhona ubufakazi obuvela embikweni wangaphakathi obubonisa ukuthi ukusebenza kwezomnotho kwempahla kungcono, noma kuzoba ngcono kunalokho okulindelwe.***

.101 Izinkomba zokuncipha okukhulu kokulahlekelwa okukhinyabezayo esigabeni .100 ngokuyinhloko zibonisa iznkomba zokulahlekelwa okukhinyabezayo okungaba khona esigabeni .23.

.102 Uma kunenkomba yokuthi ukulahlekelwa okukhinyabezayo okuqashelwe ngempahla akusekho noma kunciphile, lokhu kungabonisa ukuthi isikhathi esisele sokusetshenziswa kwayo, inqubo yokuncipha kwenani (ukuncishiswa kwenani) noma inani eliyinsalela lempahla kufanele libuyekezwe futhi lilungiswe ngokuvumelana neZinga elisebenza kuleyo mpahla, ngisho noma ukulahlekelwa okukhinyabezayo kuhlehliswa kuleyo mpahla.

.103 Ukulahlekelwa kokuthkamezeka okuqashelwe esikhathini esidlule ngempahla kuzohlehliswa uma kuphela kube noshinsho ezilinganisweni ezisetshenziselwe ukunquma inani elibuyisekayo lempahla kusukela ukulahlekelwa okukhinyabezayo kwaqashelwa. Uma lokhu kunjalo, inani lokuphatha lempahla lizokwenyuselwa enanini elibuyisekayo, ngaphandle uma kuchazwe njengoba kushiwo esigabeni .107. Lokho kwenyuka kuwukuhlehliswa kokulahlekelwa okukhinyabezayo.

.104 Leli Zinga lifuna ukuth ibhzinisi lenze ukulinganisela okusemthethweni kwenani elibuyisekayo kuphela uma kunenkomba yokuhlehliswa kokulahlekelwa okukhinyabezayo. Isigaba .100 sichaza izinkomba eziyinhloko zokuthi ukulahlekelwa okukhinyabezayo okuqashelwe ezikhathini ezidlule ngempahla akusekho noma kuncishisiwe.

.105 Ukuhlehliswa kokulahlekelwa okukhinyabezayo kubonisa ukwanda kwamathuba esevisi empahla ethile, ngokusetshenziswa noma ngokuthengiswa kwayo, kusukela ngosuku uma ibhizinisi ligcina ukuqaphela ukulahlekelwa okukhinyabezayo kwaleyo mpahla. Ibhizinisi kufanele libone ushintsho ezilinganisweni ezidala ukwenyuka kwamathuba alinganiselwe esevisi. Izibonelo zoshintsho lwezilinganisa zibandakanya:

(a) ushintsho lwesisekelo senani elibuyisekayo (okuwukuthi, ukuthi inani elibuyisekayo lisekelwe enanini elifanelekile yini ngaphandle kwezindleko zokuthengisa noma inani elisetshenziswayo);

(b) uma inani elibuyisekayo lalisekelwe enanini elisetshenziswayo, ushintsho lwenani noma lwesikhathi sokulinganiselwa kwemali ezongena esikhathini esizayo noma ezingeni lesaphulelo; noma

(c) uma inani elibuyisekayo lalisekelwe enanini elifanelekile ngaphandle kwezindleko zokuthengisa, ushintsho lwesilinganiso sezingxenye zenani elifanelekile ngaphandle kwezindleko zokuthengisa.

.106 Inani lempahla elisetshenziswayo lingaba likhulu kunenani lokuphatha impahla ngenxa nje yokuthi inani lamanje lemali ezongena esikhathini esizayo liyenyuka njengoba leyo mali isondela. Kodwa-ke, amathuba esevisi empahla awakenyuki. Ngakho-ke, ukulahlekelwa okukhinyabezayo akuhlehliswa ngenxa nje yokudlula kwesikahthi (ngezinye izikhathi okubizwa ngokuthi 'ukuthanjiswa' kwesaphulelo), ngisho noma inani elibuyisekayo lempahla liba likhulu kunenani lokuphathwa kwayo.

Ukuhlehlisa ukulahlekelwa okukhinyabezayo kwempahla ngayinye

.107** **Inani lokuphatha elinyusiwe lempahla elidalwa ukuhlehliswa kokulahlekelwa okukhinyabezayo ngeke libe ngaphezu kwenani lokuphatha ebeliyonqunywa (elihlanganisa ukuncishiswa noma ukwehla kwenani) uma kwakungekho ukuqashelwa kokulahlekelwa okukhinyabezayo kwempahla eminyakeni edlule.

.108 Noma ikuphi ukwanda kwenani lokuphatha lempahla ngaphezu kwenani lokuphatha ebeliyonqunywa (elihlanganisa ukuncishiswa noma ukwehla kwenani) uma kwakungekho ukuqashelwa kokulahlekelwa okukhinyabezayo kwempahla eminyakeni edlule kuwukuhlaziya kabusha. Uma lilandisa ngokuhlaziya kabusha okunjalo, ibhizinisi lisebenzisa Izinga le-GRAP elisebenza kuleyo mpahla.

.109 Ukuhlehliswa kokulahlekelwa okukhinyabezayo kwempahla kuzoqashelwa ngokushesha uma kunokunqwabelana noma ukusalela kwemali ngaphandle uma impahla isingathwa ngenani elihlaziyiwe ngokuvumelana nelinye Izinga le-GRAP (ngokwesibonelo, ngokuvumelana nesiboniselo sokuhlaziya seZinga le-GRAP Lezakhiwo, Amafekthri Namathuluzi). Ukulahlekelwa okukhinyabezayo kwempahla ehlaziyiwe kuzophathwa njengokwenyuka kokuhlaziywa kabusha ngokuvumelana nalelo Zinga le-GRAP.

.110 Ukuhlehliswa kokulahlekelwa okukhinyabezayo kwempahla ehlaziywe kabusha kuqashelwa ngensalela yokuhlaziywa kabusha esitatimendeni sezinguquko ezimpahleni zizonke zaleyo mpahla. Kodwa-ke, ngokwezinga ukulahlekelwa okukhinyabezayo kwempahla efanayo ehlaziywe kabusha kwaqashelwa ngalo ngokwedlule njengemali enqwabelene noma esalele, ukuhlehliswa kwalokho kulahlekelwa okukhinyabezayo kuqashelwa njengemali enqwabelene noma esalele.

.111 Ngemva kokuhlehliswa kokulahlekelwa okukhinyabezayo, ukuncipha kwenani (ukuncishiswa) kwempahla kuzolungiswa esikhathini esizayo ukuze kufakwe inani elibuyekeziwe lokuphathwa kwempahla, ngaphandle kwenani eliyinsalela (uma likhona), ngesisekelo sohlelo phakathi nesikhathi esisele sokusebenziseka kwayo.

Ukuhlehlisa ukulahlekelwa okukhinyabezayo kweyunithi ephehla imali

.112 Ukuhlehliswa kokulahlekelwa okukhinyabezayo kweyunithi ephehla imali kuzokwabelwa ezimpahleni eziphehla imali zeyunithi ngokwezinga leyunithi ngayinye ngamanani okuphathwa kwalezo zimpahla. Lokhu kwenyuswa kwamanani okuphatha kuzophathwa njengokuhlehliswa kokulahlekelwa okukhinyabezayo empahleni ngayinye futhi kuqashelwe ngokuvumelana nesigaba .111. Ayikho ingxenye yokuhlehliswa okunjalo ezokwabelwa impahla engayifaki imali enikela ngethuba lesevisi kuyunithi ephehla imali.

.113 Uma kwabelwa ukuhlehliswa kokulahlekelwa okukhinyabezayo kweyunithi ephehla imali ngokuvumelana nesigaba .112, inani lokuphatha lempahla ngele lenyuselwe ngaphezu kokuphansi:

(a) kwenani layo elibuyisekayo (uma kunendlela yokulinquma); kanye

(b) inani lokuphatha lempahla ebeliyonqunywa (elihlanganisa ukuncishiswa noma ukwehla kwenani) uma kwakungekho ukuqashelwa kokulahlekelwa okukhinyabezayo kwempahla esikhathini esidlule.

Inani lokulahlekelwa okukhinyabezayo ebeliyokwabelwa impahla lizokwabelwa ngokwesilinganiso kwezinye izimpahla zeyunithi.

Ukuhlukaniswa kabusha kwezimpahla

.114 Ukuchazwa kabusha kwempahla kusukela ekubeni impahla ephehla imali kuya ekubeni impahla engayifaki imali noma kusuka ekubeni impahla engayifaki imali kuye ekubeni impahla ephehla imali kuzokwenzeka kuhela uma kunobufakazi obucacile bokuthi ukuchazwa kabusha okunjalo kufanelekile. Ukuchazwa kabusha kukodwa akubangeli ukuhlolwa kokukhinyabezeka noma ukuhlehliswa kokulahlekelwa kokukhinyabezeka. Osukwini olulandelayo lokubika ngemva kokuchazwa kabusha, ibhizinisi lizocabangela okungenani izinkomba ezishiwo esigabeni 23.

.115 Kunezimo lapho amabhizinisi enganquma khona ukuthi kuyafaneleka ukuchaza kabusha impahla ephehla imali njengempahla engayifaki imali. Ngokwesibonelo, ifekthri yokukhucululwa kwendle yakhiwa ngokuyinhloko ukuze ikhuculule indle yasezimboni yesigodi sezimboni ngamazinga ezentengiso futhi ikhono layo elisele lasetshenziselwa ukukhuculula indle yesigceme semizi yomphakathi, ngaphandle kwenkokhiso. Isigodi sezimboni sisanda kuvalwa muva nje, futhi esikhathini esizayo, lesi sikhungo sizothuthukiswa ukuze sisingathe umsebenzi wemizi yomphakathi. Ngenxa yokuvalwa kwesigodi sezimboni ibhizinisi linquma ukuchaz akabusha ifekthri yokukhucululwa kwendle njengempahla engayifaki imali.

Ukudalula

.116 Ibhizinisi lizodalula imibandela eyenziwe yibhizinisi yokuhlukanisa izimpahla eziphehla imali ezimpahleni ezingayifaki imali.

.117 Ibhizinisi kufanele lidalule okulandelayo esigabeni ngasinye sezimpahla:

(a) inani lokulahlekelwa okukhinyabezayo eliqashelwe emalini enqwabelene noma esalele phakathi naleso sikhathi kanye nohlu lwezinto esitatimendeni sokusetshenziswa kwezimali okufakwe kulo lokho kulahlekelwa okukhinyabezayo;

(b) inani lokuhlehliswa kokulahlekelwa okukhinyabezayo eliqashelwe emalini enqwabelene noma esalele phakathi naleso sikhathi kanye nohlu lwezinto esitatimendeni sokusetshenziswa kwezimali okuhlehliswa kuso lokho kulahlekelwa okukhinyabezayo;

(c) inani lokulahlekelwa okukhinyabezayo ezimpahleni ezihlaziyiwe liqashelwa ngokuqondile ezimpahleni zizonke phakathi naleso sikhathi; futhi

(d) ***inani lokuhlehliswa kokulahlekelwa okukhinyabezayo ezimpahleni ezihlaziyiwe liqashelwa ngokuqondile ezimpahleni zizonke phakathi naleso sikhathi.***

.118 Iqoqo lezimpahla yiqembu lezimpahla ezinohlobo noma umsebenzi ofanayo kokwenziwa yibhizinisi eliboniswa njengento eyodwa ngenjongo yokudalula ezitatimendeni zezimali.

.119 Ulwazi oludingekayo esigabeni .117 lungethulwa nolunye ulwazi oludalulwayo lwesigaba sezimpahla. Ngokwesibonelo, lolu lwazi lungabandakanya ukucubungulwa kwenani lokuphatha lesakhiwo, ifekthri namathuluzi, ekuqaleni kanye nasekupheleni kwesikhathi, njengoba kufunwa Izinga le-GRAP *Lezakhiwo, Amafekthri Namathuluzi*.

.120 Ibhizinisi elibika ulwazi lwamaqoqo ngokuvumelana neZinga le-GRAP Lokubika Amaqoqo lizodalula okulandelayo ngeqoqo ngalinye elibikwayo ngokusekelwe ohlelweni oluyinhloko lokubika kwebhizinisi:

(a) ***inani lokulahlekelwa okukhinyabezayo okuqashelwa emalini enqwabelene noma esalele futhi ngokuqondile ezimpahleni zizonke phakathi naleso sikhathi; kanye***

(b) ***nenani lokuhlehlisa kokulahlekelwa okukhinyabezayo okuqashelwa emalini enqwabelene noma esalele futhi ngokuqondile ezimpahleni zizonke phakathi naleso sikhathi.***

.121 Ibhizinisi kufanele lidalule okulandelayo ngokulahlekelwa ngakunye okukhinyabezayo okunohlonze okuqashelwayo noma okuhlehliswayo kwempahla noma iyunithi ephehla imali phakathi naleso sikhathi:

(a) ***izehlakalo nezimo eziholele ekuqashelweni noma ekuhlehlisweni kokulahlekelwa okukhinyabezayo;***

(b) ***inani lokulahlekelwa okukhinyabezayo okuqashelwe noma okuhlehlisiwe;***

(c) ***empahleni ephehla imali:***

(i) ***uhlobo lwempahla; kanye***

(ii) ***nokuthi ingabe ibhizinisi libika ulwazi lweqoqo ngokuvumelana neZinga le-GRAP Lokubika Amaqoqo, iqoqo elibikwayo impahla engaphansi kwalo;***

(d) ***kuyunithi ephehla imali:***

(i) ***incazelo yeyunithi ephehla imali (njengokuthi ingabe iyakhiqiza, iyifekthri, umsebenzi, indawo, noma iqoqo elibikwayo);***

(ii) ***inani lokulahlekelwa okukhinyabezayo okuqashelwa noma okuhlehliswa ngeqoqo lezimpahla, futhi uma ibhizinisi libika ulwazi lweqoqo ngokuvumelana neZinga le-GRAP Lokubika Amaqoqo, ngokweqoqo elibikwayo; kanye***

(iii) ***nokuthi ingabe ukuhlanganiswa kwezimpahla ezivea iyunithi ephehla imali kushintshile yini kusukela esilinganisweni esidlule senani elibuyisekayo leyunithi ephehla imali (uma***

likhona), incazelo yendlela yamanje nedlule yokuhlanganisa izimpahla kanye nezizathu zokushintsha indlela okuchazwa ngayo iyunithi ephehla imali.

(e) *ukuthi ingabe inani elibuyisekayo lempahla liyinani layo elifanelekile ngaphandle kwezindleko zokuthengisa noma inani layo lokusetshenziswa;*

(f) *uma inani elibuyisekayo liyinani elifanelekile ngaphandle kwezindleko zokuthengisa, isisekelo esisetshenzisiwe ekunqumeni inani elifanelekile ngaphandle kwezindleko zokuthengisa (njengokuthi inani elifanelekile lanqunywa nini ngokwemakethe ematasa);*

(g) *ukuthi inani elibuyisekayo liyinani elisetshenziswayo, izindlela nokuqagela okukhulu okusetshenziswe kubandakanya izaphulelo ezisetshenziswe esilinganisweni samanje nasesilinganisweni esidlule (uma sikhona) senani elisetshenziswayo.; kanye*

(h) *nokuthi ingabe umhlaziyi ozimele wasetshenziswa yini ekunqumeni inani elibuyisekayo.*

.122 *Ibhizinisi kufanele lidalule ulwazi olulandelayo lokulahlekelwa okukhinyabezayo okuhlanganisiwe kanye nokuhlehliswa okuhlanganisiwe kokulahlekelwa okukhinyabezayo phakathi nesikhathi okungekho lwazi oludalulwayo ngokuvumelana nesigaba .121:*

(a) *izigaba eziyinhloko zezimpahla ezithintwa ukulahlekelwa okukhinyabezayo kanye nezigaba eziyinhloko zezimpahla ezithintwa ukuhlehliswa kokulahlekelwa okukhinyabezayo; kanye*

(b) *nezehlakalo eziyinhloko nezimo eziholele ekuqashelweni kwalokhu kulahlekelwa okukhinyabezayo nokuhlehliswa kokulahlekelwa okukhinyabezayo;*

.123 *Ibhizinisi kufanele lidalule ulwazi lwamanothi mayelana nokuqagela okuyinhloko okusetshenziselwe ukunquma inani elibuyisekayo lezimpahla phakathi nesikhathi ezinengcuphe enkulu yokudala ukulungiswa okunohlonze kwamanani okuphatha izimpahla.*

Ukudalulwa kwezilinganiso ezisetshenziselwa ukulinganisa amanani angabuyiseka amayunithi aphehla imali aqukethe izimpahla ezingaphatheki ezinesikhathi esiwusizo esingenamkhawulo

.124 *Ibhizinisi kufanele lidalule ulwazi oludingeka ku-(a) kuya ku-(e) ngeyunithi ngayinye ephehla imali enenani lokuphatha izimpahla ezingaphethi ezinesikhathi esingenamkhawulo sokusebenziseka esifakwe kuleyo yunithi elikhulu uma liqhathaniswa nenani lokuphatha lonke ibhizinisi lezimpahla ezingaphatheki ezinesikhathi sokusebenziseka esingenamkhawulo:*

(a) *inani lokuphatha izimpahla ezingaphatheki ezinesikhathi sokusebenziseka esingenamkahwulo ezifakwe kuyunithi;*

(b) ***isisekelo okunqunywe ngaso inani leyunithi elibuyisekayo (okuwukuthi, inani elisetshenziswayo noma inani elifanelekile ngaphandle kwezindleko zokuthengisa);***

(c) ***ukuthi ingabe inani elibuyisekayo leyunithi lisekelwe enanini elisetshenziswayo:***

(i) ***incazelo yokuqagela ngakunye okuyinhloko abaphathi abasekele kukho izibikezelo zabo zemali etholakalayo yesikhathi esihlanganiswe kumabhajethi/ezibikezelweni zamuva. Ukuqagela okuyinhloko yilokho okuthinta kakhulu inani leyunithi elibuyisekayo;***

(ii) ***incazelo yenqubo yabaphathi yokunquma inani elabelwe ukuqagela ngakunye okuyinhloko, ukuthi ingabe lawo manani abonisa okwenzeke esikhathini esidlule, noma uma kufanele, ingabe ayavumelana nemithombo yangaphandle yolwazi, futhi uma kungenjalo, ukuthi ahluke kanjani futhi yini ewenza ahluke kokwenzeke esikhathini esidlule noma emithonjeni yangaphandle yolwazi;***

(iii) ***isikhathi abaphathi abasinqumele ukungena kwemali ngokusekelwe kumabhajethi ezimali/izibikezelo ezigunyazwe abaphathi, futhi, uma kusetshenziswe isikhathi esingaphezu kweminyaka emihlanu kuyunithi ephehla imali, incazelo yokuthi kungani isikhathi eside sifanele;***

(iv) ***izinga lokukhula elisetshenziswe ukufaka izibikezelo zemali ngaphezu kwesikhathi esihlanganiswa amabhajethi/izibikezelo zamuva, kanye nezizathu zokusebenzisa noma yiliphi izinga lokukhula elingaphezu kwezinga elivamile lokukhula lesikhathi eside lemikhiqizo, izimboni, noma izwe noma amazwe lapho ibhizinisi lisebenza khona, noma imakethe ehloselwe iyunithi;***

(v) ***izinga lesaphulelo elisetshenziswe ezibikezelweni zemali etholakalayo.;***

(d) ***uma inani elibuyisekayo leyunithi lisekelwe enanini elifanelekile ngaphandle kwezindleko zokuthengisa, inqubo esetshenzisiwe ekunqumeni inani elifanelekile ngaphandle kwezindleko zokuthengisa. Uma inani elifanelekile ngaphandle kwezindleko lingenakunqunywa kusetshenziswa inani lemakethe elaziwayo leyunithi, ulwazi olulandelayo nalo luzodalulwa:***

(i) ***incazelo yokuqagela ngakunye okuyinhloko abaphathi abasekele kukho isinqumo sabo senani elifanelekile ngaphandle kwezindleko zokuthengisa. Ukuqagela okuyinhloko yilokho okuthinta kakhulu inani leyunithi elibuyisekayo; kanye***

(ii) ***Uma inani elifanelekile ngaphandle kwezindleko linqunywa kusetshenzisa izibikezelo ezinesaphulelo zemali etholakalayo, okulandelayo nakho kuzodalulwa:***

(iii) ***isikhathi abaphathi ababikezele ngaso imali esetshenziswayo~~.~~;***

(iv) ***izinga lokukhula elisetshenzisiwe ukuhlanganisa izibikezelo zemali esetshenziswayo~~.~~;***

(v) ***izinga lesaphulelo elisetshenziswe ezibikezelweni zemali etholakalayo; kanye***

(e) ***uma ushintsho olufanele olungenzeka ekuqageleni okuyinhloko abaphathi abasekele kukho isinqumo senani elibuyisekayo leyunithi lungadala inani lokuphatha iyunithi ukuthi libe naphezu kwenani lalo elibuyisekayo:***

(i) ***isibalo inani leyunithi elibuyisekayo ebeliyodlula ngaso inani lokuphathwa kwayo;***

(ii) ***inani elabelwe ukuqagela okuyinhloko; kanye***

(iii) ***nenani inani elabelwe ukuqagela okuyinhloko okufanele lishintshe ngalo, ngemva kokufaka noma yimiphi imithelela ewumphumela yalolo shintsho kwezinye izinto ezingaguquka ezisetshenziselwe ukulinganisa inani elibuyisekayo, ukuze inani elibuyisekayo leyunithi lilingane nenani lokuphathwa kwayo.***

.125 ***Uma elinye noma lonke inani lokuphathwa kwezimpahla ezingaphatheki ezinesikhathi sokusebenziseka esingenamkhawulo lifaka kuwo wonke amayunithi amaningana aphehla imali, futhi inani elabelwe kanjalo kuyunithi ngayinye lingelikhulu uma liqhathaniswa nenani lonke lokuphatha kwebhizinisi izimpahla ezingaphatheki ezinesikhathi sokusebenziseka esingenamkhawulo, lelo qiniso kufanele lidalulwe, kanye nenani elihlanganisiwe lokuphatha noma lezimpahla ezingaphatheki ezinesikhathi sokusebenziseka esingenamkhawulo ezabelwe kulawo mayunithi. Ngaphezu kwalokho, uma amanani abuyisekayo anoma yimaphi amayunithi esekelwe ekuqageleni okufanayo okuyinhloko futhi inani elihlanganisiwe lokuphathwa kwezimpahla ezingaphatheki ezinesikhathi sokusebenziseka esingenamkhawulo esabelwe kuzo lilikhulu uma liqhathaniswa nenani lonke lokuphatha kwebhizinisi izimpahla ezingaphatheki ezinesikhathi sokusebenziseka esingenamkhawulo, ibhizinisi kufanele lidalule lelo qiniso, kanye:***

(a) ***inani elihlanganisiwe lokuphatha izimpahla ezingaphatheki ezinesikhathi sokusebenziseka esingenamkahwulo ezifakwe kulawo mayunithi;***

(b) ***incazelo yokuqagela okuyinhloko;***

(c) ***incazelo yenqubo yabaphathi yokunquma inani elabelwe ukuqagela okuyinhloko, ukuthi ingabe lawo manani abonisa okwenzeke esikhathini esidlule, noma uma kufanele, ingabe ayavumelana nemithombo yangaphandle yolwazi, futhi uma kungenjalo, ukuthi ahluke kanjani futhi yini ewenza ahluke kokwenzeke esikhathini esidlule noma emithonjeni yangaphandle yolwazi; kanye***

(d) uma ushintsho olufanele olungenzeka ekuqageleni okuyinhloko lungenza ukuthi ukuqagela okuyinhloko kudale ukuhlanganiswa kwamanani okuphatha amayunithi libe ngaphezu kwamanani ahlanganisiwe abuyisekayo:

(i) isibalo inani leyunithi elibuyisekayo lamayunithi ebeliyodlula ngaso inani lokuphathwa kwayo elihlanganisiwe;

(ii) inani elabelwe ukuqagela okuyinhloko; kanye

(iii) nenani inani elabelwe ukuqagela okuyinhloko okufanele lishintshe ngalo, ngemva kokufaka noma yimiphi imithelela ewumphumela yalolo shintsho kwezinye izinto ezingaguquka ezisetshenziselwe ukulinganisa inani elibuyisekayo, ukuze inani elibuyisekayo leyunithi lilingane nenani lokuphathwa kwayo.

.126 Ukubalwa kwamuva nje okunemininingwane okwenziwe esikhathini esidlule kwenani elibuyisekayo leyunithi ephehla imali, ngokwesigaba .36, lingadluliselwa phambili futhi lisetshenziswe ekuhloleni ukukhinyabezeka kwaleyo yunithi esikhathini samanje uma nje imibandela eshiwo ifinyelelwe. Uma kunjalo, ulwazi lwaleyo yunithi olufakwe ezintweni ezidaluliwe ezifunwa yizigaba .124 no- .125 ezihlobene nezibalo ezidluliselwe phambili zenani elibuyisekayo.

Imibandela yezinguquko

Ukwamukelwa ekuqaleni kwamaZinga e-GRAP

.127 Imibandela yezinguquko okufanele isetshenziswe amabhizinisi ekwamukelweni kokuqala kwaleli Zinga ichazwe kumhlahlandlela. Imibandela yaleli Zinga kufanele ifundwe kanye nomhlahlandlela ngamunye osebenzayo.

Ukuchibiyelwa Kwamazinga E-GRAP

.128 Izigaba .10, .12, .13, .14, .15, .16, .23, .26, .28, .80 .100 no- .120 zachibiyelwa kanti isigaba .11 sanezelwa Ekuthuthukisweni Kwamazinga E-GRAP ngomhla ka-1 Ephreli 2014. Ibhizinisi lizosebenzisa lezi zichibiyelo ezikhathini zezimali zaminyaka yonke kusukela ngomhla ka-1 Ephreli 2015. Uma ibhizinisi likhetha ukusebenzisa lezi zichibiyelo ngaphambi kwesikhathi, kufanele likudalule lokhu.

Usuku lokuqala

Ukwamukelwa ekuqaleni kwamaZinga e-GRAP

.129 Ibhizinisi kufanele lisebenzise leli Zinga le-GRAP ezitatimendeni zezimali zaminyaka yonke eziqala ngosuku noma ngemva kosuku oluzonqunywa nguNgqongqoshe Wezezimali esimisweni esizoshicilelwa ngokuvumelana nesigaba 91(1)(b) soMthetho Wokuphathwa Kwezimali Zikahulumeni, uMthetho No. 1 ka-1999, ochibiyelwe.

Amabhizinisi asewasebenzisa kakade Amazinga e-GRAP

.130 ***Ibhizinisi lizosebenzisa izichibiyelo zaleli zinga le-GRAP ezitatimendeni zezimali zaminyaka yonke ezihlanganisa isikhathi esiqala ngomhla ka-1 Ephreli 2015 noma ngemva kwalokho. Ukusetshenziswa kwalezi zichibiyelo ngaphambi kwesikhathi kuyakhuthazwa. Uma ibhizinisi lisebenzisa lezi zichibiyelo esikhathini esiqala ngaphambi komhla ka-1 Ephreli 2015, kufanele likudalule lokhu.***

Isithasiselo A

Ishadi lokunquma ukulahlekelwa kokukhinyabezeka kwama-asethi aphehla imali namayunithi aphehla imali

Isithasiselo siyisiboniselo nje futhi asiyona ingxenye yeZinga. Inhloso yesithasiselo iwukubonisa ukusebenza kweZinga nokusiza ekucaciseni incazelo yalo.

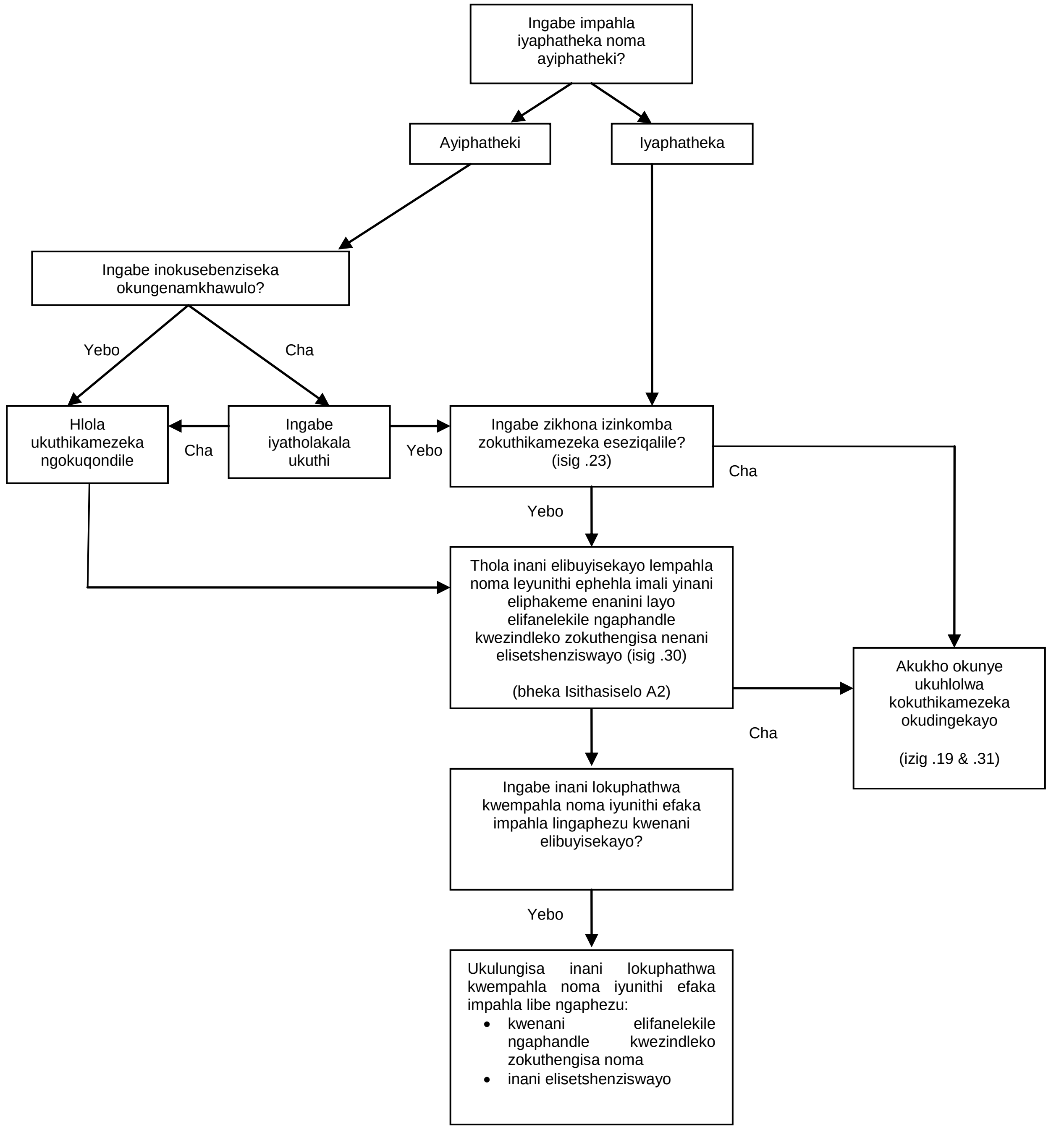
Ishadi lisebenza kumayunithi aphehla imali naseizmpahleni eziphehla imali uma sekwenziwe ukuhlaziya kokuthi ingabe impahla iyimpahla ephehla imali yini ngemva kokusebenzisa izimiso ezisezigabeni .11 kuya ku- .16.

Inhloso yeshadi elisekhasini elilandelayo ukuchaza izinyathelo okufanele zithathwe yibhizinisi:

- ukuhlaziya ukuthi ingabe impahla ephehla imali noma iyunithi ephehla imali ikhinyabezekile yini (Isithasiselo A1); kanye
- nokunquma inani elibuyisekayo uma enye yezinkomba zokukhinyabezeka isiqalile (Isithasiselo A2).

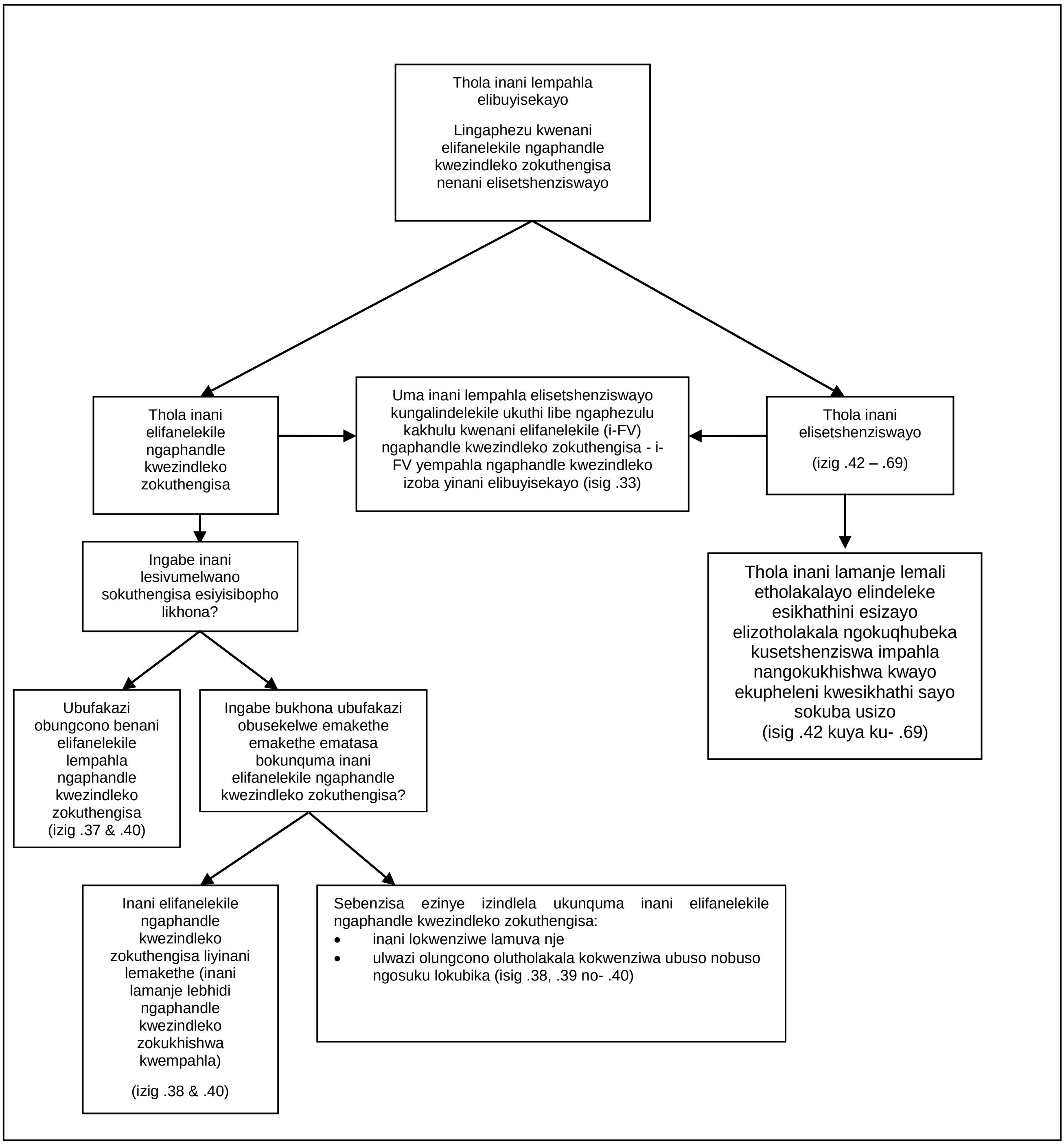
Isithasiselo A1

Ukuhlaziya ukuthi ingabe impahla ephehla imali noma iyunithi ephehla imali ikhinyabezekile yini



Isithasiselo A2

Thola inani elibuyisekayo uma enye yezinkomba zokukhinyabezeka isiqalile

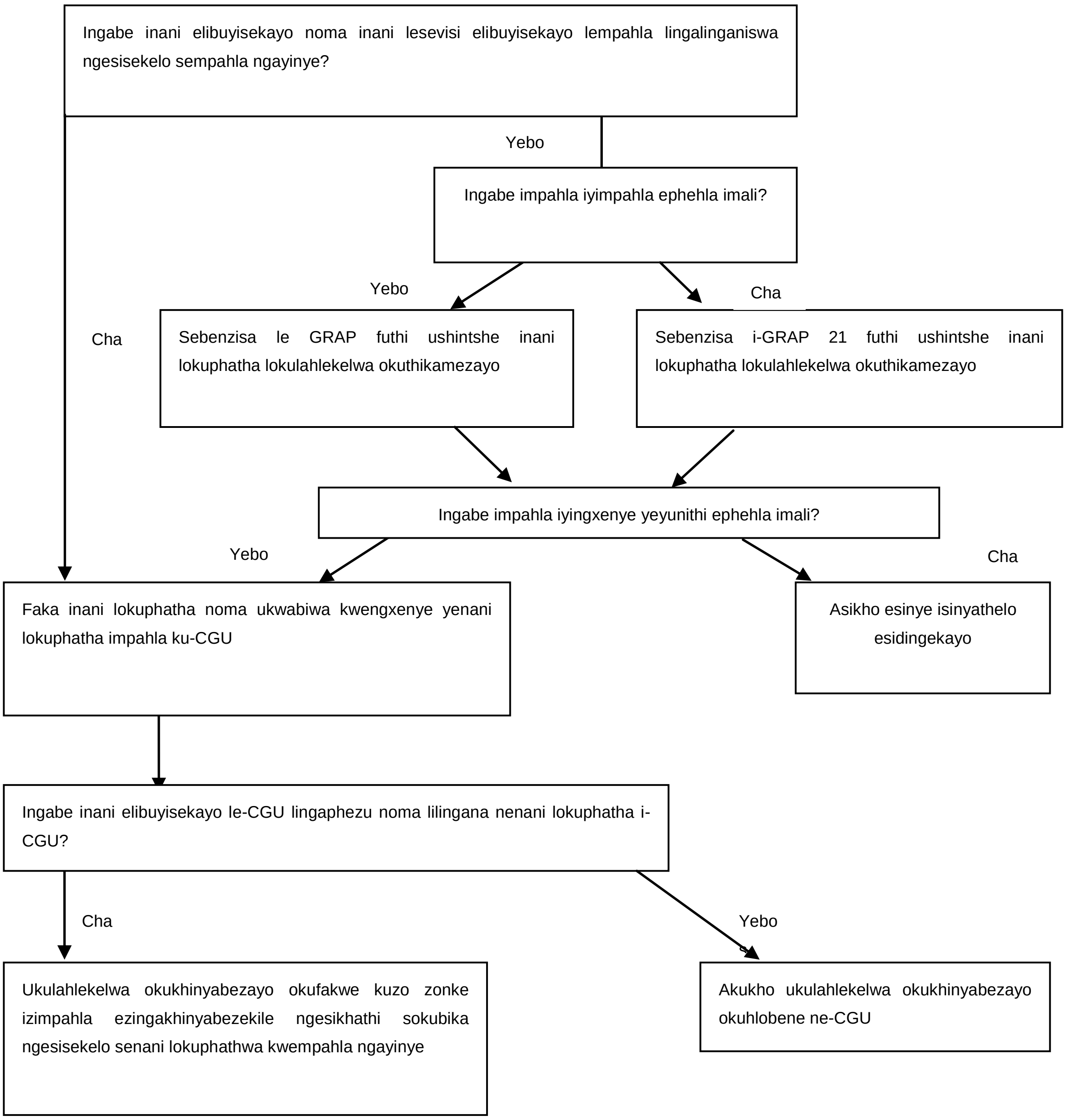


Isithasiselo B

Lesi sithasiselo siyisiboniselo nje futhi asiyona ingxenye yeZinga le-GRAP. Inhloso yesithasiselo iwukubonisa ukusebenza kweZinga ekusizeni ukucacisa incazelo yalo.

Ukuze kube lula futhi kucace leli shadi lenziwe kucatshangwa ukuthi impahla eyingxenye yeyunithi ephehla imali (i-CGU) inikela namathuba esevisi emisebenzini engayifaki imali. Uma impahla ikhipha kuphela ithuba lesevisi ngomsebenzi owodwa noma ngaphezulu ephehla imali, kodwa hhayi ngomsebenzi ongayifaki imali, amabhizinisi abheka izinga elifanele lokubalwa kwezimali eliphathelene nezimo ezinjalo ngokuvumelana nesigaba .96.

Izimpahla ngazinye kumayunithi aphehla imali (ama-CGU)



Isisekelo seziphetho

Lesi sisekelo seziphetho sinikeza izizathu ze-Accounting Standards Board (iBhodi) zokwamukela noma zokwenqaba izisombululo ezithile ezihlobene nokubalwa kwezimali kokukhinyabezeka kwama-asethi aphehla imali. Lesi sisekelo sezipehtho sihambisana, kodwa asiyona ingxenye, yeZinga le-GRAP Lokukhinyabezeka Kwama-asethi Aphehla Imali (GRAP 26).

Isethulo

BC1. Leli Zinga le-GRAP lichaza izinqubo ibhizinisi elizisebenzisayo ukunquma ukuthi ingabe impahla ephehla imali ikhinyabezekile yini nokuqinisekisa ukuthi ukulahlekelwa okukhinyabezayo kuyaqashelwa futhi kuyalinganiswa. Leli Zinga lisuselwa ngokuyinhloko ku-International Public Sector Accounting Standard mayelana *Nokukhinyabezeka Kwama-asethi Aphehla Imali* (IPSAS 26). Lapho lilungiselela leli Zinga, iBhodi lacabangela nezimemezelo ezikhishwe ezinye izigungu ezibeka amazinga eziphathelene nokubalwa kwezimali zokukhinyabezeka kwama-asethi.

BC2. Lesi sisekelo seziphetho sifingqa ukuchezuka okukhulu okwenziwe kusukela ku-IPSAS 26 nezizathu zalokho kuchezuka.

Izinga elihlanganiswayo

Ukufakwa kwezakhiwo, amafekthri namathuluzi okwenziwa ngamanani abuyekeziwe

BC3. Izakhiwo, amafekthri namathuluzi aqhutshwe ngamanani abuyekeziwe ngokuvumelana nesiboniselo sokubuyekeza esihambisana nezinga elihlanganiswa yi-International Accounting Standard mayelana *Nokukhinyabezeka Kwama-asethi* (IAS 36).

BC4. Kodwa-ke, okuhlanganisa yi-IPSAS 21, akuhlanganisi izimpahla ezingayifaki imali, amafekthri namathuluzi okwenziwa ngamanani abuyekeziwe ngokuvumelana nesiboniselo sokubuyekezwa se-International Accounting Standard *Yezakhiwo, Amafekthri Namathuluzi* (IPSAS 17). Isisekelo seziphetho ze-IPSAS 21 zithi i-IPSASB inombono wokuthi izimpahla eziphethwe ngamanani abuyekeziwe ngokuvumelana nesiboniselo sokubuyekeza se-IPSAS 17 zizobuyekezwa njalo ukuqinisekisa ukuthi ziphathwa ngenani elingahlukile kakhulu enanini lazo elifanelekile ngosuku lokubika. Ngakho-ke, ukukhinyabezeka kuzocatshangelwa kulokho kubuyekeza.

BC5. Ukukhishwa okufanayo kwezinga elihlanganiswayo lezakhiwo eziphehla imali, amafekthri namathuluzi aphathwa ngamanani abuyekeziwe kwafakwa ku-IPSAS 26. I-IPSASB yaphetha ngokuthi bekuyoba umthwalo ukugcizelela imfuneko yokuhlola ukukhinyabezeka ngaphezu kwemfuneko ekhona ye-IPSAS 17 efuna ukuthi izimpahla zibuyekezwe njalo ukuqinisekisa ukuthi ziphathwa ngenani elingahlukile kakhulu enanini lazo elifanelekile ngosuku lokubika. Ngakho-ke, ukuze ilinganisele, i-IPSASB yaphetha ngokuthi ukuvumelana ne-IPSAS 21 kufanele kuze kuqala.

BC6. Encazelweni yayo yokungafaki izakhiwo, amafekthri namathuluzi aphethwe ngamanani abuyekeziwe kokuhlanganiswa yi-IPSAS 26, i-IPSASB yaphawula ukuthi ku-IAS 36 inani eliphezulu lokulahlekelwa okukhinyabezayo yizindleko

zokukhisha kwempahla. Lokhu kuyezwakala kakhulu ezimweni lapho inani elifanelekile lempahla yesakhiwo, ifekthri namathuluzi liyinani lemakethe yalo. I-IPSASB inombono wokuthi, ezimweni eziningi, lokhu ngeke kube nomthelela, futhi ngokombono othile, akudingeki ukulinganisa inani lesevisi lempahla elibuyisekayo nokuqaphela ukulahlekelwa okukhinyabezayo kwezindleko zokukhishwa kwempahla.

BC7. Kodwa-ke, iBhodi livumelana nokufakwa kwezakhiwo, amafekthri namathuluzi aphathwa ngamanani abuyekeziwe njengaku-IAS 36. IBhodi linombono wokuthi ngeke kube yinto ewumthwalo ukuhlaziya ngosuku ngalunye lokubika ukuthi ingabe ikhona yini inkomba yokuthi impahla ikhinyabezekile, noma ukuthi ukulahlekelwa okukhinyabezayo okuqashelwe ezikhathini ezidlule ngempahla akusekho.

BC8. IBhodi labuye laveza umbono wokuthi amabhizinisi akufanele abuyekeze izimpahla zawo "njalo", ngoba izindleko zokubuyekeza izimpahla zemikhakha ethile kahulumeni ekuqaleni zingamba eqolo kakhulu. Ngakho-ke, izindleko zokukhipha izimpahla ezithile ezikhethekile emkhakheni kahulumeni zingaba phezulu. Ngakho, ukukhishwa okufanayo kwezakhiwo eziphehla imali, amafekthri namathuluzi aphathwa ngamanani akufakiwe kuleli Zinga.

Ukufakwa kwezimpahla ezingaphatheki ezisingathwa ngamanani abuyekeziwe

BC9. Ngezizathu ezifanayo ezichazwe ekukhishweni kwezakhiwo, amafekthri namathuluzi asingathwa ngamanani abuyekeziwe, i-IPSASB yakhipha nokukhinyabezeka kwama-asethi ezingaphatheki eziphehla imali ezisinathwa ngamanani abuyekeziwe. Kodwa-ke, i-IAS 36 ifaka ukukhinyabezeka kwama-asethi ezinjalo ezingaphatheki kokuhlanganiswa yiZinga.

BC10. IBhodi, ngezizathu ezifana nalezo ezashiwo uma kufakwa izakhiwo, amafekthri namathuluzi aphathwa ngamanani abuyekeziwe, livumelana nokufakwa kokukhinyabezeka kwama-asethi ezingaphatheki ezisingathwa ngamanani abuyekeziwe njengaku-IAS 36. Ngakho, ukukhishwa kokukhinyabezeka kwama-asethi ezingaphatheki eziphehla imali ezisingathwa ngamanani abuyekeziwe akufakiwe kuleli Zinga.

Ukuphathwa komoya omuhle

BC11. I-IAS 36 iqukethe izimfuneko ezinqala neziqondiso zokukhinyabezeka komoya omuhle, ukuphathwa kahle kwamayunithi aphehla imali nokuhlolwa kwamayunithi aphehla imali ngomoya omuhle wokukhinyabezeka. Izinga le-GRAP *Lokudluliswa Kwemisebenzi Phakathi Kwamabhizinisi Angekho Ngaphansi Kokulawulwa Okufanayo* kudinga ukuthi umehluko phakathi kwezimpahla ezitholiwe nezikweletu eziqaliwe kanye nokucabangela okudluliselwe (uma kukhona) kusukela ngosuku lokuthola imali enqwabelene noma esalele. Njengoba umoya omuhle ungaqashelwa esitatimendeni sesimo sezimali, izimiso zokukhinyabezeka komoya omuhle azisebenziseki.

Ukuqhathanisa ne-International Public Sector Accounting Standard mayelana *Nokukhinyabezeka Kwama-asethi Eziphehla Imali* (Januwari 2008)

Izinga le-GRAP *Lokukhinyabezeka Kwama-asethi Aphehla Imali* lisuselwa ngokuyinhloko ku-International Public Sector Accounting Standard mayelana *Nokukhinyabezeka Kwama-asethi Aphehla Imali* (IPSAS 26). Umehluko omkhulu phakathi kwaleli Zinga ne-IPSAS 26 yilona olandelayo:

- Leli Zinga le-GRAP lisebenzisa amatemu ahlukile ku-IPSAS 26, kwezinye izimo. Isibonelo esivelele kakhulu ukusetshenziswa kwetemu 'izimpahla zizonke' kuleli Zinga. Itemu elifana nalo le-IPSAS 23 lithi 'izimpahla zizonke/ukulinganisa'.
- Izakhiwo eziphehla imali, amafekthri namathuluzi alinganiswa ngamanani abuyekeziwe, kanye nezimpahla ezingaphatheki ezilinganiswa ngamanani abuyekeziwe azikakhishwa kuleli Zinga. Ezinye iziqondiso zokuphathwa kokulahlekelwa okukhinyabezayo kwezimpahla ezilinganiswa ngamanani abuyekeziwe, kanye nokunye ukudalulwa okuhlobene nezimpahla ezinjalo, nakho kufakiwe kuleli Zinga. Izimpahla ezilinganiswa ngamanani abuyekeziwe zakhishwa ku-IPSAS 26. Ngenxa yalokho, iziqondiso zokuphathwa kokulahlekelwa okukhinyabezayo okuhlobene nezimpahla ezinjalo nakho akufakiwe ku-IPSAS 26.
- Iziqondiso zaleli Zinga zivunyelaniswe neziqondiso zeZinga le-g *Lokukhinyabezeka Kwama-asethi Angenzi Mali* (GRAP 21).
- Imibandela yezinguquko esebenza kuleli Zinga le-GRAP isingathwa ngokuhlukile kunaku-IPSAS 26.
- Kufakwe ishadi njengesithasiselo ukusiza amabhizinisi ekuhlaziyeni ukuthi ingabe impahla ephehla imali noma iyunithi ephehla imali ikhinyabezekile yini nokuthola inani elibuyisekayo uma enye yezinkomba zokukhinyabezeka isiqalile.
- Izithasiselo ezinezibonelo zokusebenzisa izinqubo zamanje zamanani ukulinganisa inani elisetshenziswayo neziqondiso eziyisiboniselo zisuliwe kuleli Zinga.