ACCOUNTING STANDARDS BOARD

AMAZINGA WOMKHUBA OVAME UKUBONWA WOKUBALWA KWEZIMALI

AMATHULUZI EZEZIMALI

(GRAP 104)

Ikhishwe yi-Accounting Standards Board
Okthoba 2009

Amagama Okubonga

Leli Zinga Lomkhuba Ovame Ukubonwa Wokubalwa Kwezimali (i-GRAP) lisuselwa ngokuyinhloko ku- International Financial Reporting Standards (IFRS) emayelana *Nokuqashisa* eyakhishwa yi- International Accounting Standards Board (IASB). I- IASB ikhiphe indikimba enqala yama- IFRS. Izingcaphuno zama-IFRS eziphathelene Namathuluzi Ezezimali zishicilelwa kuleli Zinga le-GRAP ngemvume ye-IASB.

Ukuhluka ezimisweni zama-IFRS afanele kubekwe kusisekelo sokuphetha.

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

Accounting Standards Board

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Imvume yokushicilela izingxenye ezilinganiselwe zale ncwadi ngokuvamile ngeke igodlwe.

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AMATHULUZI EZEZIMALI

La Mazinga aqale akhishwa yi-Accounting Standards Board (iBhodi) ngo-October 2009. Kusukela ngaleso sikhathi, aye achibiyelwa kanje:

- Ukuthuthukiswa kwaMazinga e-GRAP, okwakhishwa yiBhodi ngo-November 2013.
- Ukuchibiyelwa okwalandela lapho la Mazinga e-GRAP angezansi aseqala 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 yezichibiyelo ezenziwa ku-GRAP 104 eziyingxenye yomsebenzi Wokuthuthukisa (2013) kanye nezichibiyelo zamuva konke kuyatholakala kuyi-website.

Isethulo

AMAZINGA WOMKHUBA OVAME UKUBONWA WOKUBALWA KWEZIMALI

I-Public Finance Management Act, Act No. 1 ka-1999, njengoba yachibiyelwa (PFMA), ithi i-Accounting Standards Board (iBhodi) mayisho amazinga okubalwa kwezimali abizwa ngokuthi Amazinga Womkhuba Ovame Ukubonwa Wokubalwa Kwezimali (GRAP).

IBhodi kumelwe yenze i-GRAP iyenzele:

(a) iminyango (ehlanganisa nekahulumeni kazwelonke neyesifundazwe);

(b) amabhizinisi omphakathi;

(c) amabhizinisi ahwebayo (njengoba chazwe kuyi-PFMA);

(d) izibhizinisi zoMthetho-sisekelo;

(e) omasipala namabhodi, amakhomishane, izinkampane, izibhizinisi zezikhwama noma ezinye eziphethwe umasipala; kanye

(f) nezishayaMthetho zasePhalamende nezezifundazwe.

Konke lokhu kubizwa ngokuthi amabhizinisi kula Mazinga e-GRAP.

IBhodi ivumile ukuba kusetshenziswe okushiwo ku-Isitatimendes of Generally Accepted Accounting Practice (GAAP), njengoba kubekwe yi-Accounting Practices Board futhi kwakhishwa yi-South African Institute of Chartered Accountants ngo-1 April 2012, ukuba kube yi-GRAP:

(a) yamabhizinisi kahulumeni (njengoba echazwe ku-PFMA);

(b) yanoma iyiphi enye ibhizinisi, ngaphandle kukamasipala, leyo amasheya ayo avamile, noma izikweletu kuyadayiseka ezimakethe zezimali;

(c) namabhizinisi aphethwe yinoma yiliphi kulama bhizinisi.

IBhodi igunyaze ukusetshenziswa kwe-International Financial Reporting Standards (IFRSs) eyakhishwa yi-International Accounting Standard Board ukuba zibe yi-GRAP yalama bhizinisi okusetshenziswa kuwo ama-IFRSs.

Izitatimende zezimali kufanele zichazwe ngokuthi ziyavumelana naMazinga e-GRAP kuphela uma zivumelana nazo zonke izimfuneko zezinga ngalinye le-GRAP nanoma iyiphi iNcazelo ehlobene yaMazinga e-GRAP.

Noma ikuphi ukungasebenzi kahle kwaMazinga athile noma Incazelo kucacisiwe kulawo Mazinga naseziNcazelweni zaMazinga e-GRAP.

AMazinga e-GRAP aqondene *Nokokusebeza Kwezezimali* achazwe ezigabeni .01 kuya ku-.137. Zonke izigaba kula Mazinga e-GRAP zinegunya elilinganayo. Isimo negunya lezengezzo kukhulunywa ngakho esethulweni seSithasiselo ngasinye. La Mazinga kufanele afundwe kuchatshangwa ngemigomo yayo, ngezizathu zeziphetho zayo uma zisebenza, kufundwe *iSandulela sala Mazinga e-GRAP, iSandulela Sezincazelo Zamazinga E-GRAP Nohlaka Lokulungiselelwa Nokwethulwa Kwezitatimende Zezimali*.

Amazinga e-GRAP neZincazelo zawo nako kufanele kufundwe kanye nanoma yiziphi iziqondiso ezikhishwe yiBhodi ezichaza amalungiselelo esikhashana, kanye, nanoma yiziphi iziqondiso ezikhishwe uNgqongqoshe Wezimali mayelana nezinsuku okuqala ngazo la Mazinga e-GRAP, ashicilelwe ku-Government Gazette).

Kungabhekiselwa eMazingeni e-GRAP abengakakhishwa ngesikhathi kukhishwa lawa. Lokhu kwenzelwa ukuba kugwenywe ukushintsha aMazinga esikhishiwe kakade lapho kukhishwa amanye kamuva. Isigaba .11 sala Mazinga e-GRAP *Ezinqubomgomo Zokubala Imali, Izinguquko Zezilinganiso Zokubala Imali Namaphutha* sinikeza isisekelo sokukhetha nokusebenzisa izinqubomgomo zokubala imali uma singekho isiqondiso esicacile.

Amazinga E-GRAP *Amathuluzi Ezezimali*

Umgomo

.01 Umgomo waleli Zinga ukumisa izimiso zokuqaphela, ukulinganisa, ukuthula nokudalula amathuluzi ezezimali.

Ububanzi

.02 Ibhizinisi elenza futhi lethule izitatimende zezimali ngaphansi kohlelo lokuhlanganisa inzalo ngemva kwesikhathi esithile liyosebenzisa la Mazinga ekubalweni kwamathuluzi ezezimali, ngaphandle:

(a) kokuqaphela nokulinganisa amathuluzi ezezimali akhishwe yilelo bhizinisi elihlangabezana nencazelo yenzalo eyinsalela;

(b) kwamalungelo nezibopho zomqashi ongaphansi kohlelo lwezinzuzo zomqashwa, esebenzayo kuwo aMazinga e-GRAP Ezinzuzo Zezisebenzi;

(c) kwamalungelo okukhokhela ibhizinisi ngezindleko okudingeka izikhiphe ukuze ikhokhe isikweletu sezezimali esibheka njengelungiselelo ngokuvumelana naMazinga E-GRAP aphathelene Namalungiselelo, Izikweletu Ezingaba Khona Nezimpahla Ezingaba Khona noma leyo okuthe ngaphambilini yenza ilungiselelo ngokuvumelana nalawo Mazinga

(d) ukuqaphela kokuqala nokulinganisa kokuqala amathuluzi ezezimali atholakale lapho kudluliselwa imisebenzi phakathi kwamabhizinisi aphethwe endaweni eyodwa (bheka aMazinga E-GRAP Okudluliselwa Kwemisebenzi Phakathi Kwamabhizinisi Angaphansi Kokulawulwa Okufanayo) noma ukuhlanganiswa kwayo (bheka aMazinga E-GRAP Okuhlanganiswa Kwamabhizinisi).

.03 La Mazinga awasebenzi kulezi zinto, ngaphandle uma kuboniswe ngenye indlela:

(a) Inzalo emabhizinisini alawulwayo, amabhizinisi aphethwe ibhizinisi futhi ahambisana naMazinga e-GRAP aphathelene Nezitatimende Zemali Ezihlanganisiwe Nezihlukene, Ukutshala Izimali Ezinkampanini noma Inzalo Yamabhizinisi Ahlanganyelwayo. Ibhizinisi liyosebenzisa la Mazinga enzalweni yenhlangano elawulwayo, emabhizinisini ahlanganyelwayo, lawo, ngokwaMazinga e-GRAP mayelana Nezitatimende Ezihlanganisiwe Nezihlukanisiwe, Ukutshala Imali Ezinkampanini Kuyakhulunywa ngawo kula Mazinga. Amabhizinisi ayosebenzisa leli Zinga enzalweni yezinye izinto enhlanganweni elawulwayo, noma ibhizinisi elihlanganyelwayo (bheka iSithasiselo A izigaba AG2. no-G3.).

(b) Noma iyiphi inkontileka phakathi komthengi nomthengisi yokuthenga noma yokudayisa okuthile okuyophumela ekuhlanganeni kwamabhizinisi

esikhathini esizayo. Isikhathi sesivumelwano akufanele seqe leso esivame

(c) ukudingeka ukuze umuntu athole izimvume ezidingekayo futhi agcwalise izindleko zenkokhelo.

(d) Amalungelo nezibopho zokuqasha okusebenza kuzo aMazinga e-GRAP Okuqashisa. Noma kunjalo:

(i) izinto eziqashiswayo ezivela kumqashisi zingase zonakale, zingaqashelwa, zethulwe futhi zidalulwe ngokuvumelana nala Mazinga (bheka izigaba .57 kuya ku-.79, .84 kuya ku-.133 neSithasiselo A izigaba AG120. kuya ku-AG143., AG151. kuya ku-AG180.);

(ii) imali ekhokhwa umqashi ingase ingaqashelwa, yethulwe futhi idalulwe ngokuvumelana nala Mazinga (bheka izigaba .80 kuya ku-.133 neSithasiselo A izigaba AG144. kuya ku-AG180);

(iii) okokusebenza kwezezimali okuqashiswayo kungaphansi kwamalungiselelo okokusebenza kwezezimali kula Mazinga (bheka izigaba .18 kuya ku-.22 neSithasiselo A izigaba AG58. kuya ku-AG68.). Lapho okudayisekayo kuhlukene nokuqashiswayo, izimfuneko zala Mazinga zokuba zethulwe futhi zidalulwe ziyasebenza kuzo (bheka izigaba .84 kuya ku-.133 neSithasiselo A izigaba AG151. kuya ku-AG180).

(e) Izinkontileka zomshwalense njengoba zichazwe yi-International Financial Reporting Standards Yezinkontileka Zomshwalense. La Mazinga ayosebenza:

(i) Okokusebenza kwezezimali okufakwe emshwalenseni uma la Mazinga ukuthi ibhizinisi ayilandise ngazo zingahlanganiswa nokunye;

(ii) ekwethuleni nasekudaluleni kokusebenza kwezezimali okuhlanganisiwe kuyi-International Financial Reporting Standards Yezinkontileka Zomshwalense ngoba inokuthile okuthinta abawujoyinile (bheka izigaba .84 kuya ku- .133 neSithasiselo A izigaba AG151. kuya ku-AG180).

(f) Izinkontileka zezimali eziqinisekisiwe ezikhishwa ibhizinisi futhi eziqashelwa, zilinganiswe noma zidalulwe ngokuvumelana naMazinga e-GRAP Emibandela, Izindleko Ezingaba Khona Nezimpahla Ezingaba Khona. Imfuneko yokungaqashelwa nokudalulwa kwala Mazinga isebenza kuzo zonke iziqinisekiso zezimali ezikhishwe ibhizinisi (bheka izigaba .80 kuya ku-.133 neSithasiselo A izigaba AG4. kuya ku-o AG7., AG144. kuya ku-AG180).

(g) Izibopho zemalimboleko ezikhishwa ibhizinisi futhi eziqashelwa, zilinganiswe noma zidalulelwe ngokuvumelana naMazinga e-GRAP engxenyeni Emibandela, Izikweletu Ezingaba Khona Nezimpahla Ezingaba Khona. Zonke izibopho zemalimboleko zingaphansi kwamalungiselelo ala

Mazinga okungaqashelwa nokudalulwa (bheka izigaba .80 kuya ku-.133 neSithasiselo A izigaba AG8. kuya ku-AG10., AG144. kuya ku-AG180).

(g) Amalungelo nezibopho zesivumelwano eziba khona ngenxa yemali engenayo engashintshwa okusebenza kuyo iMitheyo ye-GRAP Yenzuzo Evela Kokwenziwe Okungashintshaniswa (Izintela Nokudluliswa Kwemali). Kodwa izikweletu zenkampani nemali okufanele iyikhokhe ngenxa yezivumelwano zemali engenayo engashintshwa ziyokalwa, zisulwe, zethulwe noma zidalulwe njengoba kusho la Mazinga.

.04 La Mazinga ayosebenza nasezivumelwaneni zokuthenga noma ukudayisa into engakhokhelwa imali ekhokhelwa ngokheshi noma ngenye into edayisekayo, noma ngokushintsha ithuluzi lezimali, ngaphandle kwezivumelwano ezenziwa futhi ezisasebenza ukuze kwamukelwe noma kudilivwe into ethile engakhokhelwa ngemali ngokuvumelana nokuthenga, ukudayisa noma ukusetshenziswa yibhizinisi.

.05 Ngokusho kwala Mazinga ibhizinisi ivumelekile ukuba yenze amatransekshini azoyivileka ingalahlekelwa njengoba ichazwe ku-International Financial Reporting Standards. Lapho ibhizinisi ikhetha ukwenza okuzoyivikela ingalahlekelwa, kumelwe yenze izimfuno zalokho ezichazwe ku-International Financial Reporting Standards.

Inzalo eyinsalela

.06 Inzalo eyinsalela yilezo zivumelwano ezibonisa ubunikazi bempahla yenkampani noma ibhizinisi. La Mazinga awamisi izimiso zokuqashelwa nokulinganiswa komuntu okhipha le nzalo eyinsalela. Kodwa, abakhipha inzalo eyinsalela kudingeka basebenzise okushiwo izigaba .25 kuya ku-.35 nezigaba .84 kuya ku-.91.

.07 Ezitatimendeni zabo ezihlukene, abanikazi benzalo eyinsalela kudingeka basebenzise zonke izimfuno zala Mazinga, ngaphandle uma benenzalo eyinsalela eyimali ebekiwe ebhizinisini elilawulwayo noma elihlanganyelwayo, futhi leyo mali ebekiwe ikalwa ngezindleko ezitatimendeni zabo ezihlukene ngokuvumelana naMazinga e-GRAP *Ezitatimende Zezimali Ezihlanganisiwe Nezihlukanisiwe, Utshalo-zimali* nathi *Inzalo Yokusebenzisana Kokuhlanganyela.*

Izinkontileka eziqinisekisa ezezimali (bheka iSithasiselo A izigaba AG4. kuya ku-AG7.)

.08 Amabhizinisi avame ukuqinisekisa isikweletu sezezimali samanye amabhizinisi noma sabasebenzi. Izibopho zalezi zinkontileka ziyaqashelwa, zilinganiswe noma zidalulwe ngokuvumelana naMazinga e-GRAP athi *Imibandela, Izikweletu Ezingaba Khona Nezimpahla Ezingaba Khona* ibuye yesulwe ngokuvumelana nala Mazinga. Njengoba izinkontileka eziqinisekisa ezezimali zibeka amabhizinisi engcupheni ethile yokulahlekelwa imali, izimfuneko zokudalula izinto ezinjalo ezikula Mazinga ziyasebenza nasezinkontilekeni ezinjalo.

Isiqinisekiso semalimboleko (bheka iSithasiselo A izigaba AG8. kuya ku-AG10.)

.09 Isiqinisekiso semalimboleko yisiqinisekiso sokuthi umuntu uzoyithola imali ebolekwayo, ngaphansi kwemibandela ethile. Izibopho eziba khona ngenxa yokuboleka imali ziyaqashelwa, zilinganiswe noma zidalulwe ngokuvumelana naMazinga e-GRAP *Imibandela, Izikweletu Ezingaba Khona Nezimpahla Ezingaba Khona* ibuye yesulwe ngokuvumelana nala Mazinga. Njengoba isiqinisekiso semalimboleko sibeka amabhizinisi engcupheni ethile yokulahlekelwa imali, izimfuneko zokudalula izinto ezinjalo ezikula Mazinga ziyasebenza nasenkontilekeni ezinjalo.

Amalungelo nezibopho eziba khona ngenxa yemali engenayo engashintshwa (bheka iSithasiselo A izigaba AG28. kuya ku-AG32.)

.10 Amalungelo nezibopho zezinkontileka zemali engenayo engashintshwa kungase kwenze kube khona abakweleta ibhizinisi nemali okufanele ikhokhwe evumelana nencazelo yokokusebenza kwezezimali nezikweletu. Lezi zimali ziqale ziqashelwe futhi zilinganiswe ngokuvumelana naMazinga e-GRAP *Enzuzo Evela Kokwenziwe Okungashintshaniswa (Izintela Nokudluliswa Kwemali)* futhi ibuye ilinganiswe, yesulwe, yethulwe futhi idalulwe ngokuvumelana nala Mazinga.

Izinkontileka zokuthenga nokuthengisa izinto ezingakhokhelwa ngemali (bheka iSithasiselo A izigaba AG11. kuya ku-AG14.)

.11 Kunezindlela ezihlukahlukene inkontileka yokuthenga noma ukudayisa into engakhokhelwa ngemali engakhokhwa ngayo ngokheshi noma ngokunye okokusebenza kwezezimali noma ngokushintshanisa ngazo. Zihlanganisa:

(a) lapho inkontileka sivumela oyedwa ukuba ayikhokhe ngokheshi noma ngenye into edayisekayo noma ngokushintsha okokusebenza kwezezimali;

(b) lapho inkontileka ingacacisi ukuthi kungakhokhwa ngokheshi noma ngenye into edayisekayo noma ngokushintshanisa okokusebenza kwezezimali kodwa ibhizinisi izikhokhela izinkontileka ezinjalo ngokheshi noma ngokokusebenza kwezezimali (kungakhathaliseki ukuthi kunalona omuntu, ngokungenela izinkontileka noma ngokudayisa inkontileka ngaphambi kokuba inqamuke);

(c) lapho, ezivumelwaneni ezifanayo, ibhizinisi linomkhuba wokwamukela okungaphansi yidayise ngesikhathi esifushane ngemva kokudilivwa kwayo ukuze yenze inzuzo ngenxa yokwehla kwenani;

(d) lapho le nto engakhokhelwa ngemali okukhulunywa ngayo enkontilekeni kulula ukuyishintsha ibe ukheshi.

Inkontileka okusebenza kuyo u-(b) noma u-(c) ayenziwa ngenjongo yokwamukela noma yokudiliva into engakhokhelwa imali ngokuvumelana nezimfuneko zebhizinisi zokuthenga, ukukudayisa nokuyisebenzisa, futhi ngenxa yalokho iyangena ngaphansi kwala Mazinga. Ezinye izinkontileka okusebenza kuzo isigaba .04 ziyahlolwa ukuze

kutholwe ukuthi kwangenwa kuzo ngenjongo yokwamukela nokudiliva izinto ezingakhokhelwa ngemali noma ukudiliva izinto ezingakhokhelwa ngemali ngokuvumelana nezimfuneko zebhizinisi zokuthenga, ukudayisa nokuyisebenzisa, kuye ngokuthi ziyangena yini ngaphansi kwala Mazinga.

.12 Okubhalwe phansi kokuthenga noma ukudayisa into engakhokhelwa ngemali engakhokhelwa ngokheshi noma ngento edayisekayo, noma ngokushintshanisa ngaleyo, ngokuvumelana nesigaba .11(a) noma (d) kuyangena ngaphansi kwala Mazinga. Inkontileka enjalo ayinakwenziwa ngenjongo yokwamukela noma ukudiliva into engakhokhelwa ngemali ngokuvumelana nezimfuneko zebhizinisi zokuthenga, ukudayisa noma ukuyisebenzisa.

Izincazelo (bheka iSithasiselo A izigaba AG15. kuya ku-AG68.)

.13 La magama alandelayo asetshenziswe kula Mazinga nencazelo yawo eqondile:

<u>Izindleko zenkokhelo</u> zempahla yezezimali noma zezikweletu yinani okulinganiswa ngalo impahla yezezimali noma izikweletu ekwamukelweni kwazo okokuqala ngaphandle kwengqikithi yemali ekhokhiwe, kanye nemali engakhokhiwe esinqwabelene yemali ewumehluko phakathi kweyokuqala neyokugcina, ingabalwa noma iyiphi encishisiwe (ngokuqondile noma ngokusebenzisa i-akhawunti) yokukhokhela umonakalo noma ukungalandwa.

<u>Imalimboleko yemvume</u> yimalimboleko enikezwa noma etholwa ibhizinisi ngemibandela engahlangene nezimakethe.

<u>Ingcuphe yezezimali</u> yingcuphe engadalwa enye ibhizinisi kwenye ngokuyenza ilahlekelwe yizimali uma ingasazenzi izibopho zayo.

<u>Ingcuphe yekharensi</u> yingcuphe yokuthi inani lezinto ezidayisekayo lishoshintshashintsha ngenxa yokuhwebelana namanye amazwe.

<u>Ukukhishwa kwento ethile</u> ukukhishwa kwempahla yezezimali esitatimendeni sebhizinisi sokuma kwezimali.

Inkontileka yokokusebenza kwezezimali noma enye inkontileka ekula Mazinga (bheka izigaba .02 kuya ku-o .12) esinazo zontathu lesi zici ezilandelayo:

(a) Inani laso liyashintsha uma kushintsha izinga lenzalo ethile, inani lezinto ezidayisekayo, inani lezimpahla, inani okuhwebelwana ngalo namanye amazwe, amanani ezinto, noma okunye okufuze lokhu, uma nje inkontileka engahileli izimali ingabaluli umuntu okuleyo nkontileka (ngezinye izikhathi libizwa ngokuthi inani 'eliyisisekelo').

(b) Ayidingi ukuba kubekwe isamba semali ethile noma isamba esincane kunaleso ebesingadingeka kwezinye Izinkontileka okulindeleke ukuba zisabele ngendlela efanayo ekushintsheni kwezimakethe zezimali.

(c) Ikhokhwa yonke esikhathini esizayo.

(Bheka izigaba AG46. kuya ku-AG54.)

***Indlela yokubala inzalo**, lena yindlela yokubala izindleko zempahla yezezimali noma zezikweletu (noma impahla yezezimali eziningi noma izikweletu) neyokwaba inzalo engenayo noma izindleko ngaleso sikhathi. Isilinganiso senzalo yisilinganiso esinciphisa izimali ezisuke zizokhokhwa esikhathini esizayo kuye ngokuthi okokusebenza kwezezimali kuzohlala isikhathi esingakanani, noma uma kufaneleka, kube isikhashana senzalo yizinga elephula izimali ezizokhokhwa esikhathini esizayo noma amarisidi kuye ngobude bokokusebenza kwezezimali noma uma kufaneleka, isikhashana senani eliphathekayo sempahla yezezimali noma isikweletu sezezimali. Lapho kubalwa lesi silinganiso senzalo, ibhizinisi liyokala imali ephumayo nengenayo icabangela okushiwo yinkontileka (ngokwesibonelo, imali ekhokhwa kusengaphambili, ukushaya ucingo nokunye okunjalo) kodwa ngeke icabangele izimali ezingase zilahleke esikhathini esizayo. Kubalwa zonke izimali ezikhokhwe noma ezitholwe abantu abasenkontilekeni abayingxenye ebalulekile ye-rate yenzalo (bheka aMazinga e-GRAP akhuluma ngeMali Engenayo Nezinkokhelo), izindleko zezinkokhelo, nazo zonke izimali ezikhokhwayo noma izaphulelo. Kuthiwa imali engenayo nephumayo nokuthi okokusebenza kwezezimali kungahlala isikhathi eside kangakanani kungalinganiswa ngendlela ethembekile. Kodwa lapho kungalinganiseki khona ngendlela ethembekile, ibhizinisi liyosebenzisa imali engenayo nephumayo esenkotilakini kuleso sikhathi okuvunyelwene ngaso ngokuqondene nezinto ezidayisekayo (noma iqoqo lazo).*

(Bheka izigaba AG42. kuya ku-AG45.)

***Inali elifanelekile** yinani impahle ethile engashintshwa ngalo, noma kukhokhwe ngalo isikweletu sezezimali, sebhizinisi ezinolwazi zibe zingasondelene.*

***Impahla yezezimali**:*

(a) ukheshi;

(b) inzalo eyinsalela yelinye ibhizinisi; noma

(c) inkontileka:

(i) sokwamukela ukheshi noma okunye okungenisa imali kwelinye ibhizinisi; noma

(ii) ukushintshana nelinye ibhizinisi ngempahla yezezimali noma izikweletu ngaphansi kwemibandela evuna ibhizinisi.

(Bheka izigaba AG15. kuya ku-AG32.)

***Inkontileka eqinisekisa ezezimali** yinkontileka edinga ukuba oyenzayo akhokhele omunye imali ethile yokunxephezela omunye ngoba okweletayo ehluleka ukukhokha ngesikhathi esifanele esivumelana nemibandela yesikweletu.*

***Inkontileka yezezimali** yinoma iyiphi inkontileka enza kube nezinto ezingenisa imali zebhizinisi elithile nesikweletu noma inzalo eyinsalela yelinye ibhizinisi.*

(Bheka izigaba AG15. kuya ku-AG32.)

***Isikweletu sezezimali** yinoma yisiphi isikweletu sezezimali esiyisikweletu senkontileka okuvunyelwene ngaso:*

***(a)** sokuhambisa ukheshi noma okunye okungenisa imali kwelinye ibhizinisi; noma*

***(b)** sokushintshisana ngempahla yezezimali noma izikweletu ngaphansi kwezimo ezingase zenze kungalihambeli kahle ibhizinisi.*

(Bheka izigaba AG15. kuya ku-AG32.)

***Ingcuphe yesilinganiso senzalo** yingcuphe yokuguquguquka kwenani elifanelekile noma ukungena kwemali yokokusebenza kwezezimali ngenxa yoshintsho emananini enzalo yemakethe.*

***Ingcuphe yokukhokha izikweletu** yingcuphe ibhizinisi eba kuyo uma kwenzeka ihluleka ukukhokha izibopho zayo ngokuqondene nezikweletu ezikhokhwa ngokukhokha ukheshi noma okunye okungenisa imali.*

***Isiqinisekiso semalimboleko** yisiqinisekiso esiqinile sokuthi imali izotholakala ngaphansi kwemibandela nezimo ezicaciswe kusengaphambili.*

***Imalimboleko ekhokhwayo** izikweletu, ngaphandle kwezikhokhwa ngesikhathi esifushane.*

***Ingcuphe yezimakethe** yingcuphe yokuba imali efanele noma imali engenayo ishintshashintshe ngenxa yoshintsho ezimakethe zezimali. Ingcuphe yezimakethe ihlanganisa izinhlobo ezintathu zezingcuphe: ingcuphe yemali esiyisebenzisayo, ingcuphe yesilinganiso senzalo neyamanye amanani.*

***Ingcuphe yamanye amanani** yingcuphe yokuba imali efanele noma imali engenayo ishintshashintshe ngenxa yoshintsho ezimakethe zezimali. (ngaphandle kwaleyo ebangelwa ingcuphe yohlobo lwemali esetshenziswayo, ingcuphe ye-rate yenzalo), kungakhathaliseki ukuthi lolo shintsho lubangelwa izinto zezivumelwano zezimali noma umuntu osenzile, noma izinto ezithinta zonke izinkontileka zezimali ezifuze lezi okuhwebwa ngazo emakethe.*

Inkontileka yezezimali **iphelelwa yisikhathi** lapho omunye okuyo ehlulekile ukukhokha ngesikhathi esifanele ngokusho kwenkontileka.

***Inzalo eyinsalela** yinoma iyiphi inkontileka ebonisa inzalo ezimpahleni zebhizinisi ngemva kokukhishwa kwemali yezikweletu. Inzalo eyinsalela ihlanganisa iminikelo yabaniniyo, engase iboniswe kanje:*

***(a)** amasheya noma uhlobo olufana nawo lwemali;*

***(b)** ukudluliswa kwezinto (noma eziyiqoqo) zidluliswa abasenkontilekeni njengezakha ingxenye yezimpahla zebhizinisi, kungaba ngaphambi kokuba*

bakhiphe umnikelo noma ngesikhathi bewukhipha; noma

(c) inkontileka engokomthetho, ngokuvumelana nomnikelo, esithola noma esandisa inzalo ekhona kakade yezimpahla zebhizinisi.

(Bheka izigaba AG55. kuya ku-AG56.)

<u>Izinkokhelo</u> ezingashintshwa yizinkokhelo ezibangelwa ngokuqondile ukutholakala, ukukhishwa nokulahlwa kokusebenza kwezezimali noma izikweletu (Bheka izigaba A isigaba AG57.). Lezi zindleko ngabe bezingeke zibe khona ukuba ibhizinisi alizange lithole, likhiphe noma lilahle amathuluzi ezezimali.

Amagama achazwe kwemanye aMazinga e-GRAP asetshenzisiwe kula Mazinga enencazelo efanayo nalawo akwemanye aMazinga.

.14 ***Lezi zigaba zamathuluzi ezezimali ziyachazwa futhi zisetshenziswe kula Mazinga nalezi zincazelo:***

<u>Okokusebenza kwezezimali ezikhokhelwa imali elinganayo kancane kancane</u> yimpahla yezezimali noma izikweletu ezikhokhelwa ngemali enqunywe kusengaphambili, ngaphandle kwalezo:

(a) ibhizinisi ezinquma ngenani elifanelekile lapho ziqashelwa okokuqala ngokuvumelana nesigaba .17; noma

(b) ezigcinelwe ukudayiswa.

(Bheka izigaba AG33. kuya ku-AG41.)

<u>Okokusebenza kwezezimali ezibalwa ngamanani athile</u> yizimali ezitshaliwe ezinenzuzo eyinsalela ezingenawo amanani ezimakethe zezimali, futhi inani lazo elingenakulinganiswa ngendlela ethembekile.

<u>Okokusebenza kwezezimali ngamanani akahle</u> kuhlanganisa impahla yezezimali noma izikweletu:

(a) eziyizinkontileka;

(b) izimpahla ezihlanganisiwe ngamanani akahle ngokuvumelana nezigaba .20 noma .21;

(c) izimpahla ezigcinelwe ukudayiswa. Okokusebenza kwezezimali zisuke zigcinelwe ukudayiswa uma:

(i) itholwe ngokuyinhloko ngenjongo yokuyidayisa noma ukuyithenga kabusha ngokushesha; noma

(ii) lapho iqashelwa okokuqala iyingxenye yezinto ezidayisekayo ezingaphansi kwebhizinisi elilodwa futhi okunobufakazi bamuva bokutholakala kwenzuzo;

(d) impahla yezezimali ezingekho enkontilekeni esithile noma izikweletu ezikhokhelwa ngemali enqunywe kusengaphambili ezisuke zinenani

elifanelekile ekuqashelweni kokuqala ngokuvumelana nesigaba .17;

(e) Amathuluzi ezezimali angakhokhelwa imali kancane kancane noma ngamathuluzi ezezimali abalelwa izindleko.

(Bheka izigaba AG33. kuya ku-AG41.)

.15 Kula Mazinga, elithi 'ibhizinisi' lihlanganisa abantu, abantu ababambisene, amabhizinisi, nezibhizinisi zombuso.

Ukuhlelwa kwenkontileka

.16 Kula Mazinga, elithi 'inkontileka' libhekisela esivumelwaneni sabantu ababili noma ngaphazulu abayiqonda ngokucacile imiphumela yezomnotho ngokuthi abanakuzisebenzisela indlela ababona ngayo bona ngenxa yokuthi ngokuvamile inkontileka ingokomthetho. Izinkontileka zingase zibe yizinhlobo ezihlukahlukene futhi akudingeki zibhalwe phansi.

Ukusho inani elifanelekile lezinto ezingenisa imali noma izikweletu

.17 Ekuqashelweni kokuqala, ibhizinisi lingase lithi ithuluzi lezezimali elingekho ngaphansi kwenkontileka ethile likhokhelwe ngemali ethile ekahle ngaphansi kwalezi zimo:

(a) Ingase ithi izimpahla zezezimali ezingekho ngaphansi kwenkontileka azikhokhelwe ngenani elifanelekile elinqunywe kusengaphambili. Kudingeka ukuba ibhizinisi lisho ukuthi lisebenzise yiphi indlela lapho linquma lokho ezinqubweni zalo zokubala imali.

(b) Lingase lisho ukuthi izikweletu ezingekho ngaphansi kwenkontileka zingakhokhelwa ngamanani afanelekile anqunywe kusengaphambili uma lokho kuzoqeda noma kunciphise kakhulu ukuguquguquka (okubizwa ngokuthi "ukungahambisani kwezibalo") obekungaba khona ekulinganisweni kwezimpahla noma izikweletu noma ekuboneni izinzuzo nezinto ezizolahlekela ibhizinisi.

Izinkontileka ezifakwe kwenye (bheka iSithasiselo A izigaba AG58. kuya ku-AG68.)

.18 Inkontileka efakwe kwenye iyingxenye yezinto eziyinhlanganisela (ezihlangane) ezihlanganisa nenkontileka ezimele—umphumela kube ukuthi enye imali engenayo yalezi zinto ezihlangane ihlukahluke ngendlela efana neyenkontileka ezimele. Lolu hlobo lwenkontileka lwenza enye imali engenayo noma yonke ebizodingwa yinkontileka ishintshwe kuye nge-rate yenzalo, inani lezinto ezingenisa imali, inani lezimpahla, i-rate yokuhwebelana namanye amazwe, isimo sezimali noma okunye, uma nje esivumelwano esingahileli imali leso sivumelwano asiqondene nomuntu okuleso sivumelwano. Inkontileka ehlangene nezinto ezingenisa imali kodwa

engahlanganisa nabanye noma kunabanye abahlukile abakuleyo nkontilaki, ayiyona inkontileka efakwe kwenye kodwa yinkontileka ehlukile.

.19 ***Inkontileka efakwe kwenye iyohlukaniswa neyokuthenga nokuqala futhi ichazwe njengenkontileka kula Mazinga, uma nje kuphela:***

(a) izimo nezingcuphe zomnotho zenkontileka efakwe kwenye zingahlobene kakhulu nezimo nezingcuphe zomnotho zenkontileka yokuthenga noma yokuqashisa (bheka iSithasiselo A izigaba AG61. no-AG64.);

(b) inkontileka ethi inemibandela efanayo nenkontileka efakwe kwenye zifanelwa ukuchazwa ngoku Izinkontileka;

(c) inkontileka eyinhlanganisela (ehlangene) ayilinganiswa ngamanani afanelekile (okusho ukuthi inkontileka efakwe kwenye enkontilekeni yezimali elinganiswa ngezindleko ezifanelekile ayihlukaniswa).

Uma okuphume kokunye kuhlukaniswa, inkontileka iyobhekelelwa kula Mazinga uma kungokusebenza kwezezimali, futhi kuhambisana namanye aMazinga afanelekile uma kungelona ithuluzi lezezimali. La Mazinga awakhulumi ngokuthi okuphume kokunye kuyobekwa ngokwehlukana yini esitatimendeni sesimo sezimali.

.20 ***Naphezu kokushiwo isigaba .19, uma inkontileka inenkontileka yamathuluzi ezezimali nento yokusebenza yesikweletu eyodwa noma ngaphezulu, ibhizinisi lingase lithi yonke inkontileka ayilanganiswe ngenani elifanelekile ngaphandle:***

(a) uma okuphume kokunye kungakushintshi kakhulu ukungena nokuphuma kwemali ebingadingwa yinkontilaki; noma

(b) kucaca ukuthi ngemva kokuhlaziywa okuncane lapho okokusebenza kwemali (okuhlanganisiwe) kubhekwa okokuqala kucaca ukuthi ukuhlukaniswa kokuphuma kokunye akuvunyelwe, njengokukhokha kusengaphambili okubhalwe emalinimboleko okuvumela umniniyo ukuba ayikhokhele kusengaphambili ngezindleko zenkokhelo.

.21 ***Uma la Mazinga ethi ibhizinisi alihlukanise okuphuma kokunye nenkontileka yako, kodwa lihluleka ukulinganisa ngendlela ethembekile okuphume kokunye ngokwehlukana kungaba ngesikhathi kutholakala noma ekupheleni kwesikhathi sokubika, ayothi yonke inkontileka (ehlanganisiwe) isenanini elifanelekile. Lokhu kungasebenza kuphela uma inkontileka leyo kungeyokokusebenza kwezezimali.***

.22 Lapho la Mazinga edinga ukuba ibhizinisi lihlukanise okuphume kokunye nenkontileka yokokusebenza kwezezimali, ilinganisa okuphume kokunye ngenani elifanelekile inkontileka ngezindleko zenkokhelo (ngaphandle uma isebenzisa okuchazwe ebinzaneni .20). Uma ibhizinisi lingakwazi ukulinganisa ngokwethembeka inani elifanelekile lokuphume kokunye kungaba ekuqaleni kokubonwa noma phakathi nesikhathi sokuphila sokokusebenza kwezezimali, lilinganisa wonke amathuluzi

ezezimali ngenani elifanelekile. Lapho inani elifanelekile lokuphume kokunye linganqumeki ngezinsuku zokubika ezilandelayo, kungase kudinge ukuba inkontileka ihlelwe kabusha kusukela ezindlekweni eziphansi kuya enanini elifanelekile (bheka izigaba .51 kuya ku-.54 on ukuhlukanisa ngezigaba).

Ukubonwa kokuqala

.23 Ibhizinisi liyobona impahla yezezimali noma isikweletu sezezimali esitatimendeni salo sesimo sezezimali lapho kuphela ibhizinisi liba ingxenye yokunikezwa kokusebenza kwezezimali (bheka izigaba AG78. no-AG79.).

.24 Ibhizinisi libona impahla yezezimali lisebenzisa ukubalwa kwezimali kwangosuku eyadayiswa ngalo.

Ukuhlukanisa phakathi kwezikweletu nenzalo eyinsalela (bheka iSithasiselo A izigaba AG69. kuya ku-AG71.)

.25 Okhipha amathuluzi ezezimali uyohlukanisa amathuluzi ezezimali, noma izingxenye zako, ekuqaleni kokubonwa njengesikweletu sezezimali, impahla yezezimali noma inzalo eyinsalela ngokuvumelana nokuhlelwa kwenkontileka nezincazelo zesikweletu sezezimali, impahla yezezimali nenzalo eyinsalela.

.26 Lapho umkhiphi esebenzisa incazelo yebinzana .13 ukuze athole ukuthi ithuluzi lezezimali liyinzalo eyinsalela yini kunokuba kube isikweletu sezezimali, okokusebenza kwezezimali kusuke kuyinsalela uma kuphela kungenaso isikweletu senkontileka:

(a) Sokudiliva ukheshi noma enye impahla yezezimali kwelinye ibhizinisi;

(b) Sokushintshanisa yezezimali noma izikweletu zezezimali nelinye ibhizinisi ngaphansi kwemibandela engase yenze kungamhambeli kahle umkhiphi.

Asikho isikweletu senkontileka sokudiliva ukheshi noma enye impahla yezezimali

.27 Isici esibalulekile ekuhlukaniseni isikweletu sezezimali nenzalo eyinsalela ukuba khona kwesikweletu senkontileka somunye kokusebenza kwezezimali (umkhiphi) kungaba esokudiliva ukheshi noma enye impahla yezezimali komunye (umnikazi), noma ukushintshanisa impahla yezezimali noma izikweletu zezezimali umnikazi engaphansi kwemibandela engenza kungamhambeli kahle umkhiphi. Nakuba umnikazi wenzalo eyinsalela kungafaneleka ukuba athole izinzuzo ezi pro rata noma okunye okufuze lokho, umkhiphi akanaso isikweletu senkontileka sokwenza into enjalo ngoba ngeke kudingeke idingeke ukuba idilive ukhethi noma enye impahla yezezimali komunye.

.28 Into ephathekayo yamathuluzi ezezimali, esikhundleni sayo esingokomthetho, ibusa ukuhlukaniswa kwayo esitatimendeni sebhizinisi sokuma kwezezimali. Into ephathekayo nomumo ongokomthetho kuvame ukufana kodwa hhayi njalo. Okunye

okokusebenza kwezezimali kuthatha isimo esingokomthetho senzalo eyinsalela kodwa siyizikweletu. Okunye kungahlanganisa izici ezihlobene nezinzalo eziyinsalela nezici ezihloben nezikweletu zezezimali. Ngokwesibonelo:

(a) Ingxenye umkhiphi ayinikezayo ngenkani yenani elithile eyokhishwa ngosuku oluthile, noma anikeze umnikazi ilungelo lokuba athi umkhiphi akahlenge ithuluzi lezezimali ngosuku oluthile noma ngemva kwalo kwenani elithile isikweletu sezezimali;

(b) okokusebenza kwezezimali okunikeza umnikazi ilungelo lokuyibuyisela kumkhiphi ukuze athole ukheshi noma enye impahla yezezimali ('amathuluzi ezezimali aqongelekayo') kuyisikweletu sezezimali. Kuba kanjalo ngisho noma inani lemali noma enye impahla yezezimali inqunywa ngesisekelo senkomba noma okunye okungase kukhuphuke noma kwehle, noma uma umumo ongokomthetho wokokusebenza kwezezimali unikea umnikazi ilungelo lenzalo eyinsalela ezimpahleni zomkhiphi. Ukuba khona kwethuba lokuba umnikazi abuyisele okokusebenza kwezezimali kumkhiphi ukuze athole imali noma enye impahla yezezimali kusho ukuthi okokusebenza kwezimali kuhlangabezana nencazelo yesikweletu sezezimali. Ngokwesibonelo, amasheya anikeza abanikazi ilungelo lokuthola inzalo yabo kumkhiphi noma nini ukuze bathole imali elingana nengxenye yamasheya abo yenani lempahla yomkhiphi; noma

(c) okokusebenza kwezezimali okudinga ukuba umkhiphi akhokhe isikweletu ngokheshi noma ngokunye okokusebenza kwezezimali kuphela uma ephelelwa izimali, kuyinzalo eyinsalela.

.29 Uma ibhizinisi lingenalo ilungelo elingenamibandela lokugwema kudiliva ukheshi noma enye impahla yezezimali ukuze isikweletu senkontileka, leso sibopho sichazwa ngokuthi isikweletu sezezimali. Ngokwesibonelo:

(a) ukuvinjelwa kwebhizinisi ukuba likhokhe isikweletu senkontileka, njengokungakwazi ukuthola imali yakwamanye amazwe nom isidingo sokuhtola imvume sokukhokha kothile onamandla, akusesuli isikwetu sebhizinisi senkontileka noma ilungelo lomnikazi ngaphansi kokusebenza kwezezimali; noma

(b) isikweletu senkontileka esinemibandela kothile osebenzisa ilungelo lakhe lokubuyisa kuyisikweletu sezezimali ngoba ibhizinisi alinalo ilungelo elingenamibandela lokugwema ukudiliva ukheshi noma enye impahla yezezimali.

.30 Okokusebenza kwezezimali okungenaso isikweletu senkontileka sokudiliva ukheshi noma enye impahla yezezimali kungase kumise isibopho ngemibandela yako. Ngokwesibonelo, okokusebenza kwezezimali kungase kube nesibopho okungesona esezimali okumelwe sikhokhwe uma kuphela ibhizinisi lihluleka ukusabalalisa noma ukuhlenga okokusebenza kwezezimali. Uma ibhizinisi lingakugwema ukudluliswa kwemali noma kwenye impahla yezezimali ngokukhokha sonke isibopho esingeyona imali, okokusebenza kwezezimali kuyisikweletu sezezimali.

Okokusebenza kwezezimali okuhlanganisiwe (bheka iSithasiselo A izigaba AG72. kuya ku-AG77.)

.31 Okhipha ithuluzi lezezimali uyohlaziya imibandela yethuluzi lezezimali ukuze abone ukuthi kunakho kokubili yini isikweletu nenzuzo eyinsalela. Izinto ezinjalo ziyohlukaniswa eceleni njengeziyizikweletu zezezimali, impahla yezezimali noma inzuzo eyinsalela ngokuvumelana nebinzana .25.

.32 Ibhizinisi lizibheka ngokwehlukana izingxenye zokokusebenza kwezezimali (a) ezidala isikweletu sezezimali sebhizinisi (b) sinikeze umnikazi wokokusebenza ithuba lokuba ayishintshe ibe inzalo eyinsalela yebhizinisi. Ngokwesibonelo, ibhondi noma ithuluzi lezezimali umninikazi angakwazi ukulishintsha libe amanani athile amasheya ebhizinisi ingokokusebenza kwezezimali okuhlanganisiwe. Ngomqondo webhizinisi, okokusebenza kwezezimali okunjalo kwakhiwa izingxenye ezimbili: isikweletu sezezimali (ukuhlelwa kwenkontileka ezodiliva ukheshi noma enye impahla yezezimali) nenzalo eyinsalela (umnikazi unikwa ilungelo lesikhathi esithile lokuba ayishintshe ibe inani elithile lamasheya ebhizinisi). Ngenxa yalokho, kuzo zonke izimo, ibhizinisi lisibhala ngokwehlukana isikweletu nezingxenye zenzalo eyinsalela esitatimendeni sesimo sezimali.

.33 Ukuhlukaniswa ngezigaba kwezikweletu nezingxenye zenzalo eyinsalela zokokusebeza kwezezimali okushintshekayo akushintshwa ngenxa yokushintsha okungenzeka, ngisho noma ukusebenzisa lelo thuba kungase kubonakale kuzozuzisa abanye abanikazi ngokwezimali. Abanikazi bangase bangenzi ngendlela elindeleki ngoba, ngokwesibonelo, imiphumela yentela kubanikazi ngenxa yoshintsho ingase ihluke kubanikazi. Ngaphezu kwalokho, ushintsho lungenzeka ngezikhathi ezithile. Inkontileka yesikweletu sebhizinisi sokukhokha esikhathini esizayo ihlale ikhona kuze kuze kube yilapho sesulwa ngokushintsha, ngokuvuthwa kokokusebenza kwezezimali noma enye imali engenayo.

.34 La Mazinga akhuluma ngokulinganisa impahla yezezimali nezikweletu zezezimali. Inzalo eyinsalela iwubufakazi benzalo ezimpahleni zebhizinisi ngemva kokususa zonke izikweletu zalo. Ngakho, lapho inani lokuqala lengxenye yokokusebenza kwezezimali lifakwa enzalweni yalo eyinsalela nasezingxenyeni zezikweletu, inzalo eyinsalela yabelwa inani eliyinsalela ngemva kokususa enanini elifanelekile lokokusebenza kwezezimali sekukonke inani elibalwe ngokwehlukana lesikweletu. Inani lanoma yikuphi okuphume kokunye (njengento ongayikhetha) efakwe engxenyeni yokokusebenza kwezezimali ngaphandle kwenzalo eyinsalela (njengokokusebenza kokulingana) ihlanganisiwe engxenyeni yesikweletu. Ingqikithi yenani eliphathayo elabelwe esikweletini nasenzalweni eyinsalela ekubonweni kokuqala lihlale lilingana nenani elifanelekile okungathiwa elokokusebenza kwezezimali kukonke. Akukho nzuzo noma ukulahlekelwa okwenzeka ekuziboneni ngokwehlukana okokuqala izingxenye zamathuluzi ezezimali.

.35 Ngaphansi kwendlela echazwe ebinzaneni .34, umkhiphi webhondi eshintshekayo ibe amasheya uqale athole inani eliphathekayo lesikweletu ngokulinganisa inani elifanelekile lesikweletu esifanayo (kuhlanganise nanoma yikuphi okuphume kokunye okungalingani) esingenayo inzalo eyinsalela ehlangene nayo. Inani eliphathekayo lenzalo eyinsalela elimelelwe ithuba lokushintsha ithuluzi libe amasheya libe selitholakala ngokukhipha inani elifanelekile lesikweletu sezezimali enanini elifanelekile lokokusebenza kwezezimali sekukonke.

Ukulinganisa kokuqala impahla yezezimali nezikweletu zezezimali

.36 Lapho impahla yezezimali noma isikweletu sezezimali sibonwa okokuqala, ibhizinisi liyoyilinganisa ngenani layo elifanelekile, uma kuyimpahla yezezimali noma isikweletu sezezimali esingalinganiswanga ngenani elifanelekile, izindleko zenkokhelo ezibangelwa ngokuqondile ukutholakala noma ukukhishwa kwempahla yezezimali noma isikweletu sezezimali (bheka iSithasiselo A izigaba AG80. kuya ku-AG89.).

Imalimboleko yemvume (bheka iSithasiselo A izigaba AG90. kuya ku-AG96.)

.37 Ibhizinisi liqale lihlaziya ukuthi imalimboleko yemvume iyimalimboleko ngempela yini ngokusebenzisa imithetho esezigabeni .25 kuya ku-.35. Ekubonweni kokuqala, ibhizinisi lihlaziya imalimboleko yemvume ibe izingxenye ezincane nama-akhawunti engxenye ngayinye ngokwehlukana. Ibhizinisi liyachaza ngemalimboleko yemvume:

(a) ezuzisa umphakathi ngokuvumelana noHlaka Lokulungiselelwa Nokwethulwa Kwezitatimende Zezimali, uma kuyilona elikhipha imalimboleko; noma

(b) imali engashintshwa, ngokuvumelana naMazinga e-GRAP Inzuzo Evela Kokwenziwe Okungashintshaniswa (Izintela Nokudluliswa Kwemali), lapho kuyilona elithola imalimboleko.

.38 Ingxenye yemalimboleko yemvume ezuzisa umphakathi noma imali engashintsheki ibalwa njengomehluko phakathi kwenani elifanelekile lemalimboleko nemali etholakala kuyo, kungakhathaliseki ukuthi ikhokhiwe noma yamukelwe.

.39 Ngemva kokubonwa kokuqala, ibhizinisi lilinganisa imalimboleko yemvume njengoba kushiwo ebinzaneni .45.

Imalimboleko yemvume iyakhishwa

.40 Imalimboleko yemvume ingase ikhishwe inikwe amabhizinisi ngenxa yezizathu eziningi zezenhlalo noma zomnotho. Ngokwesibonelo, umnyango wezolimo ungase unikeze abalimi abasafufusa imalimboleko ngoba befuna ukukhuthaza umnotho. Igama elithi imalimboleko yemvume alihlobene nezimakethi futhi lingase linike abantu

ithuba lokuyibuyisa ngezindlela ezilula, linganikeza amaholidi akhokhelwayo, noma lingase lithi ayingakhokhwa imali ekhishiwe noma ingxenye yayo.

.41 Lapho ibhizinisi linikeza imalimboleko yemvume liyobheka ukuthi le mali iyosebenzela yini ukuzuzisa umphakathi. Izinzuzo zomphakathi zichazwa ngendlela ebanzi ngokuthi imali ekhokhelwa abantu noma imindeni abangeke bayibuyise ukuze bavikelwe ezingozini ezithile emphakathini.

.42 Ibhizinisi liyochaza ngemalimboleko yemvume ekhiswe ngokwehlukana. Le malimboleko ibhekwa njengempahla yezezimali, kanti noma iyiphi inzuzo yomphakathi ichazwe engxenyeni ethi *Uhlaka Lokulungiselelwa Nokwethulwa Kwezitatimende Zezimali*.

Imalimboleko yemvume etholakele

.43 Ibhizinisi lingase lithole imalimboleko yemvume ngenxa yezizathu eziningi. Ngokwesibonelo, ibhizinisi lingase lithole imalimboleko yemvume njengosizo lokuthuthukisa ivela enhlanganweni ethile.

.44 Ekuqaleni kokubonwa ibhizinisi lihlola ukuthi ingxenye yesibonelelo etholwe njengemalimboleko yemvume inemali engashintshwa yini. Ibhizinisi lichaza ngemalimboleko njengeyisikweletu sezezimali nemali engashintshwa ngokuvumelana naMazinga e-GRAP engxenyeni ethi *Inzuzo Evela Kokwenziwe Okungashintshaniswa (Intela Nokudluliswa Kwemali).*

Ukulinganiswa kwempahla yezezimali nezikweletu zezezimali

.45 Ibhizinisi liyolinganisa yonke impahla yezezimali nezikweletu zezezimali ngemva kokubonwa kokuqala lisebenzisa izindlela ezichazwe ebinzaneni .14:

(a) Okokusebenza kwezezimali ngenani elifanelekile (bheka iSithasiselo A izigaba AG98. kuya ku-AG112.).

(b) Okokusebenza kwezezimali ngezindleko zenkokhelo (bheka iSithasiselo A izigaba AG113. kuya ku-AG114. no-AG120. kuya ku-AG129.).

(c) Okokusebenza kwezezimali ngezindleko.

.46 Yonke impahla yezezimali elinganiswa nezindleko eziphansi iyobhekwa ukuthi ayonakele yini ngokuvumelana nezigaba .57 kuya ku-.64.

.47 Ibhizinisi lilinganisa impahla yezezimali nezikweletu zezezimali ngenani elifanelekile, ngezindleko zenkokhelo noma ngezindleko. Ibhizinisi lihlaziya ukuthi ikuphi okokusebenza ngezimali okufanele kulinganiswe ngokulandelayo ngenani elifanelekile, ngezindleko zenkokhelo, ngezindleko, kuye ngokwencazelo ‘yokokusebenza kwezezimali ngenani elifanelekile,’ ‘okokusebenza kwezezimali ngezindleko zenkokhelo’ noma ‘okokusebenza kwezezimali ngezindleko’ ebinzaneni

.14.

Inani elifanelekile lokucatshangwa kokulinganisa

.48 Lapho kunqunywa inani elifanelekile lempahla yezezimali noma isikweletu sezezimali ngenjongo yokusebenzisa la Mazinga ibhizinisi liyosebenzisa apply izigaba AG98. kuya ku-AG112. eSithasiselo A.

.49 Ubufakazi obuhle benani elifanelekile amanani asemakethe esebenzayo. Uma imakethe yokokusebenza kwezezimali ingasebenzi, ibhizinisi limisa inani elifanelekile lisebenzisa indlela yokuhlola. Umgomo wale ndlela iwukuthola ukuthi inani lokuthenga belizoba malini ngosuku lokulinganisa lapho kushintshwana khona kucatshangwa ngezindlela ezivamile zokusebenza. Izindlela zokuhlola zihlanganisa ukusebenzisa inani lokuthenga phakathi kwabantu abanolwazi nabathandayo uma bekhona babhekisele enanini elifanelekile elifanayo langaleso sikhathi lokunye okokusebenza kwezezimali, ukuhlaziywa kwemali engenayo nokunqunywa kwamanani okuzodayiswa ngayo. Uma kunendlela yokuhlola esetshenziswa abantu abasebenzisa izimakethe ukuze banqume inani lokokusebenza kwezimali futhi leyo ndlela ibonakele ukuthi inikeza izilinganiso ezithembekile zamanani atholakalayo, ibhizinisi lisebenzisa leyo ndlela. Leyo ndlela ekhethiwe iwusebenzisa ngokugcwele umbono wezimakethe, ithembele kancane embonweni webhizinisi. Ihlanganisa zonke izici abantu abasebenzisa izimakethe abangazicabangela lapho benquma inani futhi iyahambisana nezindlela zomnotho ezamukelwayo zokunquma inani lamathuluzi ezezimali. Ngezikhathi ezithile, ibhizinisi libheka indlela yokulinganisa liyivivinye ukuthi isebenza kahle yini isebenzisa amanani anoma yiziphi izimakethe ezisebenzayo zokokusebenza okufanayo (okusho ukuthi ingashintshiwe noma ingapakishiwe kabusha) noma ezisekelwe kunoma yikuphi ukwaziswa kwezimakethe okubonakalayo.

.50 Inani elifanelekile lesikweletu sezezimali elinesici esifunwa ngenkani (njengedephiozithi) ayingaphansi kwemali efunwa ngenkani ekhokhwayo, ephulwe kusukela ngosuku lokuqala okumelwe imali ikhokhwe ngalo.

Ukuhlukanisa ngezigaba (bheka ISithasiselo A izigaba AG115. kuya ku-AG118.)

.51 Ibhizinisi lingase lingahlukanisi ngezigaba okokusebenza kwezezimali ngesikhathi kusakhishiwe noma kubanjiwe ngaphandle:

(a) uma okokusebenza okuhlanganisiwe kudingeka kulinganiswe ngenani elifanelekile ngokuvumelana nezigaba .21, .22 no-.52;

(b) uma utshalo-zimali ngenzalo eyinsalela lufinyelela izimfuneko zokuhlukanisa ngezigaba ezigabeni .53 no- .54.

Okokusebenza okuhlanganisiwe

.52 Lapho ibhizinisi lingakwazi ukulinganisa ngokwethembeka inani elifanelekile lokuphume kokunye okuye kwahlukaniswa nenkontileka yokusebenza kwezezimali ngosuku olulandelayo lokubika, isigaba .21 lithi alilinganise okokusebenza kwezimali ngenani elifanelekile. Lokhu kudinga ukuba kuhlukaniswe kabusha ngezigaba okokusebenza kwezezimali ngezindleko zenkokhelo noma izindleko kuya enanini elifanelekile. Umehluko phakathi kwenani eliphathekayo nenani elifanelekile lokokusebenza libonakala kulokho okushiwo isigaba .55.

Utshalo-zimali enzalweni eyinsalela

.53 Uma inani elifanelekile lingeke lisalinganiswa ngokwethembeka kutshalo-zimali enzalweni eyinsalela elinganiswa ngenani elifanelekile, ibhizinisi liyohlukanisa kabusha utshalo-zimali ngenani elifanelekile kuya ezindlekweni. Inani eliphathekayo langosuku inani elifanelekile elingasatholakali ngalo liba yizindleko.

.54 Uma itholakala indlela yokulinganisa ethembekile kutshalo-zimali enzalweni eyinsalela eyayingekho ngaphambili indlela yokuyilinganisa, futhi okokusebenza kwakuzodinga ukuba kulinganiswe ngenani elifanelekile, ibhizinisi likuhlukanisa kabusha okokusebenza kusukela ezindlekweni kuya enanini elifanelekile futhi libone umehluko phakathi kwenani eliphathekayo nenani elifanelekile ngokuvumelana nebinzana .55.

Izinzuzo nokulahlekelwa (bheka iSithasiselo A izigaba AG119.)

.55 ***Inzuzo noma ukulahlekelwa okubangelwa ushintsho lwenani elifanelekile lempahla yezezimali noma isikweletu sezezimali elilinganiswa ngenani elifanelekile liyobonakala njengemali eyengeziwe noma eshodayo.***

.56 ***Empahleni yezezimali noma izikweletu zezezimali ezilinganiswa ngezindleko zokukhokhelwa, inzuzo noma ukulahlekelwa kubonakala njengemali eyengeziwe noma eshodayo elinganiswa ngezindleko lapho impahla yezezimali noma isikweletu sezezimali ingasabonakali noma yonakele, noma ngenqubo yokukhokhelwa.***

Ukonakala nokulandeka kwempahla yezezimali

.57 ***Ekupheleni kwesikathi sokubika ngasinye ibhizinisi liyohlaziya ukuthi bukhona yini ubufakazi bokuthi impahla yezezimali noma iqoqo lazo lonakele. Uma bukhona, ibhizinisi liyosebenzisa izigaba .61 kuya ku-.63 (ngempahla yezezimali ebalwa ngezindleko zokukhokhelwa) nebinzana .64 (ngempahla yezezimali ebalwa ngezindleko) ukuze kutholakale inani lokulahlekelwa ngenxa yokonakala.***

.58 Impahla yezezimali noma iqoqo lempahla yezezimali isuke yonakele futhi kube nezindleko zokonakala uma kunobufakazi bokonakala ngenxa yesigameko esisodwa noma eziningi ezenzeka ngemva kokubonwa kokuqala kwempahla (‘isigameko

sokulahlekelwa') futhi leso senzakalo sokulahlekelwa (noma izenzakalo) sinomthelela emalini eyongena esikhathini esizayo yempahla yezezimali noma iqoqo lempahla yezezimali engalinganiswa ngokwethembeka. Kungase kungenzeki ukubalula isenzakalo esisodwa esibangele ukonakala, ngoba kungenzeka kubangelwe izinto eziningi ezihlangane. Ukulahlekelwa okungaba khona akubonwa. Ubufakazi bokuthi impahla yezezimali noma iqoqo lezimpahla lonakele lihlanganisa nokwaziswa okubonakalayo okutholwa umnikazi wempahla ngalezi zigameko zokulahlekelwa:

(a) ubunzima obukhulu bezimali bomkhiphi;
(b) ukwephula inkontileka, njengokungakhokhwa kwenzalo noma imali ekhokhwayo;
(c) obolekisayo ngenxa yezizathu zomnotho noma zomthetho ezihlobene nobunzima bezimali bomtsheleki, enikeza otshelakayo isibonelelo angeke asicabange nokusicabanga obolekisayo;
(d) kungenzeka ukuthi umtshelekisi adlelwe impahla noma ahlele izimali ngenye indlela;
(e) ukunyamalala kwemakethe esebenzayo yaleyo impahla yezezimali ngenxa yezinkinga zezimali; noma
(f) ukwaziswa okubonakalayo okubonisa ukuthi kunokwehla okukhulu emalini okulindeleke ukuba ingene yempahla yezezimali kusukela yabonwa okokuqala, nakuba ukwehla kungeke kuhlotshaniswe nempahla yezezimali ngayinye eqoqweni, okuhlanganisa:
    (i) izinguquko ezinkulu endleleni yokukhokha kwabatsheleki eqenjini (ngokwesibonelo, ukwanda kwemali ekhokhwa sekwephuzile); noma
    (ii) izimo zezwe noma zendawo zezomnotho ezihlobana nokungakhokhi (ngokwesibonelo, ukwanda kwenani labantu abangasebenzi endaweni yabatsheleki, noma ushintsho olukhulu ezimakethe oluthinta ababoleki eqenjini).

.59 Ukunyamalala kwemakethe esebenzayo ngenxa yokuthi okokusebenza kwezezimali kwebhizinisi akusadayiswa emphakathini akubona ubufakazi bokonakala. Ukwehla kwezinga lebhizinisi kukodwa akubona ubufakazi bokonakala, nakuba kungaba ubufakazi bokonakala uma sekucatshangelwa nokunye ukwaziswa okutholakalayo. Ukwehla kwenani elifanelekile lempahla yezezimali libe ngaphansi kwenani layo noma lokukhokhelwa akubona ngempela ubufakazi bokonakala (ngokwesibonelo, ukwehla kwenani elifanelekile lotshalo-zimali esikweletini esiwumphumela wokukhuphuka kwenzalo engenangozi).

.60 Kwezinye izimo ukwaziswa okubonakalayo okudingekayo ukuze kulinganiswe inani lokulahlekelwa yimpahla yezezimali kungase kungabi kuningi noma kungahambisani nezimo zangaleso sikhathi, ngokwesibonelo, lapho umtsheleki esebunzimeni bezimali futhi kungekuningi ukwaziswa okuhlobene nabatsheleki abanjalo. Ezimweni ezinjalo, ibhizinisi lisebenzisa ukwahlulela kwalo ukuze lilinganise ukulahlekelwa kokonakala. Ngokufanayo ibhizinisi lisebenzisa ukwahlulela kwalo ukuze lishintshe ukwaziswa okubonakalayo kweqoqo lezimpahla zezezimali ukuze kubonise isimo sangaleso sikhathi (bheka isigaba AG125.). Ukusebenzisa izilinganiso ezinengqondo kuyingxenye ebalulekile yokulungiselela izitatimende zezezimali futhi akukwenzi

kungathembeki.

Impahla yezezimali ilinganiswa ngezindleko zenkokhelo (bheka iSithasiselo A izigaba AG120. kuya ku-AG128.)

.61 Uma kunobufakazi bokuthi kube nokukulahlekelwa kokonakala kwempahla yezezimali elinganiswa ngezindleko zenkokhelo, kulinganiswa inani lokulahlekelwa njengomehluko phakathi kwenani eliphathekayo lempahla nenani lamanje lemali engase ingene (ngaphandle kwezimali eziyolahleka esikhathini esizayo ezingakalahleki) ibalwe ngenani lenzayo yempahla yezezimali yasekuqaleni (okusho ukuthi, isilinganiso senzalo ebalwe ekuqaleni kokubonwa). Inani eliphathekayo lempaha liyoncishiswa ngokuqondile noma ngkusebenzisa i-akhawunti yomholo. Inani lokulahlekelwa liyobonakala ngemali eyengeziwe noma eshodayo.

.62 Ibhizinisi liqale lihlaziye ukuthi ubufakazi bokonakala bempahla yezezimali ngayinye ebalulekile neyazo zonke sezihlangene (bheka isigaba .58). Uma ibhizinisi linquma ukuthi abukho ubufakazi bokuthi kukhona ukonakala bempahla yezezimali ehlaziywe ngayodwa, kungakhathalise ukuthi ibalulekile noma cha, lihlanganisa leyo mpahla eqoqweni lezimpahla zezezimali ezisengcupheni yezezimali efanayo bese iyazihlaziya sezizonke ukuthi azonakele yini. Impahla ehlaziywa ngayinye ngayinye ukuthi ayonakele yini futhi kubonakala ukulahlekelwa kokonakala ayifakwa eqoqweni elizohlaziywa ukuthi alonakele yini.

.63 Uma esikhathini esilandelayo lehla inani lokulahlekelwa kokonakala, futhi lokho kwehla kungahlotshaniswa nesigameko esenzeka ngemva kokubonakala kokonakala (njengokuba ngcono kwendlela umuntu okweletayo akhokha ngayo), ukulahlekelwa kwangaphambili kuzoshintshwa noma kushintshwe i-akhawunti yomholo. Lolo shintsho ngeke lenze ukuba inani eliphathekayo lempahla yezezimali eledlula lokho izindleko ezikhokhelwayo ebeziyoba yikho ukuba akubonakalanga ukonakala ngosuku okwashintshwa ngal ukonakala. Inani lokushintsha liyobonakala emalini eyengeziwe noma eyisikweletu.

Impahla yezezimali ilinganiswa ngezindleko

.64 Uma kunobufakazi bokuthi kube nokulahlekelwa kokonakala kutshalo-zimali lwenzalo eyinsalela engalinganiswa ngenani elifanelekile ngenxa yokuthi inani elifanelekile alikwazi ukulinganiswa ngokwethembeka, inani lokulahlekelwa kokonakala lilinganiswa njengomehluko phakathi kwenani eliphathekayo lempahla yezezimali nenani lamanje lemali eyongena esikhathini esizayo ebalwa ngezinga lezimakethe lempahla yezezimali efanayo (bheka iSithasiselo A izigaba AG110. kuya ku-AG111.). Ukulahlekelwa kokonakala okunjalo ngeke kushintshwe.

Ukungabonwa

Ukungabonwa kwempahla yezezimali (bheka iSithasiselo A izigaba AG130. kuya ku-AG143.)

.65 ***Ibhizinisi aliyiboni impahla yezezimali lisebenzisa indlela ebizwa yokubhala izinto ezenzeke ngosuku okwenziwe ngalo inkontilaki.***

.66 Ezitatimendeni zezimali ezihlanganisiwe, izigaba .67 kuya ku- .72 neSithasiselo A izigaba AG130. kuya ku-AG143. Asetshenziswa esigabeni esihlanganisiwe. Ngakho, ibhizinisi liqale lihlanganise wonke amabhizinisi ngokuvumelana nokushiwo aMazinga e-GRAP engxenyeni ethi *Izitatimende Zezimali Ezihlanganisiwe Nezihlukanisiwe* bese lisebenzisa okushiwo izigaba .67 kuya ku-.72 neSithasiselo A izigaba AG130. kuya ku-AG143.

.67 ***Ngaphambi kokuhlaziya ukuthi ukungabonwa kwenzeka nini nokuthi kuyafaneleka yini ngaphansi .70 kuya ku-.76, ibhizinisi linquma ukuthi lawo mabinzana kufanele asebenze engxenyeni yempahla yezezimali (noma engxenyeni yeqoqo lempahla yezezimali efanayo) noma impahla yezezimali (noma iqoqo lempahla yezezimali efanayo) isiyonke, kanje:***

(a) ***Amabinzana .68 kuya ku-.72 asebenza engxenyeni yempahla yezezimali (noma engxenyeni yeqoqo lempahla yezezimali efanayo) uma ingxenye ebhekwayo ukuze ingabonwa ihlangabezana nombandela owodwa kulena:***

(i) ***Ingxenye inamali engenayo ephawulwe ngokuqondile kuphela yempahla yezezimali (noma iqoqo lempahla yezezimali efanayo). Ngokwesibonelo, lapho ibhizinisi lithola inzalo lapho omunye osenkontilekeni ethola ilungelo lemali engenayo, kodwa hhayi imali engenayo eyinhloko evela kokusebenza kwesikweletu, izigaba .68 kuya ku-.72 asebenza enzalweni yemali engenayo.***

(ii) ***Ingxenye inengxenye elingana ngokugcwele (pro rata) yemali engenayo yempahla yezezimali (noma iqoqo lempahla yezezimali efanayo). Ngokwesibonelo, lapho ibhizinisi lenza ilungiselelo lokuthi omunye elinaye enkontilekeni athole ilungelo lengxenye engu-90% yemali engenayo yempahla yezezimali, izigaba .68 kuya ku-.72 asebenza emalini engenayo engu-90%. Uma bengaphezu koyedwa abasenkontilekeni, ngamunye akudingeki ukuba abe nengxenye elinganayo yemali engenayo, uma nje ibhizinisi elidlulisayo linengxenye egcwele***

(iii) ***Ingxenye inengxenye elingana ngokugcwele (pro rata) yemali engenayo yempahla yezezimali (noma iqoqo lempahla yezezimali efanayo). Ngokwesibonelo, lapho ibhizinisi lenza ilungiselelo lokuthi omunye elinaye enkontilekeni athole ilungelo lengxenye engu-90% yemali engenayo yempahla yezezimali, izigaba .68 kuya ku-.72 asebenza emalini engenayo engu-90%. Uma bengaphezu koyedwa abasenkontilekeni, ngamunye akudingeki ukuba abe nengxenye***

elinganayo yemali engenayo, uma nje ibhizinisi elidlulisayo linengxenye egcwele.

(b) Kuzo zonke ezinye izimo, izigaba .68 kuya ku-.72 asebenza empahleni yezezimali iyonke (noma iqoqo lempahla yezezimali efanayo). Ngokwesibonelo, lapho ibhizinisi lidlulisela (i) amalungelo ekuqoqweni kwemali kokuqala noma okungu-90% kokugcina empahleni yezezimali (noma iqoqo lempahla yezezimali), noma (ii) amalungelo emalini engenayo engu-90% evela ezintweni ezingenile, kodwa enikeza isiqinisekiso sokubonelela umthengi nganoma yikuphi ukulahlekelwa okungafika ku-8% kwesamba semali sezinto ezingenile, izigaba .68 kuya ku-.72 asebenza empahleni yezezimali (noma iqoqo lempahla yezezimali efanayo) iyonke.

Ezigabeni .68 kuya ku-.75, igama elithi 'impahla yezezimali' libhekisela engxenyeni yempahla yezezimali (noma iqoqo lempahla yezezimali efanayo) njengoba ichazwa (a) ngenhla noma impahla yezezimali (noma iqoqo lempahla yezezimali efanayo) iyonke.

.68 Ibhizinisi ngeke liyibone impahla yezezimali kuphela uma:

(a) amalungelo enkontileka email engenayo yempahla yezezimali ephela, ehlelwa noma elahlwa;

(b) ibhizinisi lidlulisela komunye zonke izingcuphe nemivuzo zobunikazi bempahla yezezimali; noma

(c) ibhizinisi, naphezu kokugwema izingcuphe ezibalulekile nemivuzo yobunikazi bempahla yezezimali, linikeze omunye ukuba aliphathe futhi yena unamandla okudayisa impahla iyonke komunye umuntu wesithathu, futhi uyakwazi ukusebenzisa lawo mandla futhi angabeki imingcele eminingi kulokho okudluliselwe. Kule ndaba, ibhizinisi:

(i) ngeke liyiqaphele impahla;

(ii) liyoqaphela ngokwahlukana noma imaphi amalungelo nezibopho ezenzeke noma ezibe khona ngenxa yokudlulisela.

Amanani aphathekayo empahla edluliselwe ayokwabelwa amalungelo noma izibopho ezilondoloziwe nalezo ezidluliselwe ngesisekelo senani layo elifanelekile ngosuku lokudlulisela. Amalungelo nezibopho ezisanda kwenziwa ziyolinganiswa ngamanani azo afanelekile ngaloso suku. Noma yimuphi umehluko phakathi kokucatshwangayo nokutholakele namanani abonwayo nangabonwa ngokuvumelana naleli binzana uyobonakala ngemali eyengeziwe noma ngesikweletu ngesikhathi sokudlulisela.

Oyeka amalungelo ahlobene nempahla yezezimali (bheka iSithasiselo A isigaba AG131. kuya ku-o AG132.)

.69 Ibhizinisi lingaliyeka ilungelo lokuthola amarisidi enkontileka ngaphansi kwemibandela yelungiselelo elikhona. Ngokwesibonelo, umasipala angayeka izindleko ezithile okufanele zitholwe abantu abafanelekela ukuba izikweletu zabo zesulwe ngokuvumelana nenqubomgomo kamasipala yabantu abaswele. Lapho ukuyekwa kwalawo malungelo kuphumela ekutholweni kwezinzuzo zomphakathi, kuchazwa ngendlela esebinzaneni .37(a).

Ukuhlolwa kokudlulisela izingcuphe nemivuzo nokulawula (bheka iSithasiselo A izigaba AG133. kuya ku-AG138.)

.70 Ukudlulisela of izingcuphe nemivuzo (bheka isigaba .68) kuhlolwa ngokuqhathanisa ukwaziwa kwebhizinisi, ngaphambi nangemva kokudlulisela, umehluko emananini nesikhathi sokuhamba nokuphuma kwemali yempahla edluliselwe. Ibhizinisi lisuke ligcine zonke izingcuphe nemivuzo yobunikazi bempahla yezezimali uma ukuchayeka kwalo emehlukweni wenani lamanje lemali yesikhathi esizayo lokuphuma kwemali yempahla yezezimali kungashintshi kakhulu ngenxa yokudlulisela (ngokwesibonelo, ngenxa yokuthi ibhizinisi lidayise impahla yezezimali ngesivumelwano sokuthi lizoyithenga ngentengo egxilisiwe noma ngenani lasesitolo kanye nelabatshelekisi). Ibhizinisi lisuke lidlulisele cishe zonke izingcuphe nemivuzo yobunikazi bempahla yezezimali uma ukuchayeka kwalo emehlukweni kungasabalulekile uma kuqhathaniswa nomehluko usuwonke wenani lemali ezohamba nezophuma ehlobeni nempahla yezezimali (ngokwesibonelo, ngenxa yokuthi ibhizinisi lidayise impahla yezezimali ngombandela wokuyithenga uyibuyise ngenani layo elifanelekile ngesikhathi usuyithenga okwesibili).

.71 Ngokuvamile kuyobonakala uma ibhizinisi lidlulisele noma ligcine zonke izingcuphe nemivuzo yobunikazi futhi singeke sisaba khona isidingo sokubala. Kwezinye izimo, kuyodingeka ukuba kubalwe kuqhathaniswe ukuchayeka kwebhizinisi kumehluko wenani lemali ezongena nezophuma ngaphambi nangemva kokudlulisela. Ukubala nokuqhathanisa kwenziwa ngenzalo yemakethe esebenzayo ibe yisaphulelo. Umehluko phakathi kwemali engenayo nephumayo uyacatshangelwa, kucatshangelwe ikakhulu leyo miphumela enamathuba amaningi okuba yenzeke.

.72 Kungakhathaliseki ukuthi ibhizinisi lidlulisele ukulawulwa kwempahla kuxhomeke ekhonweni lomdlulisi lokudayisa impahla. Uma enalo ikhono lokudayisa impahla iyonke kumuntu wesithathu futhi ekwazi ukulisebenzisa kahle lelo khono, kungadingeki kubekwe imingcele eyengeziwe ekudluliselweni, ibhizinisi lisuke lingakugcinanga ukulawula. Kuzo zonke izimo, lisuke likugcinile ukulawula.

Ukudlulisela okufanelekela ukungabonwa (bheka iSithasiselo A izigaba AG139. kuya ku-AG140.)

.73 ***Uma ibhizinisi lidlulisela impahla yezezimali ekudluliseni okufanelekela ukuba yonke ingabonwa (bheka isigaba .68) futhi igcine ilungelo lokusevisa impahla yezezimali mahhala, liyoqaphela impahla yokusevisa noma isikweletu***

sokusevisa saleyo nkontileka yokusevisa. Uma ezotholakala kungalindelekile ukuba ikhokhele ibhizinisi ngokwanele ngenxa yesevisi eliyenzile, isikweletu sokusevisa sesibopho sokusevisa siyobonwa nge inani elifanelekile. Uma imali ezotholakala kulindeleke ukuba ibe ngaphezu kwaleyo yokusevisa, impahla esevisayo iyobonwa ngamalungelo okusevisa ngenani elinqunywe ngesisekelo semali ephathekayo yempahla yezezimali enkudlwana ngokuvumelana nebinzana .76.

.74 Uma, ngenxa yokudlulisela, impahla yezezimali ingabonwa iyonke kodwa umphumela wokudlulisela uba ukuthi ibhizinisi lithola impahla yezezimali entsha noma lithola isikweletu sezezimali esisha, noma isikweletu sokusevisa, ibhizinisi liyobona impahla yezezimali entsha, isikweletu sezezimali noma isikweletu sezezimali ngenani elifanelekile.

.75 Ekungabonweni kwempahla yezezimali iyonke, umehluko phakathi:

(a) kwenani eliphathekayo;

(b) ingqikithi yokucatshangwa okutholakele (okuhlanganisa nempahla entsha etholakele kususwe isikweletu esisha esitholakele) uyobonakala ngemali eyengeziwe noma ngesikweletu.

.76 Uma impahla edlulisewe iyingxenye yempahla yezezimali enkudlwana (ngokwesibonelo, lapho ibhizinisi lidlulisela imali ephumayo nengenayo eyingxenye yokokusebenza kwesikweletu) futhi ingxenye edluliselwe ifanelekela ukungabonwa iyonke, inani eledlule eliphathekayo lempahla yezezimali enkudlwana liyokwabelwa phakathi kwengxenye eqhubeka ibonwa naleyo engasabonwa, kuye ngenani elifanelekile lalezo zingxenye, ngosuku lokudlulisela. Ngenxa yale njongo, impahla egciniwe yokusevisa, iyobhekwa njengengxenye eqhubeka ibonwa. Umehluko phakathi:

(a) ***kwenani eliphathekayo elabelwe ingxenye engabonwa;***

(b) ***kwengqikithi yokucatshangelwa okutholakele kwengxenye engasabonwa (ehlanganisa impahla entsha etholakele kususwe noma yisiphi isikweletu esisha) uyobonakala ngemali eyengeziwe noma ngesikweletu.***

.77 Lapho ibhizinisi laba inani eliphathekayo eledlule lempahla yezezimali enkudlwana phakathi kwengxenye eqhubeka ibonwa nengxenye engasabona, kudingeka kunqunywe inani elifanelekile lengxenye eqhubeka ibonwa. Uma ibhizinisi linomlando wokudayisa izingxenye ezifana nezingxenye eziqhubeka zibonwa noma zikhona ezinye izindleko zenkokhelo zezingxenye ezinjalo, amanani amuva ezindleko zenkokhelo anikeza indlela enhle kakhulu yokulinganisa inani layo elifanelekile. Uma engekho amanani acatshangelwayo noma izindleko zenkokhelo zezimakethe zokusekela inani elifanelekile lengxenye eqhubeka ibonwa, isilinganiso esile senani elifanelekile siwumehluko phakathi kwenani elifanelekile lempahla yezezimali enkudlwana iyonke nokucatshangelwa okutholwe lapho umdlulisi edlulisa impahla

engasabonwa.

Ukudlulisela okungakufanelekeli ukungabonwa

.78 ***Uma ukudlulisela kungaphumeli ekungabonweni ngenxa yokuthi ibhizinisi ligcine cishe zonke izingcuphe nemivuzo yobunikazi bempahla edlulisiwe, ibhizinisi liyoqhubeka libona impahla edlulisiwe iyonke futhi liyobona isikweletu sezezimali sokucatshangelwa okutholakele. Njengoba isikhathi sihamba, ibhizinisi liyobona noma iyiphi imali engenayo yempahla edluliselwe nanoma yiziphi izindleko ezibe khona zesikweletu sezezimali. Impahla nesikweletu sayo noma imali engenayo nezindleko ngeke kwenziwe kulingane.***

Isibambiso esingeyona imali

.79 ***Uma umdlulisi enikeza umdluliselwa isibambiso esingeyona imali (njengokokokusebenza kwesikweletu noma inzalo eyinsalela), ukubalwa kwesibambiso ngumdlulisi nomdluliselwa kuxhomeka ekutheni umdluliselwa unalo yini ilungelo lokudayisa noma lokuphinde abambise ngesibambiso nokuthi umdlulisi uhlulekile yini ukukhokha. Umdlulisi nomdluliselwa bayolandisa ngesibambiso kanje:***

(a) uma umdluliselwa enelungelo lenkontileka noma lekhasimende lokudayisa noma ukubambisa ngesibambiso, umdlulisi uyohlela kabusha impahla esitatimendeni sesimo sezimali (ngokwesibonelo, ibe impahla ebolekiwe, utshalo-zimali oluyisibambiso olunenzalo eyinsalela noma okuthengwe kabusha) ihlukane nezinye izimpahla;

(b) uma umdluliselwa edayisa isibambiso abambiso ngaso, uyobona imali adayise ngayo nesikweletu esilinganiswe ngenani elifanelekile lesibopho sokubuyisela isibambiso;

(a) uma umdlulisi ehluleka ukukhokha njengoba kusho inkontileka futhi engasakwazi ukubuyisa isibambiso, uyoyeka ukusibona isibambiso, umdluliselwa abone isibambiso njengempahla yokuqala elinganiswa ngenani elifanelekile noma, uma esesidayisile isibambiso, ayeke ukubona isibopho sokusibuyisa;

(d) ngaphandle uma kunjengoba kushiwo ku-(c), umdlulisi uyoqhubeka enesibambiso njengempahla yakhe, umdluliselwa ngeke abheke isibambiso njengempahla.

Ukungabonwa kwezikweletu zezezimali (bheka iSithasiselo A izigaba AG144. kuya ku-AG150.)

.80 ***Ibhizinisi liyosula isikweletu sezezimali (noma ingxenye yesikweletu sezezimali) esitatimendeni salo sokuma kwezimali uma kuphela sesiphelile — okusho ukuthi uma isibopho esichazwe enkontilekeni sifeziwe, sesulwa, saphelelwa isikhathi noma saqedwa (bheka naMazinga e-GRAP engxenyeni ethi Inzalo Evela***

Kokwenziwe Okungashintshaniswa (Izintela Nokudluliswa Kwemali) umuntu oqede isikweletu njengengxenye yenkokhelo engashintshwa).

.81 Ukushintshana phakathi kotshelekayo nomtshelekisi wokokusebenza kwesikweletu okuhluke kakhulu kuyobhekwa njengokwesula isikweletu sezezimali sokuqala, futhi kuqashelwe isikweletu sezezimali esisha. Ngokufanayo, ukulungiswa okukhulu kwemibandela yesikweletu sezezimali esikhona noma ingxenye yaso (kungakhathaliseki ukuthi sibangelwa ubunzima bezimali bomtshelekisi yini noma cha) kuyobhekwa njengokusesulile isikweletu sokuqala sezezimali futhi kwaqaphela isikweletu sezezimali esisha.

.82 Umehluko phakathi kwenani eliphathekayo lesikweletu sezezimali (noma ingxenye yesikweletu sezezimali) esesuliwe noma esidluliselwe komunye umuntu nokucatshangelwe okukhokhelwe, kuhlanganise nanoma yiziphi izimpahla ezingeyona imali ezidluliselwe noma izikweletu ezitholakele, ziyobonakala ngemali eyengeziwe noma isikweletu. Noma yiziphi izikweletu ezisuliwe, ezixolelwe noma ezitholwe elinye ibhizinisi ngenkokhelo engashintshwa, zibhekwa ngendlela eshiwo kuMazinga e-GRAP engxenyeni ethi Inzuzo Evela Kokwenziwe Okungashintshaniswa (Izintela Nokudluliswa Kwemali).

.83 Uma ibhizinisi lithenga kabusha ingxenye yesikweletu sezezimali, liyokwaba inani eliphathekayo eledlule lesikweletu sezezimali phakathi kwengxenye eqhubeka ibonwa nengxenye ebonwayo esekelwe kwinani elifanelekile lalezo zingxenye ngosuku lokuthenga kabusha. Umehluko phakathi (a) kwenani eliphathekayo elabelwe ingxenye engabonwa (b) nokucatshangelwe okukhokhiwe, kanye nanoma yiziphi izimpahla ezingeyona imali ezidluliselwe noma izikweletu ezitholakele zengxenye engabonwa ziyobonakala ngemali eyengeziwe noma ngesikweletu.

Ukwethula

Inzalo, imali eyehlukanisiwe noma okunjalo, ukulahlekelwa nezinzuzo (bheka iSithasiselo A isigaba AG151.)

.84 ***Inzalo, imali ehlukanisiwe noma okunjalo, ukulahlekelwa nezinzuzo eziphathelene nokokusebenza kwezezimali noma ingxenye eyisikweletu sezezimali iyobonwa njengemali engenayo noma izindleko ngemali eyengeziwe noma ngesikweletu. Ukunikezwa kwabanikazi inzalo eyinsalela kuyobonwa yibhizinisi ngokuqondile ezimpahleni. Izindleko zenkokhelo ezitholakale enzalweni eyinsalela ziyobhekwa njengemali ekhishwe emalini yezimpahla.***

.85 Intela (lapho ifaneleka khona) ephathelene nokunikwa kwabanikazi benzalo eyinsalela nezindleko zenkokhelo ezitholakale enzalweni eyinsalela iyobhekwa ngokuvumelana ne-International Accounting Standard engxenyeni *Izintela Zomholo*.

.86 Ukuhlelwa kokokusebenza kwezezimali njengesikweletu sezezimali noma inzalo eyinsalela kunquma ukuthi inzalo, imali ehlukanisiwe noma okunjalo, ukulahlekelwa nezinzuzo eziphathelene nokokusebenza kwezezimali kubonwa njengemali engenayo noma izindleko ngemali eyengeziwe noma isikweletu. Ngakho, ukukhokhwa kwemali ehlukanisiwe noma okunye okunjalo kokukokusebenza okubhekwa njengokuyisikweletu kubonwa njengokuyizindleko njengoba kuba njalo ngenzalo yebhondi. Ngokufanayo, izinzuzo nokulahlekelwa okuhlangene nokubuyisswa noma ukukhishwa kwezimali kabusha ezikhokhela izikweletu zezezimali zibonakala ngemali eyengeziwe noma ngezikweletu, kanti ukubuyiswa noma ukukhishwa kwezimali ezizokhokhela inzalo eyinsalela kubonakala kuwushintsho ezimpahleni. Ushintsho kwinani elifanelekile lenzalo eyinsalela alubonwa ezitatimendeni zezimali.

.87 Ibhizinisi liba nezindleko eziningi lapho likhipha noma lithola inzalo yalo eyinsalela. Lezo zindleko zingahlanganisa ukubhaliswa nezinye izindleko, imali ekhokhelwe abameli, abeluleki bokubalwa kwezimali nabanye abantu abanjalo, izindleko zokuprita nezezitembu. Noma yiziphi izindleko zenkokhelo zibhekwa njengezikhishwe ezimpahleni zizonke kuye ngokuthi zikhona yini izindleko ezibangelwa izindleko zenkokhelo ebezingagwenywa. Izindleko zezindleko zenkokhelo ezingasakhokhwa zibhekwa njengezindleko.

.88 Izindleko zenkokhelo esiphathelene nodaba lokokusebenza kwezezimali okunemixhantela okwabelwe izikweletu nenzalo eyinsalela kokokusebenza kuvumelana nenqubo yokwaba. Izindleko zenkokhelo zabelwa lezo zindleko ezisebenzisa indlela yokwaba enengqondo nevumelana nezindleko ezinjalo.

.89 Inani lezindleko zenkokhelo ezibhekwa njengezikhishwe ezimpahleni zidalulwa ngokwahlukana ngokuvumelana naMazinga e-GRAP engxenyeni ethi *Ukwethulwa Kwezitatimende Zezimalis*.

.90 Izimali ezihlukanisiwe noma okunjalo okuhlelwe njengezindleko kubhalwa esitatimendeni sokusebenza kwezimali njengeziyinzalo yezinye izikweletu noma njengento ezimele yodwa. Ngaphezu kwezimfuneko zalelisigaba nebizana .116 kula Mazinga, ukudalulwa kwenzalo nezimali ezihlukanisiwe noma okunjalo kungaphansi kwemibandela yaMazinga e-GRAP engxenyeni ethi *Ukwethulwa Kwezitatimende Zezimali*. Ukudalulwa kwemiphumela yentela (lapho kufaneleka khona) kwenziwa ngokuvumelana ne-International Accounting Standard engxenyeni ethi *Income Taxes*.

.91 Izinzuzo nokulahlekelwa okuhlobene noshintsho enanini eliphathekayo lesikweletu sezezimali zibonwa njengemali engenayo noma izindleko ngemali eyengeziwe noma isikweletu ngisho noma zihlobne nokokusebenza okuhlanganisa ilungelo lokuthola inzalo eyinsalela ezimpahleni zebhizinisi lapho kushintshwana khona ngemali noma ngenye impahla yezezimali (bheka isigaba .28(b)). Ngaphansi kwesithi aMazinga e-GRAP engxenyeni ethi *Ukwethulwa Kwezitatimende Zezimali* ibhizinisi libhekisela kunoma iyiphi inzuzo noma ukulahlekelwa okubangelwa ukubalwa kabusha ngokwehlukana kokokusebenza kusitatimende sokusebenza kwezimali uma kufaneleka ukuze kuchazwe indlela ibhizinisi elisebenza ngayo.

Ukwenza impahla yezezimali nesikweletu sezezimali kulingane (bheka iSithasiselo A isigaba AG152. kuya ku-AG153.)

.92 Impahla yezezimali nesikweletu sezezimali kuyokwenziwa kulingane, inani elisalayo lifakwe kusitatimende sokuma kwezimali lapho ibhizinisi:

(a) okwamanje linelungelo elingokomthetho lokudla imali eqashelwayo;

(b) lihlose ukukhokha imali, noma ukukhokha isikweletu, noma ukushintsha impahla ibe imali bese likhokha isikweletu ngesikhathi esifanayo.

Ekubaleni izimali zokudlulisela impahla yezezimali engakufanelekeli ukungabonwa, ibhizinisi ngeke lenze impahla edluliselwe ilingane nesikweletu esihlangene nayo (bheka isigaba .78).

.93 La Mazinga adinga ukuba kwethulwe impahla yezezimali nezikweletu zezezimali ngokwemali esele uma ukwenza kanjalo kubonisa ukungena nokuphuma kwemali yebhizinisi yesikhathi esizayo evela ekukhokheleni okokusebenza kwezezimali okubili noma ngaphezulu. Uma ibhizinisi linelungelo lokwamukela noma lokukhokha imali eyodwa futhi lifuna ukwenza kanjalo empeleni lisuke linempahla yezezimali noma isikweletu sezezimali esisodwa. Kwezinye izimo, impahla yezezimali nezikweletu zezezimali kwethulwa ngokwehlukana ngokuvumelana nezici zezinto ezisetshenziswayo noma izibopho zebhizinisi.

.94 Ukushintshwa kwempahla yezezimali ibe imali nesikweletu sezezimali nokwethula inani eliyi-*net* akufani nokungabonwa kwempahla yezezimali noma isikweletu sezezimali. Nakuba ukushintshwa kwempahla ibe imali kungasho ukubonwa kwenzuzo noma kokulahlekelwa, ukungabonwa kokokusebenza kwezezimali akuphumeli nje kuphela ekususweni kwento eyayibonakala ngaphambili kusitatimende

sokuma kwezezimali kodwa kodwa kungase kubangele nokubonwa kwenzuzo noma okulahlekile.

.95 Ilungelo lokushintsha impahla ibe imali yilungelo elingokomthetho lomkweleti, ngenkontileka noma ngenye indlela, lokukhokha noma lokususa lonke inani noma ingxenye yenani okufanele liye kumkweletisi ngokusebenzisa imali okufanele iye kumkweletisi. Ezimweni ezingavamile, umkweleti angase abe nelungelo elingokomthetho lokuthatha imali evela enkampanini yangaphandle akhokhele umkweletisi uma kunenkontileka phakathi kwezinkampane zontathu elibeka ngokucacile ilungelo lomkweleti lokushintsha impahla ibe imali. Ngenxa yokuthi ilungelo lokushintsha impahle ibe imali liyilungelo elingokomthetho, kumelwe kucatshangelwe nemithetho esebenza ebuhlotsheni balezi zinkampane.

.96 Ukuba khona kwelungelo eliphoqelelwayo lokushintsha impahla yezezimali nesikweletu sezezimali kuthinta amalungelo nezibopho ezihlobene nempahla yezezimali nesikweletu sezezimali futhi kungase kuthinte ukuchayeka kwebhizinisi emalini nasengcupheni yokukhokha izikweletu. Kodwa ukuba khona kwaleli lungelo kukodwa nje akusona isisekelo esanele sokushintsha impahla ibe imali. Uma ingekho inhloso yokusebenzisa leli lungelo noma lokukhokha ngasikhathi sinye, inani nesikhathi sokuphuma nokungena kwemali yebhizinisi esikhathini esizayo akuphazamiseki. Uma ibhizinisi lihlose ukusebenzisa leli lungelo noma ukukhokha isikweletu ngasikhathi sinye, ukwethulwa kwempahla nesikweletu semali kuliveza kahle inani nesikhathi sokuphuma nokungena kwemali yebhizinisi esikhathini esizayo kanye nezingcuphe okuchayeke kuzo lokho kuphuma nokungena kwemali. Inhloso yebhizinisi elilodwa noma womabili yokukhokha ngesisekelo se-*net* libe lingekho ilungelo elingokomthetho lokwenza kanjalo akwanele ukuba kungathiwa kulungile ukushintsha imali ibe impahla ngoba amalungelo nezibopho ezihlobne nempahla yezezimali nesikweletu sezezimali kuhlala kungashintshile.

.97 Izinhloso zebhizinisi ngokuqondene nokukhokhwa kwezimpahla nezikweletu zingase zithonywe yimikhuba yalo yokusebenza evamile, izimfuno zezimakethe zezimali nezinye izimo ezingase zilinganisele amandla okukhokha sonke isikweletu. Uma ibhizinisi linelungelo lokushintsha impahla ibe imali, kodwa lingazimisele ukukhokha noma ukuqaphela impahla futhi ikhokhe isikweletu kanye kanye, umthelela walelo lungelo engcupheni yezimali yebhizinisi udalulwa ngokuvumelana nebinzana .128.

.98 Ukukhokhwa ngasikhathi sinye kokokusebenza kwezezimali okubili kungase kwenzeke, ngokwesibonelo, ukusebenza kwendlu eyisikhungo kwezezimakethe zezimali ezihlelekile noma kushintshwane ubuso nobuso. Kulezi zimo ukuphuma nokungena kwemali kufana nokuthi kulingana nenani eliya kumuntu futhi akuchayekile esikweletini noma engcupheni yokukhokha izikweletu. Kwezinye izimo, ibhizinisi lingase likhokhe okokusebenza okubili ngokwamukela nokukhokha amanani ahlukile, libe sengcupheni yokukhokha imali egcwele yesikweletu sezimpahla noma inani eligcwele lesikweletu. Ukuchayeka engcupheni enjalo kungase kubaluleke ngisho noma kungathatha isikhashana. Ngenxa yalokho, ukuqaphela impahla yezezimali

nokukhokha isikweletu sezezimali kubhekwa njengokwenzeka kanye kanye uma izindleko zikhokhwa kanye kanye.

.99 Imibandela esesigabeni .92 ngokuvamiele awagcwaliswa futhi ukushintsha izimpahla zibe yimali kuvame ukungafaneleki lapho:

(c) okokusebenza kwezezimali okuningi kulingiswa ngakho izici zokokusebenza kwezezimali okukodwa ('okokusebenza' okwenziwe);

(d) impahla yezezimali nezikweletu zezezimali zivela kokusebenza kwezezimali okunengcuphe efanayo yokuchayeka (ngokwesibonelo, izimpahla nezikweletu kuphothifoliyo lwezinkontileka noma okunye okuphume kokunye okokusebenza) kodwa okuhilela amanye amabhizinisi ahlukile;

(e) izimpahla zezimali noma ezinye kubanjiswa ngazo ezikweletini zezimali ezingavikelwe ngesibambiso;

(f) impahla yezezimali ibekwa eceleni esikhwameni ngumkweleti ngenjongo yokukhipha isibopho umkweletisi engazamukelanga lezo zimpahla ekukhokhweni kwesikweletu (ngokwesibonelo, ilungiselelo lemali ebekelwa eceleni yokukhokha isikweletu kancane kancane);

(e) izibopho eziba khona ngenxa yezigameko ezibangela ukulahlekelwa kulindeleke ukuba zikhokhwe umuntu oseceleni ngenxa yezigameko ezibangela ukulahlekelwa kulindeleke ukuba zikhokhwe umuntu wesithathu ngenxa yesicelo senkontileka yomshwalense.

.100 Ibhizinisi elithatha izindleko zenkokhelo zokokusebenza kwezezimali nebhizinisi elilodwa lingase lingene 'elungiselelweni elibizwa ngokuthi i-*master netting'* no nalelo bhizinisi. Inkontileka enjalo yokukhokhela imali eyodwa elindelekile ehlanganisiwe ekukhokheleni isikweletu sokokusebenza kwezezimali esihlanganiswe yinkontileka uma kwenzeka inkontileka iphela. La malungiselelo avame ukusetshenziswa izinkampane zezimali ukuze zinikeze isivikelo ekulahlekelweni lapho ibhange liphelelwa imali noma kwenzeka okunye okubangela ukuba ibhizinisi lingakwazi ukufinyelela izibopho zalo. Ilungiselelo elibizwa ngokuthi i-*master netting* livula ilungelo lokushintsha impahla ibe imali, ilungelo elibe selisebenza ngempoqo futhi lithinte ukukhokhwa kwempahla yezezimali nezikweletu zezezimali kuphela ngemva kwesigameko esithile noma kwezinye izimo ebezingalindelekile ekusebenzeni okuvamile. Leli lungiselelo alinikezi isisekelo sokushintsha impahla ibe imali ngaphandle uma yomibili imibandela esigabeni .92 yenzekile. Uma impahla yezezimali nezikweletu zezezimali kungaphansi kwaleli lungiselelo okuthiwa i-*master netting* ingatshintshwa ibe imali, umphumela waleli lungiselelo ebhizinisini udalulwa ngokuvumelana nebinzana .128.

Ukudalula (bheka iSithasiselo A izigaba AG154. kuya ku-AG180.)

.101 Ukudalula okusezigabeni.103 kuya ku-.133 kwenza abantu abasebenzisa izitatimende zezimali bakwazi ukuhlola:

(a) ukubaluleka kokokusebenza kwezezimali esimweni sezimali sebhizinisi nokusebenza kwalo;

(b) isimo nezinga lezingcuphe ezidalwa okokusebenza kwezezimali ibhizinisi elichayeke kukho phakathi naleso sikhathi nasekupheleni kwesikhathi sokubika nokuthi ibhizinisi lenzeni ngalezo zingcuphe.

.102 Lokhu kudalulwa kusebenza emathuluzini email abonwayo nangabonwa. Okokusebenza kwezezimali okubonwayo kuhlanganisa impahla yezezimali nezikweletu zezezimali ezibonwa ngokuvumelana nala Mazinga. Okokusebenza kwezezimali okungabonwa kuhlanganisa okuthi nakuba kungaphandle kwezimfuneko zokubonwa nezokulinganisa zala Mazinga, kudinge ukudalulwa okuthile ngaphansi kwala Mazinga (njengenkontileka eqinisekisiwe yezezimali, izinkontileka eziqinisekisiwe nezibopho zemalimboleko).

Izinqubomgogo Zokubalwa Kwezimali (bheka iSithasiselo A isigaba AG154.)

.103 Ngokuvumelana nesigaba .124 laMazinga e-GRAP Sokwethulwa Kwezitatimende Zezimali, ibhizinisi lidalula, ngokusho kwezinqubomgomo zokubalwa kwezimali, isisekelo sokulinganisa esisetshenziswa ekulungiseleleni izitatimende zezezimali nezinye izinqubomgomo zokubalwa kwezimali ezihambisana nokuqonda izitatimende zezimali.

Izigaba zokokusebenza kwezezimali namazinga okudalula (bheka iSithasiselo A izigaba AG155. kuya ku-AG157.)

.104 Lapho la Mazinga edinga ukuthi kudalulwe ngezigaba okokusebenza kwezezimali, ibhizinisi liyohlela okokusebenza kwezezimali ngezigaba ezifanelana nohlobo lokwaziswa okudalulwayo nelicabangela nezici zalokho okokusebenza kwezezimali. Ibhizinisi liyonikeza ukwaziswa okwanele ukuba kuvunyelwe ukuzwana ezintweni ezisesitatimendeni sokuma kwezimali.

Ukubaluleka kokokusebenza kwezezimali esimweni sezimali nokusebenza kwebhizinisi

.105 Ibhizinisi liyodalula ukwaziswa okwenza abasebenzisi bezitatimende zalo zezezimali bahlole ukubaluleka kokokusebenza kwezezimali esimweni salo sezimali nokusebenza kwebhizinisi.

Isitatimende sokuma kwezimali

Izigaba zempahla yezezimali nezikweletu zezezimali

.106 Inani eliphathekayo lesigaba ngasinye sokokusebenza kwezezimali, njengoba ichazwe esigabeni .14, liyodalula emaphuzwini:

(a) okokusebenza kwezezimali ngenani elifanelekile, libonise ngokwehlukana:

(i) impahla yezezimali enqunywe ngenani elifanelekile;

(ii) izikweletu zezezimali ezinqunywe ngenani elifanelekile;

(b) okokusebenza kwezezimali zokukhokhelwa kwezindleko;

(c) okokusebenza kwezezimali ngezindleko.

Ibhizinisi lingase lifake impahla yezezimali nezikweletu zezezimali ohlwini olungefani ngaphansi kuka-(a) noma u-(b), ngokwesibonelo, izinto zokusebenza zesikweletu nokokusebenza kokuhweba okuyoba usizo kukho lokhu kudalula ekuqondeni ukubaluleka kwalokhu okokusebenza esimweni sezimali sebhizinisi nokusebenzela kwalo.

Ukufakwa Ezingeni Elifanayo

.107 Uma ibhizinisi selikufakile ezingeni elifanayo okokusebenza kwezezimali:

(a) ngezindleko, kunokuba kube inani elifanelekile; noma

(b) ngenani elifanelekile, kunokukhokhelwa kwezindleko nom ngezindleko,

ngokuvumelana nezigaba .51 kuya ku-.54, liyodalula inani elifakwe ezingeni lalo nelikhishwe kulo nesizathu sokufakwa kulelo zinga.

Ukungabonwa

.108 Kungenzeka ibhizinisi aliyibonanga impahla yezezimali ngendlela yokuthi ingxenye yayo noma yonke impahla yezezimali ingafanelekeli ukungabonwa (bheka izigaba .65 kuya ku-.78). Ibhizinisi liyodalula izinga ngalinye lempahla enjalo yezezimali:

(a) uhlobo lwezimpahla;

(b) uhlobo lwezingcuphe nemivuzo yobunikazi ibhizinisi elihlale lichayeke kubo;

(c) lapho ibhizinisi liqhubeka libona zonke izimpahla, inani eliphathekayo lezimpahla nelezikweletu ezihlobene nako.

Isibambiso

.109 Ibhizinisi liyodalula:

(a) inani eliphathekayo lempahla yezezimali elibambise ngayo libambisela izikweletu noma izikweletu ezincikene, kuhlanganise namanani afakwe ezingeni elifanayo ngokuvumelana nebinzana .79(a);

(b) imibandela ehlobene nesibambiso salo.

.110 Lapho ibhizinisi libambe isibambiso (sempahla yezezimali noma esingeyona

impahla yezezimali) futhi ivunyelwe ukudayisa noma ukuphinde ibambise ngesibambiso uma engekho umniniso, liyodalula:

(a) inani elifanelekile lanoma yisiphi isibambiso esidayisiwe noma okubanjiswe ngaso kabusha, kungakhathaliseki ukuthi ibhizinisi linesibopho sokusibuyisa nokuthi isibambiso esibanjiswe sizanele yini izikweletu ezikwelwetwayo; nokuthi

(b) imibandela ehlobene nokusebenzisa kwalo isibambiso.

I-akhawunti yokuthi uma kwenzeka ulahlekelwa imali

.111 Lapho impahla yezezimali yonakele ngenxa yokulahlekelwa imali futhi ibhizinisi libhala ukonakala kuyi-akhawunti ehlukile (ngokwesibonelo i-akhawunti esetshenziselwa ukubhala ukonakala ngakunye noma i-akhawunti efuze lena yokubhala ukonakala kwezimpahla) kunokuba inciphise ngokuqondile inani eliphathekayo lempahla, liyodalula ushintsho lwangaleso sikhathi lwezinga lempahla yezezimali.

Okokusebenza kwezezimali okunezinto eziningi zokusebenza zesikweletu

.112 Uma ibhizinisi likhiphe okokusebenza okunakho kokubili isikweletu nenzalo eyinsalela (bheka isigaba .31) futhi okokusebenza kunezinto eziningi zokusebenza zesikweletu ezimanani azo ancike kwenye nenye (njengokokusebenza okuyisikweletu esishintshekayo), liyodalula ukuba khona kwalezo zici.

Imalimboleko yemvume

.113 Uma ibhizinisi linikeze noma lamukele imalimboleko yemvume, liyodalula:

(a) ukuba khona kwemalimboleko enjalo;

(b) imibandela yayo ebalulekile;

(c) nenani elincane lemalimboleko ekupheleni konyaka.

Ukwehluleka ukukhokha nokwephula

.114 Ngokuphathelene nemalimboleko ebonwa ekupheleni kwesikhathi sokubika, ibhizinisi liyodalula:

(a) Iminingwane yanoma ikuphi ukungakhokhi ngesikhathi semali eyinhloko, inzalo, imali eshonile noma imibandela yaleyo malimboleko;

(b) Inani eliphathekayo lemalimboleko eyokhokhwa ekupheleni kwesikhathi sokubika;

(c) ***kungakhathaliseki ukuthi kwalungiswa ukungakhokhi, noma kwaxoxwa kabusha ngemibandela yemalimboleko, ngaphambi kokuba izitatimende zezimali zigunyazwe ukuba zikhishwe.***

.115 ***Uma, phakathi nesikhathi, kwephulwa imibandela yesivumelwano ngaphandle kwaleyo echazwe esigabeni .114 ibhizinisi liyodalula ukwaziswa okufanayo nokudingwa isigaba .114 uma lokho kwephulwa kwenze umboleki afune ukukhokhelwa imali enkulu (ngaphandle uma ukwephulwa kwalungiswa, noma kwaphinde kwaxoxwa ngemibandela yemalimboleko ngaphambi kwesikhathi sokubika noma ngaso leso sikhathi).***

Isitatimende sokusebenza kwezezimali

Izinto ezingenisa imali, izindleko, izinzuzo noma ukulahlekelwa

.116 ***Ibhizinisi liyodalula lezi zinto ezilandelayo ezingenisa imali, izindleko, izinzuzo noma ukulahlekelwa kungaba kusitatimende sokusebenza kwezizimali noma emanothini:***

(a) Izinzuzo noma ukulahlekelwa:

(i) amathuluzi ezimali ngenani elifanelekile;

(ii) amathuluzi ezimali ngezindleko zokukhokhelwa;

(iii) amathuluzi ezimali ngezindleko;

(b) imali yenzalo isiyonke nezindleko zenzalo (zibalwa ngendlela yenzalo ephumelelayo) yokokusebenza kwezezimali ngezindleko zokukhokhelwa.

(c) Imali engenayo nezindleko (ngaphandle kwamanani ehlanganisiwe ekunqumeni inzalo ephumelelayo) okubangelwa:

(i) okokusebenza kwezezimali ngezindleko zokukhokhelwa;

(ii) ukwethemba neminye imisebenzi yokwethembeka ephumela ekubambeni noma ekutshalweni kwezimpahla zitshalelwa abantu, izikhwama, izinhlelo zomhlalaphansi nezinye izinhlangano;

(d) Imali yenzalo noma impahla yezezimali eyonakele eqongelelwe ngokuvumelana nesigaba AG129;

(e) inani lanoma yikuphi ukulahleka ngenxa yokonakala kwempahla yezezimali.

Amanothi ezitatimende zezezimali

Ukudalula inani elifanelekile

.117 Kuyakhuthazwa ukuba kudalulwe inani elifanelekile lokokusebenza kwezezimali elilinganiswa ngokukhokhelwa kwezindleko, kodwa akuyona into edingekayo. Lapho ibhizinisi likhetha ukudalula inani elifanelekile lokokusebenza kwezezimali okulinganiswa ngezindleko zokukhokhelwa, lisebenzisa isigaba .118 ngezansi.

.118 ***Ibhizinisi liyodalulela isigaba ngasinye okokusebenza okulinganiswe noma kwadalulwa ngenani elifanelekile, izindlela futhi uma kusetshenziswa indlela yokuthola inani lempahla, amaphuzu asetshenzisiwe ekunqumeni inani elifanelekile lempahla yezezimali noma izikweletu zezezimali. Ngokwesibonelo, uma kusebenza, ibhizinisi lidalula ukwaziswa ngamaphuzu ahlobene namazinga okukhokha, amazing email okucatshangwa ukuthi izolahlekal nezinga lenzalo noma lesaphulelo. Uma kube noshintsho endleleni yokuthola inani lezimpahla,***

ibhizinisi liyodalula lolo shintsho nezizathu zalo.

.119 Ukulinganisa inani elifanelekile elibonwa kusitatimende sokuma kwezezimali ibhizinisi liyodalula izinga lokokusebenza kwezezimali ngenani elifanelekile nokuhlukaniswa kwayo isiyonke, lihlukanise ukulinganiswa kwenani elifanelekile ngokuvumelana namazinga achazwe esigabeni .120.

.120 Lapho lilinganiswa inani elifanelekile elibonwa kusitatimende sokuma kwezezimali, ibhizinisi liyohlela inani elifanelekile lisebenzisa izigaba zenani elifanelekile ezibonisa ukubaluleka kwezinto ezisebenzile ngesikhathi kulinganiswa. Izigaba zenani elifanelekile liyoba nalokhu:

(a) amanani ashiwo (angashintshiwe) ezimakethe ezisebenzayo ezimpahla noma izikweletu ezifanayo (Level 1);

(b) okufakiwe ngaphandle kwamanani ashiwo abonakalayo ahlanganiswe ku-Level 1 empahla noma esikweletu, kungaba ngokuqondile (amanani) noma ngokungaqondile (okususelwa emananini) (Level 2);

(c) okufakiwe kwempahla noma isikweletu okungasekelwe ekwazisweni okubonakalayo kwezimakethe (okufakiwe okungabonakali) (Level 3).

Izinga lenani elifanelekile okuhlelwe ngalo ukulinganiswa kwenani elifanelekile selilonke liyonqunywa ngesisekeo lokufakiwe okusezingeni eliphansi kunawo wonke okubalulekile ekulingansweni kwenani elifanelekile sekukonke. Ngenxa yalokhu, ukubaluleka kokufakiwe kuhlolwa ngenani elifanelekile selilonke. Uma ukulinganiswa kwenani elifanelekile kusebenzisa okufakiwe okubonakalayo okudinga ushintsho olukhulu olusekelwe kokufakiwe okubonakalayo, lokho kulinganisa kuwukulinganisa kuka-Level 3. Ukuhlola ukubaluleka kokufakiwe okuthile enanini elifanelekile selilonke kudinga ukwahlulela okuhle, kucatshangelwe izici ezithinta impahla noma isikweletu.

.121 Ukulinganiswa kwenani elifanelekile elibonwa kusitatimende sokuma kwezezimali, ibhizinisi likhuthazwa ukuba lidalule isigaba ngasinye sokokusebenza kwezezimali, kodwa akudingeki ukuba likwenze:

(a) Noma ikuphi ukudlulisela okubalulekile phakathi kuka-Level 1 no-Level 2 kwesigaba senani elifanelekile nezizathu zalokho kudlulisela. Ukudlulisela esigabeni esithile kuyodalulwa futhi kuxoxwe ngakho ngokwehlukile ekudluliseleni kwesigaba ngasinye. Ngenxa yale njongo, ukubululeka kuyobhekwa ngokuhambisana nokwengeziwe noma isikweletu, nezimpahla zizonke noma izikweletu zizonke.

(b) Ngokuphathelene nokulinganiswa kwenani elifanelekile ku-Level 3 wesigaba senani elifanelekile, ukubuyisana kusukela ekulinganeni kokuqala kuye kokokugcina, kudalulwe ngokwehlukana izinguquko phakathi nesikhathi esiphathelene nokulandelayo:

(i) ingqikithi yezinzuzo noma yokulahlekelwa kwesikhathi okubonakala ngaso

imali eyengeziwe noma imali eshodayo, nencazelo yalapho yethulwa khona kusitatimende sokuma kwezimali;

(ii) okuthengiwe, okudayisiwe, izimali eziphumile nezikhokhiwe (ngakunye kudalulwa ngokwehlukana);

(iii) ukudlulisela kungene ku-Level 3 noma kuphume kuwo (njengokudlulisela okubangelwa ukushintsha kokubonakala kokwaziswa kwezezimakethe) nezizathu zalokho kudlulisela. Ngokuphathelene nokudlulisela okubalulekile, ukudlulisela kungene ku-Level 3 kuyodalulwa futhi kuxoxwe ngakho ngokwehlukana kulokho okukhishiwe ku-Level 3;

(c) inani lengqikithi yezinzuzo noma ukulahlekelwa kwesikhathi esiku-(c)(i) ngenhla, elihlanganisiwe emalini eyengeziwe noma kweshodayo, ezibangelwa izinzuzo noma ukulahlekelwa okuhlobene nalezo zimpahla noma izikweletu ezibanjwa ekupheleni kwesikhathi sokubika nencazelo yokuthi zethulwephi lezo zinzuzo noma ukulahlekelwa kusitatimende sokusebenza kwezezimali;

(d) ngokuphathelene nokulinganiswa kwenani elifanelekile ku-Level 3, uma ukushintsha okukodwa noma okuningi kwezinto ezifakwayo zibe sesimweni esamukelekayo kuyolishintsha ngokuphawulekayo inani elifanelekile, ibhizinisi liyokusho lokho futhi lidalule imiphumela yalolo shintsho. Ibhizinisi liyodalula indlela owabalwa ngayo umphumela woshintsho lube sesimweni esamukelayo. Ngenxa yale njongo, ukubaluleka kuyojajwa ngemali eyengeziwe noma eshodayo, ngezimpahla zizonke noma ngezikweletu zizonke.

Ibhizinisi liyokwethula ukudalulwa kwamanani okudingwa yilesi sigaba kulandelane kahle ngaphandle uma kunenye indlela efanelekayo.

Okunye ukudalulwa

.122 Ibhizinisi lingase lidalule amanani aphansi empahla yezezimali nezikweletu zezezimali lapho lokhu kwaziswa kuwusizo khona kubantu abasebenzisa izitatimende zezezimali.

Isimo nezinga lezingcuphe ezibangelwa okokusebenza kwezezimali (bheka ISithasiselo A isigaba AG158.)

.123 Ibhizinisi liyodalula ukwaziswa okwenza abantu abasebenzisa izitatimende zalo zezimali ukuba bahlole uhlobo nezinga lwezingcuphe ezibangelwa okokusebenza kwezezimali elichayeke kuzo ekupheleni kwesikhathi sokubika.

.124 Ukudalulwa okudingwa izigaba .125 kuya ku-.133 lugxile ezingozini ezidalwa okokusebenza kwezezimali nendlela okusingathwe ngayo. Lezi zingcuphe zihlanganisa ingcupheyezezimali, ingcuphe yokukhokha izikweletu nengcuphe yezimakethe.

Ukudalula ikwalithi

.125 ***Ngohlobo ngalunye lwengcuphe eba khona ngenxa yokokusebenza kwezezimali, ibhizinisi liyodalula:***

(a) ukuchayeka engcupheni nokuthi iba khona kanjani;

(b) imigomo yayo, izinqubomgogo nezinqubo zokudingatha ingcuphe nezindlela ezisetshenziselwa ukulinganisa ingcuphe;

(c) noma yiluphi ushintsho ku-(a) noma (b) kusukela esikhathini esingaphambili.

Ukudalula ubuningi (bheka iSithasiselo A izigaba AG159. kuya ku-AG180.)

.126 ***Ngohlobo ngalunye lwengcuphe eba khona ngenxa yokokusebenza kwezezimali, ibhizinisi liyodalula:***

(a) ukwaziswa kobuningi ngokuchayeka kwalo kuleyo ngcuphe ekupheleni kwesikhathi sokubika. Lokhu kudalula kuyosekelwa ekwazisweni okuvela ngaphakathi okunikwe abaphathi bebhizinisi (njengoba kuchazwe kuMazinga e-GRAP Ukudalula Izihlobo), ngokwesibonelo, ibhodi yabaqondisi bebhizinisi, nabaphathi abakhulu;

(b) ukudalula okudingwa izigaba .128 kuya ku-.133, kuye ngezinga elingashiwongo ku-(a), ngaphandle uma ingcuphe ingezona izinto eziphathekayo (bheka izigaba .36 kuya ku-.38 aMazinga e-GRAP Okwethulwa Kwezitatimende Zezimali ukuze uthola lapho kukhulunywa khona ngokuvuthwa);

(c) ubuningi bezingcuphe uma zingabonakali ku-(a) no-(b).

.127 ***Uma ukwaziswa kobuningi kudalulwa ekupheleni kwesikhathi sokubika kungakuvezi kahle ukuchayeka kwebhizinisi ezingcupheni phakathi nalesi sikhathi, ibhizinisi liyonikeza ukwaziswa okwengeziwe okukuvezayo.***

Ingcuphe yesikweletu (bheka iSithasiselo A izigaba AG161. kuya ku-AG162.)

.128 ***Ibhizinisi liyodalula ngokwezigaba okokusebenza kwezezimali:***

(a) inani elikuveza kahle ukuchayeka kwalo engcupheni yesikweletu (ngokuvamile amanani aphathekayo okokusebenza) ekupheleni kwesikhathi sokubika ngaphandle kokucabangela isibambiso noma okunye okunjengaso (njengezivumelwano ezingakufanelekeli ukushintsha impahla ibe imali ngokuvumelana nezigaba .92 kuya ku- .100);

(b) ngokuqondene nenani elidalulwe ku-(a), incazelo yesibambiso sokulondeka nokunye okunjalo;

(c) ukwaziswa ngekwaliti yesikweletu sempahla yezezimali engakaphelelwa yisikhathi noma eyonakele;

(d) inani eliphathekayo lempahla yezezimali ebelingaphelelwa isikhathi noma lonakale elibandela yalo kuye kwaxoxwa ngayo.

Impahla yezezimali ephelelwe isikhathi noma eyonakele

.129 Ibhizinisi liyodalula isigaba sempahla yezezimali:

(a) ukuhlaziya isikhathi sobudala bempahla yezezimali esiphelelwe isikhathi ekupheleni kwesikhathi sokubika kodwa engonakele;

(b) ukuhlaziya impahla yezezimali okunqunywe ukuthi zonakele ekupheleni kwesikhathi sokubika, kuhlanganise nezici ibhizinisi elizicabangele lapho linquma ukuthi yonakele;

(c) amanani adalulwe ku-(a) naku- (b), incazelo yesibambiso esibanjwe ibhizinisi nokunye okunjalo.

Izibambiso nokunye okwenza ufanelekele imali

.130 Lapho ibhizinisi lithola impahla yezezimali noma okungeyona eyezezimali phakathi naleso sikhathi ngokuthatha isibambiso sokulondeka noma ezinye izinto ezikwenza ufanelekele imali (njengezivumelwano), futhi izimpahla ezinjalo zifanelekela ukubonwa ngokusho kwaMazinga, ibhizinisi liyodalula:

(a) isimo nenani eliphathekayo lezimpahla ezitholakele;

(b) uma izimpahla zingashintsheki kalula zibe imali, izinqubomgogo zalo zokulahla izimpahla ezinjalo noma zokuzisebenzisa.

Ingcuphe yokukhokha izikweletu (bheka iSithasiselo A izigaba AG163. kuya ku-AG170.)

.131 Ibhizinisi liyodalula:

(a) ukuhlaziya kokungaphumanga kokunye izikweletu zezezimali (kuhlanganise nezinkontileka ezikhishiwe zeziqinisekiso zemali) okubonisa ukuvuthwa;

(b) ukuhlaziya ukuvuthwa kokuphume kokunye izikweletu zezezimali. Ukuhlaziya ukuvuthwa kuyohlanganisa izinkontileka zokuvuthwa okusele zalokho okuphume kokunye izikweletu zezezimali okudingeka kuzo izinkontileka zokuvuthwa ukuze kuqondwe isikhathi sokungena nokuphuma kwemali;

(b) incazelo yendlela esingatha ngayo ingcuphe yokukhokha izikweletu eku-(a) naku- (b).

Ingcuphe yezimakethe (bheka iSithasiselo A izigaba AG171. kuya ku-AG180.)

Ukuhlaziya ukuthi ushintsho lungaluthinta kanjani ibhizinisi

.132 Ibhizinisi likhuthazwa:

(a) ukuhlaziya ukuthi ushintsho lungaluthinta kanjani ibhizinisi ohlotsheni ngalunye lwengcuphe yezimakethe ibhizinisi elichayeke kulo ekupheleni kwesikhathi sokubika, libonise ukuthi imali eyengeziwe noma eshodayo ibiyothinteka kanjani wushintsho olwalungaba khona ngaleso sikhathi;

(b) izindlela nokuqagela okusetshenziswe lapho kulungiselelwa ukuhlaziya ukuthi ushintsho lungaluthinta kanjani ibhizinisi;

(c) ushintsho lwangesikhathi esidlule ezindleleni nasekuqageleni okwasetshenziswa, nezizathu zalolo shintsho.

Uma ukwaziswa kwekwalithi kudalulwa ekupheleni kwesikhathi sokubika kungakuvezi kahle ukuchayeka kwebhizinisi engcupheni ngaleso sikhathi, ibhizinisi liyonikeza ukwaziswa okwengeziwe okukuveza kahle.

.133 Uma ibhizinisi lilungiselela ukuhlaziya ukuthi ushintsho lungaluthinta kanjani ibhizinisi, njengengcuphe yamanani, ebonisa ukuncikana phakathi kwamanani athile (njengesilinganiso senzalo namanani okushintshanisa ngemali yakwamanye amazwe) futhi liyisebenzisela ukusingatha izingcuphe zezimali, ingase isebenzise lokho kuhlaziya ukuthi ushintsho lungaluthinta kanjani ibhizinisi esikhundleni sokuhlaziya okushiwo esigabeni .132. Ibhizinisi liyodalula:

(a) nencazelo yendlela esetshenzisiwe ekulungiseleleni ukuhlaziya okunjalo kokuthi ushintsho lungaluthinta kanjani ibhizinisi nemingcele eyinhloko nokuqagela okungaphansi kwamaphuzu aveziwe;

(b) incazelo yenjongo yendlela esetshenzisiwe nezingqinamba ezingase zibe khona ekwazisweni okungalivezi ngokugcwele inani elifanelekile lezimpahla nezikweletu ezihilelekile.

Amalungiselelo esikhashana

Ukwamukelwa kokuqala kwaMazinga e-GRAP

.134 Amalungiselelo esikhashana okumelwe asetshenziswe amabhizinisi ekwamukelweni kokuqala kwaMazinga achazwe esiqondisweni (eziqondisweni). Amalungiselelo ala Mazinga kufanele afundwe kanye nesiqondiso ngasinye esisebenzayo.

Izichibiyelo zaMazinga e-GRAP

.135 Izigaba .84, .87 no-.89 achibiyelwa futhi kwenezelwa isigaba .85 lapho kuthuthukiswa aMazinga e-GRAP akhishwa ngomhlaka 1 April 2014. Ibhizinisi liyosebenzisa lokho kuchibiyelwa ngezikhathi zaminyaka yonke zokubalwa kwezimali kusukela ngo-1 April 2015 noma ngemva kwakhe. Uma ibhizinisi likhetha ukusebenzisa lezi zichibiyelo lungakafiki lolu suku, liyokudalula lokhu.

Usuku lokuqala

Ukuqala kokwamukelwa kwaMazinga e-GRAP

.136 ***Ibhizinisi liyosebenzisa la Mazinga e-GRAP kuzitatimende zezimali zaminyaka yonke kusukela ngosuku noma ngemva kosuku oluyonqunywa uNgqongqoshe Wezezimali, emthethweni ozokhishwa ngokuvumelana nengxenye 91(1)(b) yengxenye ethi Public Finance Management Act, Act No. 1 of 1999, njengoba isichibiyelwe.***

Amabhizinisi asewasebenzisa la Mazinga e-GRAP

.137 ***Ibhizinisi liyosebenzisa izichibiyelo zala Mazinga e-GRAP kuzitatimende zezimali zaminyaka yonke kusukela ngomhlaka 1 April 2015. Kukhuthazwa ukuba izicelo zifakwe kusenesikhathi. Uma ibhizinisi lisebenzisa lezi zichibiyelo ngaphambi komhlaka 1 April 2015, liyokudalula lokhu.***