



UHLAKA LOKULUNGISELELA NOKWETHULA IZITATIMENDE ZEZIMALI

Lolu hlaka lugunyazwe ukuba lukhishwe yi-Accounting Standards Board (i-ASB), isigungu esinomsebenzi oyinhloko wokunquma imithetho eyaziwayo yokuphathwa kwezimali efunwa yisigaba 216(1) soMthetho-sisekelo WaseRiphabhuliki YaseNingizimu Afrika (UMthetho 108 ka-1996). Ngesikhathi kulungiselelwa lolu hlaka, kwasetshenziswa izinkomba ezilandelayo:

- uhlaka olusungulwe yi-International Accounting Standards Committee (i-IASC), olwakhishwa yi-IASC ngoJulayi ka-1988,
- uMthetho Wamazwe Ngamazwe Womkhakha Kahulumeni Wokwethulwa Kwezitatimende Zezimali owakhishwa yiKomiti Lomkhakha Kahulumeni we-International Federation of Accountants,
- iSitatimende Semithetho Yamabhizinisi Abika Ngezezimali esakhishwa yi-Accounting Standards Board yase-United Kingdom,
- iNcazelo Ehlongozwayo Yamabhizinisi Azuzisa Umphakathi eyakhishwa yi-Accounting Standards Board yase-United Kingdom,
- uCwaningo 11 lokubika ngeZezimali Zikahulumeni olwenziwa yiKomiti Lomkhakha Kahulumeni we-International Federation of Accountants, kanye
- neSitatimende Semiqondo No. 1 se-Governmental Accounting Standards Board yase-United States of America.

Lolu hlaka ekuqaleni lwakhishwa yi-Accounting Standards Board (iBhodi) ngoJuni ka-2004. Kusukela ngaleso sikhathi, luye lwachibiyelwa ngalezi zindlela ezilandelayo:

- Ngezichibiyelo eziwumphumela uma amazinga alandelayo e-GRAP eqala ukusebenza:
 - GRAP 104 *Amathuluzi Ezezimali*
 - GRAP 105 *Ukudluliswa Kwemisebenzi Phakathi Kwamabhizinisi Angaphansi Kokulawulwa Okufanayo*
 - GRAP 106 *Ukudluliswa Kwemisebenzi Phakathi Kwamabhizinisi Angekho Ngaphansi Kokulawulwa Okufanayo*
 - GRAP 107 *Amabhizinisi Ahlanganiswayo*



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Imvume yokushicilela izingxenye ezilinganiselwe zencwadi ngokuvamile ngeke igodlwe.



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Isethulo

Inhloso nesimo

- .1 Lolu hlaka luhlose ukubeka izimiso okuzosekelwa kuzo Amazinga Womkhuba Ovame Ukubonwa Wokubalwa Kwezimali uma kusingathwa izihloko ezikhethekile. Inhloso eyinhloko yokushicilela le mithetho ukunikeza uhloko oluhlangene lwezikhombo oluzosetshenziswa ekwenziweni kwemithetho yokuphathwa kwezimali eqashelwa kabanzi yomkhakha kahulumeni nokusiza abayilungiselelayo nabahloli bamabhuku.
- .2 Ngenxa yalokho, lolu hlaka luchaza imiqondo eyisisekelo sokulungiselela nokwethula izitatimende sezimali ezenzelwe abasebenzisi. Inhloso yalolu hlaka:
 - a. ukuhlinzeka abasebenzisi izitatimende zezimali ezilungiselelwe ngokuvumelana naMazinga Womkhuba Ovame Ukubonwa Wokubalwa Kwezimali njengephalamende, izishaya-mthetho nemikhandlu yomasipala, kanye nolwazi olunesisekelo sokulungiselelwa kwezitatimende ezinjalo zezimali nokubasiza ukuthi bahlaziye ukuthi ingabe ukuphatha okufanele kwasebenza yini;
 - b. ukusiza abalungiseleli bezitatimende zezimali basebenzise Amazinga Womkhuba Ovame Ukubonwa Wokubalwa Kwezimali nasekusingatheni izihloko ezingakabi yingxenywe yaMazinga Womkhuba Ovame Ukubonwa Wokubalwa Kwezimali;
 - c. ukusiza abahloli bamabhuku ekuvezeni umbono wokuthi ingabe izitatimende zezimali ziyavumelana yini naMazinga Womkhuba Ovame Ukubonwa Wokubalwa Kwezimali;
 - d. ukusiza abasebenzisi bezitatimende zezimali ekuchazeni ulwazi oluqekethwe yizitatimende zezimali ezilungiselelwe ngokuvumelana naMazinga Womkhuba Ovame Ukubonwa Wokubalwa Kwezimali; kanye
 - e. nokunika iBhodi isisekelo semibono yokwenziwa kwaMazinga Womkhuba Ovame Ukubonwa Wokubalwa Kwezimali nokulisiza ekwenziweni kwawo.
- .3 Lolu hlaka luhloselelwe ukuhambisana nezitatimende zezimali zanoma iliphi ibhizinisi emkhakheni womphakathi, kungakhathaliseki ubukhulu balelo bhizinisi elibikayo nohlobo lwesevisi eliyihlinzekayo. Ibhizinisi lisho okukodwa kwalokhu:
 - a. iminyango (kuhlanganise ekazwelonke neyezifundazwe kanye nezingxenywe zikahulumeni);
 - b. amabhizinisi omphakathi;
 - c. amabhizinisi ezohwebo (njengoba echazwe ku-PFMA);
 - d. izigungu zomthetho-sisekelo;
 - e. omasipala nebhodi, amakhomishane, izinkampani, namabhizinisi; izikhwama noma amanye amabhizinisi angaphansi komasipala; kanye
 - f. nePhalamende nezishaya-mthetho zezifundazwe.

Iqaphela ukuthi amabhizinisi anjalo ngokuvamile anomsebenzi oyinhloko wokuhlinzeka amasevisi, esikhundleni sokwenza inzuzo engokwezimali eya kubanikazi bezimpahla zizonke. Inkulumo ethi ibhizinisi nethi 'ibhizinisi elibikayo' zisetshenziswa ngokushintshaniswa.

- .4 Inkulumo ethi 'ibhizinisi lezomnotho' isetshenziselwa ukuchaza, ngezinhloso zombiko wezezimali, iqembu lamabhizinisi akha ibhizinisi elilawulayo nanoma yimaphi amabhizinisi elilawulayo.
- .5 Ezinye izinkulumo ezisetshenziswa ngezinye izikhathi ukubhekisela ebhizinisini lezomnotho zihlanganisa 'ibhizinisi eliphethe', 'ibhizinisi elihlanganisiwe' kanye 'neqembu'.
- .6 Ibhizinisi lezomnotho lingahlanganisa amabhizinisi anenqubomgomo yezenhlalo kanye nemigomo yezentengiselwano. Ngokwesibonelo, umnyango wezezindlu ungaba yibhizinisi lezomnotho, elihlanganisa amabhizinisi akha izindlu ngenani eliphansi, kanye namabhizinisi akha izindawo ezisetshenziselwa ezentengiso.
- .7 Inkulumo ethi 'izitatimende zezimali' esetshenziswa kulolu hlaka isebenza ezitatimendeni zezimali zebhizinisi elibikayo kanye nebhizinisi lezomnotho, okuwukuthi, izitatimende zezimali ezihlanganisiwe.
- .8 Lolu hlaka aluwona Amazinga Womkhuba Ovame Ukubonwa Wokubalwa Kwezimali ngakho awachazi imithetho yanoma ikuphi ukulinganisa noma inkinga yokudalula amaqiniso, kodwa uhlaka, oluchaza imigomo, nemibono eyisisekelo sokulungiselela nokwethula imibiko yezimali. Akukho lutho kulolu hlaka oluthatha indawo yanoma yiliphi laMazinga Womkhuba Ovame Ukubonwa Wokubalwa Kwezimali.
- .9 Uhlaka luzobuyekezwa ngezikhathi ezithile kuye ngolwazi lweBhodi elisebenza ngalo.

Izinga elihlanganiswayo

- .10 Lolu hlaka luphathelene:
 - a. nenjongo yezitatimende zezimali;
 - b. izici zokubala ezinquma ukuba usizo kolwazi ezitatimendeni zezimali;
 - c. incazelo, ukuqashelwa nokulinganiswa kwezici okwakhelwa kuzo izitatimende zezimali.
- .11 Lolu hlaka lugxila ezitatimendeni zezimali ezivamile (kusukela lapha ezizobizwa ngokuthi izitatimende zezimali) kubandakanye izitatimende zezimali ezihlanganisiwe. Lezi zitatimende zezimali zilungiselelwa okungenani njalo ngonyaka futhi zinakekela izidingo zolwazi oluvamile kubasebenzisi abahlukahlukene. Abasebenzisi abaningi kufanele bathembele ezitatimendeni zezimali njengomthombo wabo oyinhloko wolwazi lwezimali, ngakho-ke lezi zitatimende zemali kufanele zilungiselelwe futhi zethulwe kucatshangelwa izidingo zabo.

- .12 Umbiko waminyaka yonke uqukethe ulwazi okungezona olwezimali nolwezimali. Inqubo yokubika ezezimali iqukethe izitatimende zezimali kanye nolunye ulwazi lwezezimali, kuhlanganise nokubika ulwazi oludingekayo ngokuvumelana nomthetho nemibiko yakho okufinyelelwe uma kuqhathaniswa nemigomo ebinqunywe kusengaphambilini. Isethi ephelele yezitatimende zezimali ngokuvamile ihlanganisa isitatimende sesimo sezimali, isitatimende sokusetshenziswa kwezimali, isitatimende sokukhishwa kwemali, isitatimende sezinguquko ezimpahleni sezizonke, kanye namanothi nezinye izitatimende nezincazelo eziyingxenywe ebalulekile yezitatimende zezimali. Zingase zihlanganise namashejuli ezithasiselo nolwazi olusekelwe noma olutholakele, nolulindelwe uma kufundwa izitatimende ezinjalo. Amashejuli anjalo nolwazi oluyisithasiselo lungase lusingathe, ngokwesibonelo, ulwazi lwezezimali mayelana namasevisi nezigaba zendawo nezinto ezidaluliwe mayelana nomthelela wokushintsha kwamanani entengo. Kodwa-ke, izitatimende zezimali azihlanganisi izinto ezinjengokudingidwa nokuhlaziywa kanye nezinto ezifanayo ezingase zihlanganiswe embikweni waminyaka yonke.

Abasebenzisi nezidingo zabo zolwazi

- .13 Abasebenzisi bezitatimende zezimali bahlanganisa iphalamende, izishaya-mthetho nezinye izigungu zikahulumeni, umphakathi othola amasevisi nokhokha izintela nezinhlawulo, abaxhasi bamanje nabesikhathi esizayo kanye nabasekeli bezezimali, abahlinzeki nabakweletwayo, izihlangano ezihlaziyao, abanye ohulumeni, izihlangano zamazwe ngamazwe, abahlinzeki bezisetshenziswa, izazi zomnotho, abahlaziyi bezimali nezisebenzi. Basebenzisa izitatimende zezimali ukuze banelise izidingo zabo ezihlukahlukene zolwazi. Lezi zidingo zibandakanya ezilandelayo:
- a. *Iphalamende, izishaya-mthetho nezinye izigungu zikahulumeni.* Iphalamende, izishaya-mthetho nezinye izigungu zikahulumeni zinika amabhizinisi abikayo igunya lokuphatha izindaba zezimali zomphakathi nezisetshenziswa. Bangasebenzisa izitatimende zezimali ukuhlaziya indlela ibhizinisi elibikayo eliphatha ngayo imithombo yezisetshenziswa, ukuhambisana nomthetho, nesimo salo sezimali nokusetshenziswa kwezimali.
 - b. *Abagcini-mafa Bakazwelonke Nabezifundazwe.* Umgcini-mafa Kazwelonke Nabagcini-mafa Bezifundazwe abalungiselela izitatimende zezimali ezihlanganisiwe zikahulumeni futhi abasebenzisa izitatimende zezimali ukusiza iPhalamende nezishaya-mthetho zinqume isabelo sezisetshenziswa esifanele ngokuvumelana nebhajethi egunyaziwe.
 - c. *Umphakathi.* Umphakathi ubandakanya abakhokhi bentela, abaqoki babaholi, abavoti, amaqembu akhethekile, nabamukela izimpahla, amasevisi nezimali ezidluliswayo ezivela noma ezikhishwa uhulumeni. Abakhokhi bentela kulindeleke ukuthi bahlinzeke izisetshenziswa kuhulumeni namanye amabhizinisi futhibanentshisekelo yokwazi ulwazi mayelana nokuthi lezo zimali zisetshenziswe kanjani. Bafuna nokwazi ukuthi ingabe uhulumeni uxhasa izimpahla zamanje namasevisi ngezintela zamanje eziqongelelwe.

- d. *Abaxhasi nabasekeli bezimali.* Abahlinzeki bezisetshenziswa bafuna ukuthola ulwazi olubasiza bahlaziye ukuthi uhulumeni uphumelela kangakanani nokuthi amabhizinisi afanele ayifezile yini indima ahathiswe yona. Bafuna nokuthola ulwazi mayelana nokusetshenziswa kwezisetshenziswa abazihlinzeka lelo bhizinisi olungaba usizo ekwenzeni izinqumo mayelana nezisetshenziswa abazikhethayo, noma okulindeleke ukuthi bazenze zitholakale esikhathini esizayo. Abatshelekisi bafuna ukuthola ulwazi olubasiza ukuthi banqume ukuthi imali-mboleko yabo, kanye nenzalo abayithola kuyo, izokhokhwa ngesikhathi esifanele yini. Ngokufanayo, abantu abangase bathande ukutshelekisa bafuna ulwazi olubasiza ukuthi banqume ukuthi bayalitsheleka yini ibhizinisi nokuthi ngaphansi kwamiphi imibandela.
- e. *Abahlinzeki bamasevisi nabakweletwayo.* Abatshelekisi nabakweletwayo bafuna ukuthola ulwazi olubasiza ukuthi banqume ukuthi ingabe imali abayikweletwayo izokhokhwa ngesikhathi esifanele yini. Abantu abakweletwayo cishe bafuna ukwazi ngebhizinisi phakathi nesikhathi esifushane kunababoleki ngaphandle uma bezimele uma ibhizinisi liqhubeka liyikhasimende elikhulu.
- f. *Amabhizinisi alinganisayo.* Uhulumeni namabhizinisi bathola izimali eziveka ezimakethe ezinkulu zikazwelonke nezomhlaba wonke ngokukhipha amabhondi noma amanye amathuluzi ezezimali. Iminyango elinganisayo inikeza ukuhlaziywa kohulumeni kanye nokufanelekela isikweletu kwamabhizinisi akhe ezimakethe ezinkulu esebenzisa izigaba ezivamile. Amabhizinisi alinganisayo akhathalela ngokuyinhloko uhulumeni nekhono lamabhizinisi akhe lokukhokha isikweletu nokubuyisela leyo mali uma ifuneka. Ngakho-ke, amabhizinisi alinganisayo abheka uhlobo nezinga lezinye izibopho, isisekelo sezimpahla zikahulumeni, izinga lokusebenzisa kwakhe imali manje nasesikhathini esizayo kanye nekhono lakhe lokuvula amathuba afanayo noma aphezulu enzuzo.
- g. *Abanye ohulumeni, amabhizinisi amazwe ngamazwe nabahlinzeki bezisetshenziswa.* Ohulumeni namabhizinisi amazwe ngamazwe afuna ukwazi ngokwabiwa kwezisetshenziswa, futhi ngenxa yalokho, afuna ukwazi imisebenzi yamabhizinisi. Afuna nokwazi ngokusetshenziswa ngendlela efanele kwemithombo yezisetshenziswa ehlinzekwa umkhakha othile kahulumeni komunye umkhakha kahulumeni. Futhi anesidingo esikhethekile solwazi, futhi ukuhambisana nezimfuneko zazo zokubika kuthuthukisa indlela umphakathi wamazwe ngamazwe obheka ngayo izwe.
- h. *Abahlaziyi bezomnotho nabezimali.* Abahlaziyi bezomnotho nabezimali, kubandakanye nemithombo yezindaba, ibuyekeza futhi ihlaziye ulwazi egameni labanye ngenjongo yokuhlaziya ukuhamba kwenqubomgomo.
- i. *Abaphathi abakhulu.* Nakuba abaphathi abakhulu bengabasebenzisi bangaphakathi futhi bekwazi ukuthola imibiko yangaphakathi eningilizwe, ngokuvamile imibiko yangaphandle ejwayelekile inikeza ulwazi oluwusizo ngesimo sezimali kulaba basebenzisi.
- j. *Izisebenzi.* Izisebenzi namaqembu azo azimelele afuna ukuthola ulwazi mayelana nokusimama nokuzinza kwabaqashi bazo. Zifuna nokuthola ulwazi, oluzisiza ukuthi zihlaziye ikhono lebhizinisi lokukhipha amaholo, imihlomulo yomhlalaphansi namathuba omsebenzi.

- .14 Yize izitatimende zezimali zingeke zifeze zonke izidingo zolwazi zalaba basebenzisi, kunezidingo ezifanayo kubo bonke abasebenzisi. Njengoba uhulumeni, abagcini-mafa bakazwelonke nabezifundazwe, iphalemende kanye nezishaya-mthetho zifuna ukwazi ngokuqondile, ukuhlinzeka izitatimende zezimali ezihlangabezana nezidingo zabo ziyohlangabezana nezidingo eziningi zabanye abasebenzisi.

Ukuhlaziya ubuphathi

- .15 Ubuphathi bunendima ebalulekile ekusebenzise izitatimende zezimali zomkhakha kahulumeni. Isibopho sokulandisa ngokusebenzisa izimali zomphakathi kanye nokugcinwa ngokuphepha kwezisetshenziswa zebhizinisi kuyinto esemqoka kakhulu. Kungenzeka kunabantu abaningi abafuna ukwazi ngale misebenzi yebhizinisi. Ukubika ngezimali kunendima enkulu ekufezeni isibopho sokulandisa emphakathini ngokuqoqwa kwentela nenye inzuzo nokusetshenziswa kwayo ekwenzeni amasevisi omphakathi. Ngakho-ke, umgomo oyinhloko wezitatimende zezimali ukunikeza ulwazi oluthuthukisa ikhono lomsebenzisi lokuhlaziya ubuphathi obufanele. Ukuhlaziywa kobuphathi kuzobonisa nokuthi ingabe izinqubomgomo zentela ziyasebenza yini ngemva kwesikhathi eside.
- .16 Izitatimende zezimali zinganikeza ingxenye nje yempendulo ngokusetshenziswa okufanele nokuphumelelayo kwezimali nezinye izisetshenziswa, ngoba azilibonisi izinga noma ikhwalithi yezimpahla namasevisi, okuyizinto ezihlinzekiwe. Ukubika okwenziwe kuyisici esibalulekile sokubika emkhakheni kahulumeni, kodwa kudlulela ngale kwezinga elihlanganiswa yilolu hlaka.
- .17 Isikhulu sama-akhawunti, iziphathimandla zezezimali noma umphathi kamasipala (abafakwe njengabaphathi ezindaweni ezithile zalolu hlaka) webhizinisi unomthwalo oyinhloko wokulungiselela nokwethula izitatimende zezimali zebhizinisi. Abaphathi bafuna nokuthola ulwazi oluqokethwe yizitatimende zezimali ngisho noma benolunye ulwazi lwabaphathi nolwezimali oludingekayo ukuze kuhlelwe lolo lwazi, kwenziwe izinqumo kanye nemisebenzi yokulawula. Abaphathi banekhono lokunquma isimo nokuqokethwe ulwazi olunjalo oluthe xaxa ukuze luhlangabezane nezidingo zabo. Kodwa-ke, ukubika ulwazi olunjalo lungaphezu kokuhlanganisa yilolu hlaka. Noma kunjalo, izitatimende zezimali ezishicilelwe zisekelwe olwazini olusetshenziswa abaphathi mayelana nesimo sezimali, okwenzeka ngezimali kanye noshintsho ezimpahleni zizonke zebhizinisi.
- .18 Inkulu ethi 'abaphathi' kule dokhumenti ibhekisela kubantu abanomthwalo wokuhlela, ukuqondisa nokulawula imisebenzi yebhizinisi, kubandakanye nalabo abanesibopho sokuphatha ibhizinisi ngokuvumelana nomthetho, ezimweni lapho kulindeleke ukuthi benze imisebenzi enjalo.
- .19 Izitatimende zezimali azifuni ukwanelisa zonke izidingo zolwazi zabasebenzisi. Ngokuvamile abasebenzisi bafuna ukuthasisela ulwazi abaluthola ezitatimendeni zezimali ngolwazi oluvela kweminye imithombo. Le migoqo engaphakathi isho ukuthi ulwazi oluthile lwezimali oluvela ebhizinisini elibikayo lunganikezwa kuphela ngemibiko yezimali kunangezinye izitatimende zezimali ezihlanganisa

zonke izinhloso. Labo basebenzisi abanegunya lokuthola ulwazi oluthe xaxa lwezimali bangase basebenzise lelo gunya ekuthasiseleni ulwazi olusezitatimendeni zezimali.

- .20 Uma ehlaziya ukuphathwa kwezisetshenziswa, umsebenzisi cishe udinga ulwazi olungaphezu kokwethulwa okuvamile kokusetshenziswa kwezimali nesimo sezimali. Ngokwesibonelo, ulwazi olusemaphepheni ahambisana nezitatimende zezimali, njengokubuyekezwa komsebenzi nokubuyekezwa kohlelo lokusebenza kuyadingeka ukuze ulwazi lwezinzombolo olusezitatimendeni zezimali lufakwe kahle emongweni. Ulwazi olunjalo lungahlanganisa ulwazi lokubalwa namanani ngamasevisi ahlinzekwa yibhizinisi phakathi nonyaka.
- .21 Amabhizinisi amaningi asebenzisa nezinye izinhlobo zokwethula imibiko, engahlanganisa ulwazi lwezimali futhi ihlinzekwe nezitatimende zezimali noma ngaphandle kwazo. Esinye isibonelo umbiko wokusebenza kohlelo, ohlinzeka ulwazi lokuthi ingabe ibhizinisi ligcwalise izibopho zalo zokusebenzisa izimali futhi lafinyelela imigomo yalo yomsebenzi. Amabhizinisi amaningi angase asebenzise nezindlela zokukhulumisana ngaphandle kwezitatimende zezimali ukunikeza ulwazi lwezezimali.

Isibopho sokulandisa

- .22 Isibopho sokulandisa siwumgogodla wokubika ngezimali kuhulumeni, futhi inkulumbo ethi *isibopho sokulandisa* isetshenziswa kulo lonke lolu hlaka. Isibopho sokulandisa sisekelwe enkolelweni yokuthi izakhamuzi “zinelungelo lokwazi,” ilungelo lokuthola amaqiniso abekwe obala angaholela kungxoxo-mpikiswano yomphakathi phakathi kwezakhamuzi nabaholi bazo abakhethiwe. Imibiko yezimali inendima eyinhloko ekufezeni isibopho sikahulumeni sokulandisa obala emphakathini obuswa ngentando yeningi.
- .23 Amabhizinisi omkhakha kahulumeni afuna izintela futhi ahlinzeka amasevisi. Izintela ezifunekayo namasevisi ahlinzekwa umkhakha kahulumeni anezici ezidinga ukucatshangelwa uma kubekwa imigomo yemibiko yezimali, kukhunjulwe ukuthi labo bakhokhi bentela abanakukhetha ukuthi bayazikhokha yini izintela noma cha. Futhi abukho ubuhlobo obulinganayo phakathi kwemali yentela ekhokhwayo, noma izindleko noma amanani amasevisi atholwa umuntu ngamunye. Lezi zici ziqhakambisa isidingo sesibopho sokulandisa emphakathini.
- .24 Isibopho sokulandisa ngemibiko yezezimali ihlanganisa ukunikeza ulwazi olusiza ekuhlaziyeni ukuthi ingabe uhulumeni usebenze ngaphakathi kwemigoqo yomthetho ebekwe yizakhamuzi. Ukuhlelwa kukahulumeni, uhlobo lwabahlinzeki bezisetshenziswa, kanye nenqubo yezepolitiki kuyizici zendawo ezigcizelela isidingo sokuba nesibopho sokulandisa.

Injongo yezitatimende zezimali

- .25 Imigomo yemibiko yezezimali ebekwe kulolu hlaka yilena:
- Imibiko yezezimali kufanele isize ekufezeni isibopho sikahulumeni sokulandisa emphakathini futhi kufanele isize abasebenzisi bahlaziye leso sibopho sokulandisa ngokuthi:



- i. Ihlinzeke ulwazi lokunquma ukuthi ingabe izinzuzo zalo nyaka bezanele yini ukuhlangabezana nezindleko zokuhlinzeka amasevisi alo nyaka.
 - ii. Ibonise ukuthi ingabe izisetshenziswa zatholakala futhi zasetshenziswa ngokuvumelana nebhajethi yebhizinisi eyamukelwe ngokusemthethweni, futhi ibonise ukuhambisana nezinye izimfuneko zezomthetho noma zezivumelwano ezihlobene nezimali.
 - iii. Ihlinzeke ulwazi lokusiza abasebenzisi bahlaziye imizamo yesevisi, izindleko, nokufinyelwe yibhizinisi.
- b. Imibiko yezezimali kufanele isize abasebenzisi bahlaziye imiphumela yomsebenzi yebhizinisi yalowo nyaka ngokuthi:
- i. Ihlinzeke ulwazi mayelana nemithombo nokusetshenziswa kwezisetshenziswa zezimali.
 - ii. Ihlinzeke ulwazi mayelana nokuthi iyikhokhela kanjani imisebenzi yayo futhi ihlangabezana kanjani nezimfuneko zayo zokusetshenziswa kwemali.
 - iii. Ihlinzeke ulwazi oludingekayo ekunqumeni ukuthi ingabe isimo salo sezimali sithuthukile noma siwohlokile ngenxa yemisebenzi yonyaka.
- c. Imibiko yezezimali kufanele isize abasebenzisi bahlaziye amazinga amasevisi angahlinzekwa yibhizinisi kanye nekhono lalo lokuhlangabezana nezibopho zalo uma zifuneka ngokuthi:
- i. Ihlinzeke ulwazi mayelana nesimo salo sezimali.
 - ii. Ihlinzeke ulwazi mayelana nezisetshenziswa zayo eziphathekayo nezinye ezingeyona imali ezibusiso ezidlulela ngale konyaka wamanje, kuhlenganise nolwazi olungasetshenziselwa ukuhlaziya amasevisi angahlinzekwa ngalezo zinsiza.
 - iii. Idalule imigoqo yezomthetho noma yezivumelwano zezisetshenziswa kanye nengcuphe yamathuba okulahlekelwa yizisetshenziswa.
- .26 Umgomo wezitatimende zezimali ukuhlinzeka ulwazi mayelana nesimo sezimali, ukusetshenziswa kwezimali, imali esetshenziswayo nezinguquko zezimpahla zizonke zebhizinisi oluwusizo kubasebenzisi abahlukahlukene. Izitatimende zezimali zibonisa nemiphumela yobuphathi babaphathi, kanye nesibopho sokulandisa sabaphathi ngezisetshenziswa abaphathiswe zona.
- .27 Izitatimende zezimali ezilungiselelwe ngale njongo zihlangabezana nezidingo ezivamile zabasebenzisi abaningi. Kodwa-ke, izitatimende zezimali azihlinzeki lonke ulwazi abasebenzisi abaludingayo ukuze benze izinqumo ngoba ngokuvamile ziveza imithelela yezezimali yezehlakalo ezidlule futhi azinikezi ngempela ulwazi olungaphathelene nezimali.

Isimo sezimali, ukusetshenziswa kwezimali, ukuhamba kwemali nokushintsha kwezimpahla kukonke

- .28 Izingqumo ezenziwa abasebenzisi bezitatimende zezimali zidinga ukuhlaziywa kwekhono lebhizinisi lokuhlinzeka amasevisi ngokuqhubekayo kanye nesikhathi nokuqiniseka kokufezwa kwalawo masevisi.
- .29 Ulwazi mayelana nemisebenzi yezezimali yebhizinisi luhlinzeka umlando wobuphathi babaphathi futhi luwusizo ekuhlaziyeni ukusetshenziswa kwemali kwesikhathi esidlule nokulindelwe ebhizinisini. Ulwazi mayelana nokuhlukahluka kokusetshenziswa kwezimali lubalulekile kulesi sici. Ulwazi mayelana nokusetshenziswa kwezimali luwusizo ekubopheni abaphathi ngokulondolozwa ngokuphepha kwezisetshenziswa zebhizinisi kanye nokuzisebenzisa kwabo ngendlela efanele neyinzuzo. Luwusizo futhi nasekwenzeni izingqumo mayelana nokuthi ibhizinisi lingaphumelela kangcono kangakanani ekusebenziseni ezinye izisetshenziswa.
- .30 Isimo sezimali sebhizinisi sithonywa yizisetshenziswa elizilawulwayo, ukuhlelwa kwalo ngokwezimali, ukuzinza nokusimama kwalo, kanye nekhono lalo lokuzivumelanisa noshintsho emkhakheni elisebenza kuwo. Ulwazi mayelana nezisetshenziswa ezilawulwa yibhizinisi kanye nekhono lalo lesikhathi esidlule lokushintsha lezi zisetshenziswa luwusizo ekubikezeleni ikhono lebhizinisi lokuqhubeka nokuhlinzeka isevisi yalo esikhathini esizayo. Ulwazi mayelana nohlelo lwezezimali luwusizo ekubikezeleni izidingo zesikhathi esizayo zoxhaso-mali nokuboleka; luwusizo ekuhlaziyeni ikhono lebhizinisi lokungenisa izimali ezithe xaxa. Ukusimama kubhekisela ekhonweni lokuqhubeka uhlinzeka amasevisi isikhathi eside.
- .31 Ukuzinza kusho ukutholakala kwemali esikhathini esiseduze esizayo ngemva kokucabangela izibopho zezimali phakathi naleso sikhathi. Ulwazi mayelana nokuzinza kwebhizinisi luwusizo ekubikezeleni ikhono lebhizinisi lokuhlangabezana nezibopho zalo zezimali uma zifuneka.
- .32 Ukuzinza nokusimama komnyango kazwelonke noma wesifundazwe kuncike kakhulu kusabelo-zimali. Ngakho isimo sawo sezimali sithintwa kakhulu yibhajethi kanti umasipala uncike kakhulu emalini ozifakela yonke ngezinsiza nezintela kanye nezinye izinhlawulo zamasevisi.
- .33 Ulwazi oluphathelene nokushintsha kokusetshenziswa kwemali yibhizinisi luwusizo ukuze kuhlaziywe utshalo-zimali zawo, uxhaso-mali nemisebenzi phakathi nesikhathi esibikwayo. Lolu lwazi luwusizo ekuhlinzekeni umsebenzisi ngesisekelo sokuhlaziya ikhono lebhizinisi lokuphepha imali nezinto ezilingana nemali kanye nezidingo zebhizinisi zokusebenzisa leyo mali.
- .34 Ulwazi mayelana nesimo sezimali luhlinzekwa ngokuyinhloko esitatimendeni sesimo sezimali. Ulwazi mayelana nokusetshenziswa kwezimali luhlinzekwa ngokuyinhloko esitatimendeni sokusetshenziswa kwezimali. Ulwazi mayelana nemali etholakalayo luhlinzekwa ezitatimendeni zezimali ngesitatimende semali etholakalayo. Izinguquko emalini esele (ngemva kokudonswa kwezindleko zezikweletu ezimpahleni zomnyango) zihlinzekwa esitatimendeni sezimpahla zizonke.
- .35 Izingxenye ezihlukene zezitatimende zezimali ziyahlobana ngoba zibonisa izici ezihlukene zomsebenzi ofanayo noma ezinye izehlakalo. Nakuba isitatimende



ngasinye sihlizeka ulwazi oluhlukile kwezinye, cishe asikho esifeza injongo eyodwa vo noma esihlizeka lonke ulwazi oludingekayo ukuze kwaneliswe izidingo ezikhethekile zabasebenzisi. Ngokwesibonelo, isitatimende sokusetshenziswa kwezimali sihlizeka isithombe esingaphelele sokusetshenziswa kwezimali ngaphandle uma sisetshenziswa kanye nesitatimende sezinguquko ezimpahleni zizonke kanye nesitatimende semali etholakalayo.

Amanothi namashejuli okuthasisela

- .36 Izitatimende zezimali nazo ziqukethe amanothi, amashejuli okuthasisela, nolunye ulwazi. Ngokwesibonelo, zingase ziqukatha ulwazi oluthe xaxa olufanele izidingo zabasebenzisi mayelana nezinto ezisesitatimendeni sesimo sezimali nesitatimende sokusetshenziswa kwezimali. Zingahlanganisa ukudalulwa okuphathelene nezingcuphe nokungaqiniseki okuthinta ibhizinisi kanye nanoma yiziphi izisetshenziswa nezibopho ezingaveli esitatimendeni sesimo sezimali. Ulwazi mayelana nezigaba zamasevisi nomthelela ebhizinisini wokushintsha kwamanani nalo lungahlinzekwa njengolwazi lokuthasisela.

Ukuqagela okuwumnyombo

Isisekelo senzalo eqongelelekayo

- .37 Ukuze kuhlangatshwane nemigomo eshiwo ebalwe ezigabeni .25 - .27, izitatimende zezimali kufanele zilungiselelwe ngesisekelo senzalo eqongelelekayo yokubalwa kwezimali. Ngaphansi kwalesi sisekelo, imithelela yokwenziwe nezinye izehlakalo iyaqashelwa uma yenzeka (hhayi uma kutholwa noma kukhokhwa ukheshi noma okulingana naowo) futhi zifakwa kumarekhodi ezimali bese zibikwa ezitatimendeni zezimali zesikhathi esiqondene naz izitatimende zezimali ezilungiselelwe ngesisekelo senzalo eqongelelekayo itshela abasebenzisi hhayi nje ngokwenziwe esikhathini esidlule okubandakanya ukukhokha nokuthola ukheshi kodwa futhi nezibopho okufanele zikhokhelwe ngokheshi kanye/noma namasevisi okufanele atholwe esikhathini esizayo nangezisetshenziswa ezimelela ukheshi okufanele zitholwe futhi/noma ikhono lokuletha amasevisi esikhathini esizayo. Ngakho, zihlizeka uhlobo lolwazi mayelana nezehlakalo ezidlule nokunye okwenziwe okuwusizo kakhulu kubasebenzisi ukuze bahlaziye umthwalo kahulumeni wesibopho sokulandisa.

Umsebenzi oqhubekayo

- .38 Izitatimende zezimali kufanele zilungiselelwe kucatshangwa ukuthi ibhizinisi liwumsebenzi oqhubekayo, futhi lizoqhubeka lisebenza kuze kube sesikhathini esizayo. Izinkinga zezimali zamabhizinisi asemkhakheni kahulumeni ngokuvamile zixazululwa ngekho lokuqongelela izintela noma ngenye indlela ukuze kuqinisekiswa ukuthi amasevisi aqhubeka ekhona. Ngenxa yalokho, ukucabangela umsebenzi oqhubekayo kubandakanya ukunquma ukuthi ingabe ibhizinisi lizoqhubeka lisesimweni elokulo noma lizoshintsha, okungase kuhlanganise nokuhlanganiswa nelinye. Imisebenzi izokuma ezimweni ezingavamile neze, isib., uma uhulumeni enqamula isiqinisekiso sesikweletu futhi lungekho olunye usizo oluhlongozwayo kuleli bhizinisi ukuze liqhubeke liwumsebenzi oqhubekayo. Kulezo zimo, izitatimende zezimali kungase



kudingeke zilungiselelwe ngesisekelo esihlukile, futhi uma kunjalo, lesi sisekelo siyadalulwa.

Izici zokubalwa kwezitatimende zezimali

- .39 Izici zokubala ziyizimfanelo ezenza ulwazi oluhlinzekwa ezitatimendeni zezimali lube usizo kubasebenzisi. Izici ezine eziyinhloko zokubala ukuqondakala, umthelela, ukuthembeka, nokuqhathaniseka.

Ukuqondakala

- .40 Isici esibalulekile solwazi oluhlinzekwa ezitatimendeni zezimali ukuthi kufanele siqondakale kalula kwabasisebenzisayo. Ngenxa yale njongo, abasebenzisi kuthathwa ngokuthi banolwazi olufanele lukahulumeni, imisebenzi nesimo sebhezini, isibopho sokulandisa nokuzimisela ukutadisha ulwazi ngokuzimisela okuthile. Kodwa-ke, ulwazi mayelana nezindaba ezixakile okufanele lufakwe ezitatimendeni zezimali ngenxa yokuthi luthintana nezidingo zokwenza izinqumo zabasebenzisi akufanele lubekelwe eceleni ngoba nje kunjima kakhulu ukuthi abasebenzisi abathile baluqonde.
- .41 Uma kucatshangelwa ikhono labasebenzisi lokuqonda izitatimende zezimali, kungase kungabonakali kufanele njalo ukucabanga ukuthi bazoba nolwazi oluthile ngesibopho sokulandisa, ubuphathi nezinhloso zepolitiki. Kodwa-ke, ukuze izitatimende zezimali zibe usizo kubasebenzisi abaningi ngezinjongo ezijwayelekile, abazilungiselelayo kufanele babe nolwazi oluthile. Kule ndaba, indima ebalulekile ifezwa abalamuli, njengezigungu ezengamele neziphethe, ezivame ukusebenzela abasebenzisi abanjengabakhokhi bentela nabanikeli ekuhlaziyeni umsebenzi wezimali webhezini nokuphathwa kwalo. Kulezi zimo, amakhono abasebenzisi angase anqunywe ngokubhekisela emakhonweni alindelwe kubalamuli.



Umthelela

- .42 Ukuze lube usizo, ulwazi lufanele lube nomthelela ezidingweni zabasebenzisi zokwenza izinqumo. Ulwazi lunomthelela uma luthonya ubuphathi obufanele ngokusiza abasebenzisi bahlaziye izehlakalo ezidlule, zamanje noma zesikhathi esizayo noma ngokuqinisekisa, noma ukulungisa, ukuhlaziya kwesikhathi esidlule.
- .43 Indima yokubikezela nokuqinisekisa ulwazi ihlobene. Ngokwesibonelo, ulwazi mayelana namazinga amanje nokuhlelwa kwezimpahla lubalulekile kubasebenzisi uma bezama ukubikezela ikhono lebhizinisi lokusizakala ngamathuba kanye nekhono lalo lokusingatha izimo ezingezinhle. Ulwazi olufanayo lufeza indima yokuqinisekisa ngokuphathelene nezibikezelo zesikhathi esidlule, ngokwesibonelo, mayelana nendlela ibhizinisi ebeliyohlelwa ngayo noma umphumela wemisebenzi ehleliwe.
- .44 Ulwazi ngesimo sezimali nokusetshenziswa kwezimali esikhathini esidlule luvame ukusetshenziswa njengesisekelo sokubikezela isimo sezimali sesikhathi esizayo nokusetshenziswa kwezimali kanye nezinye izindaba abasebenzisi abathanda ukuzazi ngokuqondile. Ukuze lusize ekwenzeni izibikezelo, ulwazi kufanele lube sohlelweni lokubikezela okucacile. Kodwa-ke, ikhono lokwenza izibikezelo ngezitatimende zezimali lithuthukiswa yindlela ulwazi lwezinto ezenziwe ngokudlule nezehlakalo oluboniswa ngayo. Ngokwesibonelo, ukubaluleka kwesitatimende sokusetshenziswa kwezimali kuyathuthuka uma izinto eziphathelene nenzuzo noma izindleko ezinkulu ngosayizi, uhlobo lwazo noma ukuvama kwazo zidalulwa ngokuhlukene.
- .45 Emkhakheni kahulumeni, umgomo womthetho ukuqinisekisa ukuthi izabelo-zimali ziyalingalingana futhi izikweletu ziyancishiswa ngomgomo wokufinyelela ukusebenza okufanele kusuka onyakeni owodwa, itemu lehhovisi, noma isizukulwane kuya kwesinye. Ngamafuphi, imibiko yezezimali kufanele isize abasebenzisi ukuthi bahlaziye ukuthi izinzuzo zalo nyaka wamanje zanele yini ukukhokhela amasevisi ahlinzekwa ngalowo nyaka, nokuthi ingabe abazokhokha intela esikhathini esizayo kuyodingeka bathwale umthwalo wamasevisi ahlinzekwa esikhathini esidlule.

Okuqukethwe

- .46 Umthelela wolwazi uthintwa ukuthi luyinhloboni futhi luquketheni. Ezimweni ezithile, uhlobo lolwazi lulodwa lwanele ukubona umthelela walo. Ngokwesibonelo, ukubika ngohlelo olusha noma isigaba sesevisi kungase kuthinte ukuhlaziywa kwezingcuphe namathuba ibhizinisi elibhekene nawo kungakhathaliseki imiphumela efinyelelwe yisigaba esisha phakathi nesikhathi sombiko. Kwezinye izimo, kokubili uhlobo nokuqukethwe kubalulekile, ngokwesibonelo, amanani emisebenzi efakiwe esesigabeni ngasinye esiyinhloko aqondene nebhizinisi.
- .47 Ulwazi lubalulekile uma ukweqiwa kwalo, ukungabekwa kahle, noma ukungadalulwa kwalo kungaba nomthelela ezinqumweni zabasebenzisi ezenziwa ngesisekelo salezo zitatimende zezimali. Okuqukethwe kuncike ebukhulwini

bento noma iphutha elahlulelwe ngokwezimo ezithile zokweqiwa kwalo, ukungabekwa kahle, noma ukungadalulwa ezitatimendeni zezimali. Ngakho, okuqukethwe kunikeza umkhawulo noma unqenqema esikhundleni sokuba isici esiyinhloko sokubala ukuthi iluphi ulwazi okufanele kube nalo ukuze lube usizo.

Ukuthembeka

- .48 Ukuze lube usizo, ulwazi kufanele luthembeka. Ulwazi luyathembeka uma lungenawo amaphutha asobala nokuchema futhi abasebenzisi bengancika kulo ukuze bakuveze ngokwethembela lokho oluthi luyakumelela, noma okulindeleke ukuthi lukumelele ngezinga elifanele.
- .49 Ulwazi lungaba nomthelela kodwa lube nohlobo noma ukwethulwa okungathembeki kangokuthi ukuqashelwa kwalo kungadukisa impela. Ngokwesibonelo, uma iqiniso nenani lesicelo senkokhelo ngenxa yamadameshe enkantolo kuphikiswa, kungase kungafaneleki ukuthi ibhizinisi likhiphe inani eliphelele lesicelo senkokhelo esitatimendeni sesimo sezimali, nakuba kungafaneleka ukudalula inani nezimo zesicelo senkokhelo.

Ukwethula umbiko othembekile

- .50 Ukuze luthembeka, ulwazi kufanele luveze ngokwethembeka okwenziwe kanye nezinye izehlakalo oluthi luyazimelela, noma okulindelwe ngokufanele ukuthi luzimelele. Ngenxa yalokho, njengesibonelo, isitatimende sesimo sezimali kufanele siveze iqiniso lokwenziwe, izimo kanye nezinye izehlakalo eziveza izimpahla, izikweletu nezimpahla zizonke zebhizinisi ngosuku lombiko ezivumelana nemibandela yokuqashelwa.
- .51 Ulwazi oluningi lwezezimali lusengcupheni yokuthi lube ukwethulwa okungathembekile lwalokho oluthi luyakumelela. Lokhu akungenxa yokuchema, kodwa kungenxa yezinkinga ezikhona, ekuboneni izinto ezenziwe noma ezinhle izehlakalo okufanele zilinganiswe, noma ekuklameni nasekusebenziseni izindlela zokulinganisa nokwethula ezidlulisa imiyalezo evumelana nalezo zinto ezenziwe nezehlakalo. Ezimweni ezithile, ukulinganiswa komthelela ongokwezimali wezinto ungaguquguquka kangokuthi amabhizinisi ngokuvamile ngeke azifake ezitatimendeni zezimali; ngokwesibonelo, yize amabhizinisi kahulumeni eba nezimpahla ezingaphakathi ngokuhamba kwesikhathi, ngokuvamile kunzima ukubona noma ukulinganisa leyo mpahla engaphatheki ngokuqondile. Kodwa-ke, kwezinye izimo kungafanele ukufaka izinto nokudalula ingcuphe yephutha elihambisana nokufakwa nokulinganiswa kwazo.

Okuqukethwe ngaphezu kokubhaliwe

- .52 Ukuze ulwazi luveze ngokwethembela okwenzekile nezinye izehlakalo oluthi luyazimelela, kudingeka ukuthi kulandiswe ngalo futhi lwethulwe ngokuvumelana nokubaluleka kwalo nosizo kwezomnotho hhayi nje ngokuvumelana nomthetho. Okuqukethwe okwenziwe noma ezinye izehlakalo akuvumelani ngaso sonke isikhathi nalokho okusobala ohlelweni lomthetho noma oluhlelwayo. Ngokwesibonelo, ibhizinisi lingase lidlulisele impahla kwenye indawo ngendlela eyenza ukuthi amaphepha abonise ukuthi kudluliselwa ubunikazi kuleyo ndawo; noma kunjalo, kungase kube nezivumelwano ezinqinisekisa ukuthi ibhizinisi liyaqhubeka lizuzane ngokomnotho esikhathini esizayo noma lijabulele isevisi ehambisana naleyo mpahla. Isibonelo sokunjalo okwenziwe singahlanganisa



ubudlelwano bukahulumeni namabhizinisi azimele ekuphatheni umgwaqo. Ezimweni ezinjalo, ukubika ukuthengwa kwento ngeke kuveze ngokwethembela umsebenzi owenziwe (uma ngempela kwakukhona okwenziwe).

Ukungachemi

- .53 Ukuze luthembeke, ulwazi oluqokethwe yizitatimende zezimali kufanele lungachemi, okusho ukuthi, lungabandlululi. Izitatimende zezimali zisuke zichema uma, ngokukhetha noma ukwethula ulwazi, zithonya ukwenziwa kwesinqumo noma ukwahlulela ukuze kufinyelwe umphumela onqunywe kusengaphambili.

Ubuhlakani

- .54 Abalungiselela izitatimende zezimali kufanele babhekane nokungaqiniseki okuhambisana nezehlakalo nezimo eziningi, njengokuqongelelwa kwezinto ezamukelwe ezingabazisayo nobude besikhathi sokusetshenziswa kwamathuluzi nemishini. Ukungaqiniseki okunjalo kuyaqashelwa ngokudalula ubunjalo babo nezinga kanye nokusebenzisa ubuhlakani ekulungiseleleni izitatimende zezimali. Ubuhlakani ukusebenzisa ukuqapha kwezinga elithile ekwahluleleni okudingekayo ukuze kwenziwa izilinganiso ezifuneka ngaphansi kwezimo zokungaqiniseki, ukuze izimpahla noma inzuzo ingeqisi futhi izikweletu noma izindleko zingancishiswa. Kodwa-ke, ukusebenzisa ubuhlakani akukuvumeli, ngokwesibonelo, ukwakhiswa kwemithombo yosizo efihliwe noma ukubekelela okweqisayo, ukungavezi yonke impahla noma inzuzo ngamavomu, noma ukweqisa ngamabomu ekuvezeni izindleko noma izikweletu, ngoba izitatimende zezimali beziyobe zichema, futhi ngenxa yalokho, zibe nemfanelo yokungathembeki.

Ukuphelela

- .55 Ukuze luthembeke, ulwazi olusezitatimendeni zezimali kufanele luphelele ngokuvumelana nemibandela yokuqokethwe nezindleko. Ukweqiwa kolwazi kungenza ulwazi lube ngamanga noma ludukile kanjalo lube olungathembekile nolusilelayo ngomthelela olunawo.

Ukuqhathaniseka

- .56 Abasebenzisi kufanele bakwazi ukuqhathanisa izitatimende zezimali zebhizinisi phakathi nesikhathi esithile ukuze babone imikhuba ethile esimweni sezimali nokusetshenziswa kwezimali. Abasebenzisi kufanele bakwazi nokuqhathanisa izitatimende zezimali zamabhizinisi ahlukeni ukuze bahlaziye isimo sawo sezimali, ukusetshenziswa kwezimali nezinguquko empahleni iyonke. Ngenxa yalokho, ukulinganiswa nokuvezwa komthelela wezezimali wezinto ezenziwe ezifanayo nezinye izehlakalo kufanele kwenziwe ngendlela engaguquki kulo lonke ibhizinisi nasesikhathini esithile kulelo bhizinisi nangendlela engaguququki emabhizinisini ahlukeni.
- .57 Ukusetshenziswa okubalulekile kwesici sokubala sokuqhathanisa ukuthi abasebenzisi babe nolwazi ngezinqubomgomo zokuphathwa kwezimali ezisetshenziswa ekulungiseleleni izitatimende zezimali, noma iluphi ushintsho lwalezo zinqubomgomo kanye nomthelela woshintsho olunjalo. Abasebenzisi kudingeka bakwazi ukubona umehluko phakathi kwezinqubomgomo

zokuphathwa kwezimali zezinto ezifanayo ezenziwe nezinye izehlakalo ezisetshenziswa yibhizinisi elifanayo ngezikhathi ezithile nezisetshenziswa amabhizinisi ahlukenene. Ukuhambisana naMazinga Womkhuba Ovame Ukubonwa Wokubalwa Kwezimali, kuhlanguanise nokudalula izinqubomgomo zokuphathwa kwezimali ezisetshenziswa yibhizinisi, kusiza ekufinyeleleni indlela yokuqhathanisa.

- .58 Isidingo sokuqhathanisa akufanele sididaniswe nokufana nje ngokuhamba kwesikhathi futhi akufanele sivunyelwe ukuthi sibe yisihibe sokwethulwa kwezinqubomgomo ezithuthukisiwe zokuphathwa kwezimali. Akufanele ibhizinisi liqhubeke liphatha izimali ngendlela efanayo yokwenziwe noma esinye isehlakalo uma inqubomgomo eyamukelwe ingahambisani nezici zokubala zomthelela nokuthembeka. Akufanelekile ukuthi ibhizinisi lishiye izinqubomgomo zalo zokuphathwa kwezimali zingashintshile uma zikhona ezinye izindlela ezifanele nezithembekile.
- .59 Ngenxa yokuthi abasebenzisi bafisa ukuqhathanisa isimo sezimali, ukusetshenziswa kwemali nezinguquko ezimpahleni zizonke zebhizinisi ngokuhamba kwesikhathi, kubalulekile ukuthi izitatimende zezimali zibonise ulwazi oluhambisana naleyo nkathi eyandulelayo. Ukuqhathanisa kusiza ekuhlaziyeni okwenziwe.

Imigoqo yolwazi olufanele nolunokwethenjela

Ukufika ngesikhathi

- .60 Uma kukhona ukubambezeleka okungadingekile ekubikeni ulwazi, lungase lulahlekelwe umthelela walo. Kodwa-ke, ukufika ngesikhathi kombiko kufunwa umthetho, kodwa lapho abaphathi besebenzise khona ukunwetshwa kwesikhathi okufanele, uma kukhona, bangase badinge ukulinganisela phakathi kokufaneleka kokubika ngesikhathi nokutholakala kolwazi olunokwethenjela. Ukuze kunikezwe ulwazi ngesikhathi esifanele kungase kudinge ukubika ngaphambi kokuthi zonke izici zokwenziwe noma esinye isehlakalo saziwe, kanjalo kuphazamise ukuthembeka. Noma-ke, uma ukubika kubambezeleka zize zaziwe zonke izici, ulwazi lungathembeka kakhulu kodwa lungabi usizo kubasebenzisi okufanele benze izinqumo ngaleso sikhathi. Ngokufinyelela ukulinganisela phakathi komthelela nokuthembeka, okukhulu okucatshangelwayo ukuthi zinganeliswa kanjani izidingo zabasebenzisi zokwenza izinqumo kwezomnotho.

Ukulinganisela phakathi kwezinzuzo nezindleko

- .61 Ukulinganisela phakathi kwezinzuzo nezindleko kuwumgoqo osabalele esikhundleni sokuba yisici sokubalwa kwezimali. Izinzuzo ezitholakala olwazini kufanele zibe ngaphezu kwezindleko zokululungiselela. Kodwa-ke, ukuhlaziywa kwezinzuzo nezindleko ngokuyinhloko kuyinqubo yokwahlulela. Ngaphezu kwalokho, izindleko azithwalwa ngempela yilabo basebenzisi abajabulela izinzuzo. Abasebenzisi ngaphandle kwalabo abalungiselelwe ulwazi nabo bangajabulela izinzuzo; ngokwesibonelo, ukulungiselelwa kolunye ulwazi oluya kubahlinzeki kunganciphisa izindleko zokuthenga zebhizinisi. Ngenxa yalezi zizathu, kunzima ukusebenzisa ukuhlola kwezindleko nezinzuzo kunoma isiphi



isimo. Noma kunjalo, ababeka izimiso ngokukhethekile, kanye nabalungiseleli nabasebenzisi bezitatimende zezimali, kufanele bawazi lo mgoqo.

Ukulinganisela phakathi kwezici zokubala

- .62 Uma kusetshenziswa ukulinganisa phakathi kwezici zokubalwa kwezimali kuyadingeka. Ngokuvamile, inhloso iwukufinyelela ukulinganisela okufanele phakathi kwezici ukuze kulangatshezwane nomgomo wezitatimende zezimali. Ukubaluleka kwezici ezimweni ezihlukahlukene kuyindaba yombono wochwepheshe.

Ukwethulwa ngendlela efanele

- .63 Izitatimende zezimali zivame ukuchazwa njengezethula isimo sezimali, ukusetshenziswa kwezimali noshintsho lwezimpahla zizonke zebhizinisi ngendlela efanele. Nakuba lolu hlaka lungadingidi ngokuqondile imiqondo enjalo, ukusetshenziswa kwezidi eziyinhloko zokuphathwa kwezimali nemithetho efanele yokubalwa kwezimali ngokuvamile kuveza izitatimende zezimali ezidlulisela lokho okubhekwa ngokuvamile njengokwethulwa okufanele kolwazi olunjalo.

Izingxenye zezitatimende zezimali

- .64 Izitatimende zezimali ziveza imithelela yezezimali yokwenziwe nezinye izehlakalo ngokuzihlanganisa zibe yizigaba ezibanzi ngokuvumelana nezici zazo zezomnotho. Lezi zigaba ezibanzi zibizwa izici zezitatimende zezimali. Izici ezihlobene ngokuqondile nokulinganiswa kwesimo sezimali esitatimendeni sesimo sezimali yizimpahla, izikweletu nezimpahla zizonke. Izici ezihlobene ngokuqondile nokulinganiswa kokusetshenziswa kwezimali esitatimendeni sokusetshenziswa kwezimali yinzuzo nezindleko. Isitatimende semali etholakalayo ngokuvamile sibonisa isitatimende sezici zokusetshenziswa kwemali nezinguquko esitatimendeni sesimo sezimali; ngenxa yalokho, lolu hlaka aluvezi izici ezitholakala kulesi sitatimende kuphela.
- .65 Ukwethulwa kwalezi zici esitatimendeni sesimo sezimali nasesitatimendeni sokusetshenziswa kwezimali kubandakanya inqubo yokuhlukanisa ngezigaba ezincane. Ngokwesibonelo, izimpahla nezikweletu zihlukaniswa ngohlobo lwazo noma ukusebenza kwazo ebhizinisini ukuze kuboniswe ulwazi ngendlela ewusizo kakhulu kubasebenzisi ngenjongo yokwenza izinqumo zezomnotho.

Isimo sezimali

- .66 Izici ezihlobene ngokuqondile nokulinganiswa kwesimo sezimali yizimpahla, izikweletu nezimpahla zizonke. Lezi zichazwa ngendlela elandelayo:
- a. Impahla iyisetshezeniswa esilawulwa yibhizinisi ngenxa yezehlakalo ezidlule nokulindelwe ukuthi izinzuzo zezomnotho zesikhathi esizayo noma amathuba esevisi ageleze evela kuso angene ebhizinisini.
 - b. Isikweletu yisibopho esikhona manje sebhizinisi esivele ezehlakalweni ezidlule, ukukhokhelwa kwaso okulindeleke ukuthi silethe ukulahlekelwa kwebhizinisi yizisetshezeniswa eziphethe izinzuzo zezomnotho noma amathuba amasevisi.

- c. Izimpahla zizonke ziyinzalo esilele yabanikazi ezimpahleni zebhizinisi ngemva kokukhishwa kwazo zonke izikweletu. (Inkulumo ethi “abanikazi” ichazwa kabanzi esigabeni .94.)
- .67 Izincazelo zempahla nezikweletu ziveza izici zazo ezibalulekile kodwa azizami ukuchaza imibandela yazo okufanele kuhrangatshezwane nayo ngaphambi kokuthi ziqashelwe esitatimendeni sesimo sezimali. Ngakho, izincazelo zihlanganisa izinto ezingaqashelwa njengezimpahla noma izikweletu esitatimendeni sesimo sezimali ngoba azanelisi imibandela yokuqashelwa esezigabeni .111 - .122. Ikakhulukazi, ukulindela ukuthi izinsuzo zesikhathi esizayo zezomnotho noma amathuba esevisi azogelezela noma aphume enkampanini kufanele kuqiniseke ngokwanele ukuze kuhrangabezane nombandela wamathuba achazwe esigabeni .116 ngaphambi kokuthi impahla noma isikweletu siqashelwe.
- .68 Ekuhlaziyeni ukuthi ingabe into ethile ihlangabezana nencazelo yempahla, isikweletu noma izimpahla zizonke, kufanele kunakwe isisekelo sayo namathuba ezomnotho hhayi nje isimo sayo sezomthetho kuphela. Ngakho, njengesibonelo, esimweni sokubolekwa kwezezimali, okuqokethwe namathuba ezomnotho awukuthi obolekayo athole izinzuzo zezomnotho noma amathuba esevisi ngokusebenzisa impahla ebolekiwe engxenyeni enkulu yesikhathi sayo isewusizo bese engena esibophweni sokukhokhela lelo lungelo ngenani elicela enanini elifanele lempahla kanye nezindleko zezimali ezihlobene nayo. Ngakho-ke, ukubolekwa kwezezimali kukhipha imaphal eyanelisa incazelo yempahla kanye nesikweletu futhi lezi zinto ziqashelwa njengezinjalo esitatimendeni sobolekayo sesimo sezimali.

Izimpahla

- .69 Izimpahla zinikeza indlela yokuthi amabhizinisi afinyelele imigomo yawo. Izimpahla ezisetshenziselwa ukudiliva izimpahla namasevisi ngokuvumelana nemigomo yebhizinisi kodwa ezingayifaki ngokuqondile imali etholakalayo ngokuvamle zichazwa njengeziqukethe “amathuba esevisi”. Izimpahla ezisetshenziselwa ukungenisa imali etholakalayo ngokuvamile zichazwa njengeziqukethe “izinzuzo zezomnotho zesikhathi esizayo”. Ukuze kuhranganiswe zonke izinjongo izimpahla ezingafakwa ngaphansi kwazo, lolu hlaka lusebenzisa inkulumo ethi “izinzuzo zezomnotho zesikhathi esizayo noma amathuba esevisi” ekuchazeni izici eziyisisekelo zezimpahla.
- .70 Inzuzo yezomnotho yesikhathi esizayo noma amathuba esevisi ahambisana nempahla ayithuba lokunikela ngandlela-thile, ekutholakaleni kwemali nezinto ezilingana nemali ebhizinisini noma zokuthi ibhizinisi lihlinzeke amasevisi. Leli thuba lingaba lihle kakhulu njengengxenywe yemisebenzi eyenziwa yibhizinisi. Lingaletha nethuba lokuguqula izinto zibe yimali noma zilingane nemali noma ikhono lokunciphisa imali esetshenziswayo, njengalapho indlela ehlukele yokuhlinzeka isevisi inciphisa izindleko zokuhlinzeka leyo sevisi.
- .71 Ngokuvamile ibhizinisi lisebenzisa izimpahla zalo ukuze lihlinzeke izimpahla noma amasevisi akwaziyo ukwanelisa okufunwa noma okudingwa abahlomuli. Ngaphezu kwalokho, ezimweni eziningi, izimpahla zisetshenziselwa ukuhlinzeka izimpahla noma amasevisi kubahlomuli noma amakhasimende akhululekile noma athola uxhaso. Into ethile ingafinyelela incazelo yokuba yimpahla uma



isetshenziswa ngandlela-thile ukuhlinzeka izimpahla kanye/noma amasevisi asetshenziswa ekuqhubekiseleni phambili izinhloso sebhizinisi. Ukheshi ngokwawo unikeza ibhizinisi isevisi ngenxa yokuthi wengamele ezinye izisetshenziswa.

- .72 Izinzuzo zezomnotho zesikhathi esizayo noma amathuba amasevisi aqukethwe empahleni ethile angase agelezele ebhizinisini ngezindlela ezihlukahlukene. Ngokwesibonelo, impahla ingase:
- isetshenziswe iyodwa noma ihlanganiswe nezinye izimpahla ekukhiqizeni izimpahla noma amasevisi azuziza abahlomuli bebhizinisi;
 - inanwe ngezinye izimpahla;
 - isetshenziselwe ukukhokha isikweletu; noma
 - isakazwe kubanikazi bebhizinisi. (Inkulumo ethi “abanikazi” ichazwa kabanzi esigabeni .94.)
- .73 Ngokwesibonelo, izimpahla eziningi, izakhiwo, imishini namathuluzi ayizinto eziphathekayo. Kodwa, ukuphatheka kwento akudingekile ukuze impahla ibe khona; ngenxa yalokho, amalungelo amaminerali, izimvume nama-copyright, ngokwesibonelo, ayizimpahla uma izinzuzo zezomnotho zesikhathi esizayo noma amathuba esevisi kulindeleke ukuthi agelezele ebhizinisini futhi uma elawulwa yilelo bhizinisi.
- .74 Ngokwesibonelo, izimpahla eziningi, izinto ezitholwayo nezakhiwo, zihlotshaniswa namalungelo omthetho, kuhlangukise nelungelo lobunikazi. Uma kunqunywa ukuba khona kwempahla ethile, ilungelo lobunikazi alibalulekile; ngakho, ngokwesibonelo, isakhiwo esiqashisiwe siyimpahla uma ibhizinisi lilawula izinzuzo, okulindeleke ukuthi zingene ngenxa yaleso sakhiwo. Nakuba ikhono lebhizinisi lokulawula izinzuzo ngokuvamile liwumphumela wamalungelo omthetho, impahla isengafanelana nencazelo yempahla ngisho noma kungekho mgoqo womthetho. Ngokwesibonelo, ulwazi olutholwe ngomsebenzi wokwakha lungafanela incazelo yempahla uma ibhizinisi lilawula izinzuzo okulindeleke ukuthi zingene ngalo.
- .75 Amabhizinisi aphele impahla ethile angase angabi nawo wonke amalungelo asemthethweni obunikazi, njengekhono lokuthengisa leyo nto. Kungase kube khona nemingcele ekutheni ibhizinisi liyisebenzisa kanjani leyo mpahla. Kodwa-ke, lokhu akusho ngempela ukuthi ibhizinisi alinandlela yokulawula izinzuzo zezomnotho zesikhathi esizayo noma amathuba esevisi. Ukuze lanelise izimfuneko zokulawula, ibhizinisi akudingeki libe namandla angenamkhawulo phezu kwempahla ethile. Kunalokho, kungamalungelo noma ukufinyelela izinzuzo zezomnotho zesikhathi esizayo noma amathuba esevisi okudingeka alawulwe.
- .76 Imfuneko yokuthi amalungelo noma okunye ukufinyelela kufanele kulawulwe yibhizinisi eliphatha izimpahla njengezalo isho ukuthi ilungelo elithile noma amanye amandla okufinyelela izinzuzo zezomnotho zesikhathi esizayo noma amathuba esevisi zizovela esethini eyodwa kuphela yezitatimende zezimali

zebhizinisi, ngoba lawo malungelo noma amandla okufinyelela angalawulwa ngokuqondile yibhizinisi elilodwa kuphela.

- .77 Lezi zimpahla zebhizinisi zivela kokwenziwe esikhathini esidlule noma ezinye izehlakalo zesikhathi esidlule. Amabhizinisi ngokuvamile athola izimpahla ngokuzithenga noma ngokuzikhiqiza, kodwa okunye okwenziwayo noma izehlakalo zingase ziveze izimpahla; izibonelo zihlanganisa izakhiwo ezitholwe yibhizinisi kuhulumeni njengengxenywe yohlelo lokukhuthaza ukukhula komnotho endaweni nokutholakala kwemithombo yamaminerali. Okufanele kwenziwe noma izehlakalo okulindeleke ukuthi zenzeke esikhathini esizayo aziyivezi impahla; ngenxa yalokho, ngokwesibonelo, inhloso yokuthenga uhlu lwezimpahla aluhambisani nencazelo yempahla.
- .78 Kukhona ukuhlobana okuseduze phakathi kokuthola izindleko nokuveza izimpahla kodwa lokhu kokubili akuhambisani ndawonye njalo. Ngenxa yalokho, uma ibhizinisi lithola izindleko, lokhu kunganikeza ubufakazi bokuthi izinzuzo zezomnotho zesikhathi esizayo noma amathuba esevisi afunwa kodwa akubona ubufakazi obuqinisekile bokuthi sekutholwe into ifinyelela incazelo yokuba yimpahla. Ngokufanayo, ukungabi khona kwezindleko ezihlobene akusho ukuthi into ngeke ifinyelele incazelo yokuba yimpahla kanjalo ibe sohlwini lokuqashelwa esitatimendeni sesimo sezimali; ngokwesibonelo, izinto ezinikelwe ebhizinisini zingafinyelela incazelo yokuba yimpahla.
- .79 Uma impahla ethile kungalindelekile ukuthi isetshenziswe maduzane, cishe kungenzeka ilimele. Ukulimala ukulahlekelwa yizinzuzo zezomnotho zesikhathi esizayo noma amathuba esevisi ento, ngaphandle kokuqashelwa okuvamile kokulahlekelwa yizinzuzo zezomnotho zesikhathi esizayo noma amathuba esevisi aleyo nto ngenxa yokwehla kwamanani. Ngakho-ke, ukulimala kubonisa ukwehla kokusebenzisela kwempahla ebhizinisini eliyilawulayo.

Izikweletu

- .80 Isici esisemqoka sesikweletu ukuthi ibhizinisi linesibopho njengamanje. Isibopho umsebenzi noma umthwalo wokuthatha isinyathelo noma ukwenza ngendlela ethile. Izibopho zingase zicindezeleke ngokomthetho ngenxa yesivumelwano esibophayo noma imfuneko yomthetho, okuwukuthi, ibhizinisi elinayo enye indlela esebenzayo yokugwema ukuphuma kwezimali noma amathuba esevisi. Lokhu kunjalo ngokuvamile, ngokwesibonelo, uma kunamanani okufanele akhokhelwe amasevisi ahlinzekiwe nezimpahla ezamukelwe. Kodwa, izibopho ziyaphakama futhi ngenxa yemikhuba evamile yebhizinisi, imithetho yokungeniswa kwempahla kanye nesifiso sokulondoloza ubuhlobo obuhle noma ukwenza izinto ngendlela enokuthula.
- .81 Kufanele kwenziwe umehluko phakathi kwesibopho samanje nesibopho zesikhathi esizayo. Isinqumo sabaphathi bebhizinisi sokuthola izimpahla esikhathini esizayo asisho ukuthi sekunesibopho samanje. Isibopho ngokuvamile siphakama kuphela uma impahla idilivwa noma ibhizinisi lingena esivumelwaneni esingaguquki sokuthola leyo mpahla. Esimweni sakamuva, ukungaguquki kwesivumelwano kusho ukuthi imiphumela yezomnotho yokuhluleka ukugcwalisa isibopho, ngokwesibonelo, ngenxa yomyalo wenkantolo, ishiya ibhizinisi



lingenandlela esebenzayo yokugwema ukuphuma kwezimali ziye kwabanye abantu.

- .82 Ohulumeni benza, futhi bachibiyele, izithembiso ezijwayelekile nezinqubomgomo njengengxenywe yezinqubo zepolitiki eziqhubekayo. Kufanele kucatshangelwe izithembiso ezinjalo ukuze kunqunywe ukuthi kunini lapho izithembiso ezinjalo ziye zaletha khona isibopho samanje kanye/noma isibopho sesikhathi esizayo.
- .83 Ukukhokhelwa kwesibopho samanje ngkuvamile kubandakanya ukuthi ibhizinisi lidele izisetshenziswa eziletha izinzuzo zezomnotho noma amathuba esevisi ukuze kukhokhelwe okufunwa ngomunye umuntu. Ukukhokhelwa kwesibopho samanje kungenzeka ngezindlela eziningana, ngokwesibonelo:
- ngokukhokha ukheshi;
 - ngokudlulisela ezinye izimpahla;
 - ngokuhlinzeka amasevisi;
 - ngokushintsha lesi sibopho kufakwe esinye esikhundleni saso; noma
 - ngokuguqulwa kwesibopho sibe yizimpahla zizonke.
- .84 Isibopho singavalwa futhi nangezinye izindlela, njengokuthi okweletwayo alahle noma adele amalungelo akhe.
- .85 Izikweletu zivela kokwenziwe esikhathini esidlule noma ezinye izehlakalo zesikhathi esidlule.
- .86 Ngezinye izikhathi kungenzeka kuye kwaba nochungechunge lwezehlakalo ngaphambi kokuthi ibhizinisi libe nesibopho sokudlulisela izinuzo zezomnotho noma amathuba esevisi. Ezimweni ezinjalo, ukuthi lesi sibopho sikhona noma cha kuncike ekutheni ingabe izehlakalo ezisazokwenzeka zingaphansi kokulawulwa yibhizinisi yini. Uma kunjalo, ibhizinisi linenye indlela esebenzayo yokugwema ukudluliselwa kwempahla, ngakho akukho isibopho esikhona. Ngokwesibonelo, uma nje inendlela esebenzayo yokugwema isigaba esikhuluma ngenhlawulo esivumelwaneni ngokwenza okuthile, isikweletu esihlobene naleyo nhlawulo ngeke sibe khona.
- .87 Ezinye izikweletu zingalinganiswa kuphela ngokusebenzisa izinga eliphakeme lokuhlawumbiselwa, ngezinye izikhathi elichazwa ngokuthi ukunikezwa. Ngakho, uma ukunikezwa kuhlanganisa isibopho samanje futhi kwanelisa yonke incazelo, kuyisikweletu ngisho noma inani kufanele lihlawumbiselwe. Izibonelo zibandakanya ukunikezwa kwezinkokhelo okufanele zenziwe ngaphansi kwesibopho ukukhkhela izinuzo zezehlalo nokunikezwa ukuze kukhokhwe izibopho zempesheni.

Izimpahla zizonke

- .88 Inzalo eqongelelekayo yabanikazi iyinani elitholwa ngokukhipha zonke izikweletu zebhizinisi kuyo yonke impahla yebhizinisi. Inkulumbo ethi “abanikazi” ichazwa kabanzi esigabeni .94.

- .89 “Izimpahla zizonke” yinkulumo esetshenziswa kulolu hlaka ukubhekisela esilinganisweni esiyinsalela esitatimendeni sesimo sezimali (izimpahla uma kukhishwa izikweletu), futhi sihlanganisa iminikelo evela kubanikazi nezinsalela. Izimpahla zizonke zingaba yinzuzo noma ukulahlekelwa.
- .90 Nakuba izimpahla zizonke zichazwa esigabeni .66 njengempahla eyinsalela, zingase zifakwe njengesigatshana esitatimendeni sesimo sezimali. Izigaba ezinjalo zingasebenza ezidingweni zokwenza izinqumo zasebenzisi bezitatimende zezimali uma bebonisa imingcele yezomthetho neminye ekhonweni lebhizinisi lokusakaza noma ukusebenzisa izimpahla zalo zizonke.
- .91 Ukwenziwa kwezinsalela ngezinye izikhathi kuyadingwa umthetho noma omunye umthetho ukuze kunikeze ibhizinisi nabakweletwayo isilinganiso esithe xaxa sesivikelo emitheleleni yokulahlekelwa esikhathini esizayo. Ukuba khona nobukhulu balezi zinsalela zomthetho, zesimiso nezentela kuwulwazi olungasebenza ezidingweni zabasebenzisi zokwenza izinqumo. Ukudluliselwa kwemali kuleyo nsalela kubhekwa njengokudluliswa kwezinsalela ezinqwabelene nokusilela kwezimali, hhayi izindleko. Noma ikuphi ukudluliswa okunjalo kuyadalulwa esitatimendeni sezinguquko zezimpahla zizonke.
- .92 Umehluko phakathi kwezikweletu nenzalo yezinsalela mkhulu kakhulu. Abakweletwayo banekhono lokufuna ukuba kudluliselwe kubo inzuzo yezomnotho noma ithuba lesevisi kungakhathaliseki ukuthi izimo ziyini. Amabhizinisi amaningi asemkhakheni kahulumeni angaphansi kwamabhizinisi abanye ohulumeni noma umphakathi njengesigceme noma umphakathi wonkana. Laba banikazi abavamile ukuba nelungelo lokubamba iqhaza ekusakazweni kwezimpahla zizonke.
- .93 Inani okuboniswa ngalo izimpahla zizonke esitatimendeni sesimo sezimali lincike esiinganisweni sezimpahla nezikweletu. Ngokuvamile, inani eliningilizayo lezimpahla zizonke ngeke lifane nenani elifanele lezimpahla zizonke noma isamba esingatholakala ngokudayisa izimpahla zizonke ngayinye ngayinye, noma ibhizinisi lilonke ngesisekelo somsebenzi oqhubekayo.

Iminikelo yabanikazi

- .94 Iminikelo yabanikazi isho izinzuzo zezomnotho zesikhathi esizayo noma amathuba esevisi anikelwe ebhizinisini ngabantu abangaphandle kwebhizinisi, ngaphandle kwalezo eziholela ezikweletini zebhizinisi, eziveza isilinganiso semali ezimpahleni zizonke zebhizinisi, ezenza lokhu:
- (a) Ezidlulisela isibopho sokusakazwa kwezinzuzo zezomnotho zesikhathi esizayo noma amathuba esevisi yebhizinisi uma lisekhona, iminikelo enjalo ekhishwa ngokombono wabanikazi noma abameleli babo, kanye nokusakazwa kwanoma yiziphi izimpahla ezinqwabelene ngaphezu kwezikweletu uma kwenzeka konke kudayiswa; kanye/noma
 - (b) Ezingadayiswa, zenanwe, zidluliselwe kwabanye noma zikhululwe.
- .95 Iminikelo yabanikazi ingafakazelwa:



- (a) abantu abanendima kokwenziwayo okuyingxenye yezimpahla zizonke zebhizinisi, kungaba amathuluzi enzuzo noma izinhobo ezifanayo zemali ehlanganisiwe, ezingadayiswa, zidluliswe noma zikhululwe;
- (b) isinqumo esisemthethweni sokudlulisela izisetshenziswa (noma isigaba sokudluliswa okunjalo) abantu abanendima kokwenziwayo njengokuyingxenye yezimpahla zizonke zebhizinisi, ngaphambi kokuthi kuqale umnikelo noma ngesikhathi sokukhishwa komnikelo; noma
- (c) isivumelwano esisemthethweni, esiphathelene nokusakaza, ukumisa noma ukwanisa inzalo yemali ekhona njengamanje ezimpahleni zizonke zebhizinisi ezingadayiswa, zidluliswe noma zikhululwe; kanye
- (d) nalezo zikweletu zezimali, ngokuyinhloko ezimelele inzalo yezimpahla zizonke zebhizinisi.

.96 Okwenziwe nabanikazi abangafakwanga esikhundleni sabo njengabanikazi, njengoba kuchaziwe, kuphumela enzuzweni kothola izimpahla nezindleko kulowo ozithumelayo.

Izabelo eziya kubanikazi

.97 Izabelo eziya kubanikazi zingaba yilokhu:

- (a) ukuncipha kwenzalo yezinsalela yabanikazi okuvela ekudluliselweni kwezimpahla kubanikazi esikhundleni sabo njengabanikazi; noma
- (b) imihlomulo noma izabelo ezifanayo ezikhokhelwa abanikazi njengembuyiselo yemali abayitshalile.

Ukusetshenziswa kwezimali

.98 Ukunqwabelana noma ukusilela kuame ukusetshenziswa njengendlela yokulinganisa ukusetshenziswa kwezimali noma njengesisekelo sezinye izilinganiso, njengembuyiselo yotshalo-zimali. Izici ezihlobene ngokuqondile nokulinganiswa kwemali enqwabelene noma esilele yinzuzo nezindleko.

.99 Izici zenzuzo nezindleko zichazwa ngendlela elandelayo:

- a. Inzuzo ukungena konke kwezinzuzo zezomnotho noma amathuba esevisi ngesikhathi sombiko uma leyo mali engenayo iwumphumela wokwenyuka kwezimpahla zizonke, ngaphandle kokwenyuka okuhlobene neminikelo evela kubanikazi.
- b. Izindleko ziwukuncipha kwezinzuzo zezomnotho noma amathuba esevisi ngesikhathi sombiko ngenxa yokuphuma kwemali noma ukusetshenziswa kwazimpahla noma ukuvela kwezikweletu eziphumela ekuncipheni kwezimpahla zizonke, ngaphandle kwalezo ezihlobene nezabelo zabanikazi.

.100 Izincazelo zempahla nezikweletu ziveza izici zazo ezibalulekile kodwa azizami ukuchaza imibandela yazo okufanele kuhrangatshezwane nayo ngaphambi

kokuthi ziqashelwe esitatimendeni sokusetshenziswa kwezimali. Imibandela yokuqashelwa kwenzuzo nezindleko idingidwa ezigabeni .111 - .122.

- .101 Inzuzo nezindleko zingafakwa ngezindlela ezihlukene esitatimendeni sokusetshenziswa kwemali ukuze zinikeze ulwazi oluhlobene nokwenza izinqumo zezomnotho. Ngokwesibonelo, kuwumkhuba ovamile ukuhlukanisa phakathi kwalezo zinto zenzuzo nezindleko ezivela ngesikhathi sokusebenza kwebhizinisi, kanye nalezo ezingaveli ngaleso sikhathi. Lo mehluko wenziwa ngesisekelo sokuthi umthombo wento ubalulekile ekuhlaziyeni ikhono lebhizinisi lokudiliva isevisi kanye/noma ukuthola ukheshi nezinto ezilingana nokheshi esikhathini esizayo; ngokwesibonelo, imisebenzi engalindelekile njengenzuzo eyenziwe ngokuchithwa kwempahla ethile cishe ngeke yenzeke ngaso sonke isikhathi. Uma kuhlukaniswa phakathi kwezinto ngale ndlela kufanele kucatshangelwe uhlobo lwebhizinisi nemisebenzi yalo. Izinto ezivela emisebenzini yebhizinisi elilodwa zingase zingabi yinto evamile kwelinye.
- .102 Ukuhlukanisa phakathi kwezinto zenzuzo nezindleko nokuzihlanganisa ngezindlela ezihlukene kuvumela nokwethulwa kwezinyathelo eziningana sokusetshenziswa kwezimali zebhizinisi.

Inzuzo

- .103 Incazelo yenzuzo ihlanganisa inzuzo nezinto ezitholiwe. Inzuzo ivela uma kwenziwa imisebenzi yokuphatha ibhizinisi, futhi ibizwa ngamagama ahlukene kuhlangukane nenzuzo ngentela, ukudluliselwa kwemali (kubandakanye izabelo nezibonelelo), inzalo, imihlomulo nezinzuzo zomsebenzi.
- .104 Izinto ezitholiwe zimelela ezinye izinto ezifanelana nencazelo yenzuzo futhi zingase zivele uma kwenziwa imisebenzi yokuphatha ibhizinisi, noma zingaveli. Izinto ezitholiwe ziyakhula ngokwenzuzo yezomnotho noma amathuba esevisi futhi ngenxa yalokho azihlukile enzuzweni. Ngenxa yalokho, azibhekwa njengezakha ingxenye eseceleni kulolu hlaka.
- .105 Izinto ezitholiwe zihlanganisa, ngokwesibonelo, lezo ezivela ngokuchithwa kwezimpahla ezingezona ezamanje. Incazelo yenzuzo ihlanganisa nezinzuzo ezingatholwanga; ngokwesibonelo, izinzuzo ezivela ngokuhlaziywa kwamathuluzi ezezimali nalezo ezivela ekwenyukeni kwenani lezimpahla zesikhathi eside. Uma izinto ezitholiwe zifakwa ezitatimendeni zokusetshenziswa kwemali noma esitatimendeni soshintsho lwezimpahla zizonke, ngokuvamile zibekwa eceleni ngoba ulwazi lwazo luvusizo ekwenziweni kwezinqumo zezomnotho.
- .106 Kungase kwamukelwe noma kuthuthukiswe izinhlobo ezihlukahlukene zezimpahla ngokwenza inzuzo; ngokwesibonelo ukheshi ungase utholwe ngamasevisi ahlinzekiwe nezinto ezithunyelwe noma izintela ezifunekayo okufanele zikhokhwe. Inzuzo ingatholakala nangokukhokhelwa kwezikweletu. Ngokwesibonelo, ibhizinisi elibolekisayo lingase lithole izinto noma amasevisi ngokuqedwa kwesibopho samanje sokukhokhela imali-mboleko esele. Inzuzo ingatholakala nangokwabelana inzuzo eqongelelwe emkhakheni othile kahulumeni yakhokhelwa ethunyelwa komunye umkhakha kahulumeni, okwaziwa nangokuthi 'izabelo', 'izibonelelo' noma 'imihlomulo'.

Izindleko

- .107 Incazelo yezindleko ihlanganisa ukulahlekelwa kanye nalezo zindleko ezivela ngesikhathi sokuphathwa kwemisebenzi yebhizinisi. Izindleko ezivela ngesikhathi sokuphathwa kwemisebenzi yebhizinisi ihlanganisa, ngokwesibonelo, izindleko zokuthenga noma izindleko zamasevisi ahlinzekiwe, amaholo nokuncipha kwamanani. Ngokuvamile ziba yimali ephumayo noma ukuncipha kwezimpahla ezinjengokheshi noma izinto ezilingana nokheshi, uhlu lwezisetshenziswa, izakhiwo, imishini namathuluzi.
- .108 Ukulahlekelwa kumelela ezinye izinto ezifanelana nencazelo yezindleko futhi zingase zivele uma kwenziwa imisebenzi yokuphatha ibhizinisi, noma zingaveli. Ukulahlekelwa kumelela ukuncipha kwezinzuzo zomnotho noma amathuba esevisi futhi ngenxa yalokho, akuhlukile ngempela kwezinye izindleko. Ngenxa yalokho, azibhekwa njengesigaba esiseceleni kulolu hlaka.
- .109 Ngokwesibonelo, ukulahlekelwa kuhlanganisa lezo zinto ezidalwa yizinhlekelele njengomlilo nezikhukhula, kanye nalezo ezivela ekuchithweni kwezimpahla ezingezona ezamanje. Incazelo yezindleko ihlanganisa nokulahlekelwa okungenzekanga, ngokwesibonelo, lokho okuvela emitheleleni yokwenyuka kwezinga lokushintsha imali yangaphandle uma kuziwa ekubolekeni kwebhizinisi ngaleyo mali. Uma izinto ezilahlekile zifakwa ezitatimendeni zokusetshenziswa kwemali, ngokuvamile zibekwa eceleni ngoba ulwazi lwazo luwusizo ekwenziweni kwezinqumo zezomnotho. Ukulahlekelwa ngokuvamile kubikwa kanye nenzuzo etholakele ukubonisa ubuqiniso bokwenziwe noma isehlakalo.

Ukuqashelwa kwezingxenye zezitatimende zezimali

- .110 Ukuqaphela kuyinqubo yokufaka esitatimendeni sesimo sezimali noma esitatimendeni sokusetshenziswa kwezimali into efanela incazelo yento ethile futhi efinyelela imibandela yokuqashelwa ehlelwe esigabeni .111. Kubandakanya ukuchazwa kwaleyo nto ngamagama, nangamanani emali, kanye nokufakwa kwalawo manani esitatimendeni sesimo sezimali noma esitatimendeni sezamba zokusetshenziswa kwezimali. Izinto ezifinyelela imibandela yokuqashelwa kufanele zifakwe esitatimendeni sesimo sezimali noma esitatimendeni sokusetshenziswa kwezimali. Ukwehluleka ukufaka izinto ezinjalo akulungiswa ngokudalulwa kwezinqubomgomo zokuphathwa kwezimali noma ngamanothi noma ngezincazelo ezifakwayo. Amazinga Womkhuba Ovame Ukubonwa Wokupbalwa Kwezimali azocacisa imibandela efanele yokufakwa kwalezi zinto okufanele isetshenziswe esicini esikhethekile.
- .111 Inqubo yokuqashelwa kwezinto inezigaba ezilandelayo:
- ukuqashelwa kokuqala, lapho into ifakwa khona ezitatimendeni zezimali zokuqala ngokokuqala ngqa;
 - ukulinganiswa ngemva kwalokho, okubandakanya ukushintsha inani elishiwo lento esiqashelwe vele noma isikweletu ezitatimendeni zokuqala zezimali; kanye
 - ukukhishwa ohlwini lokuqashelwa, lapho into eyayifakiwe ngaphambilini isiyeka ukufakwa.

- d. Into efinyelela incazelo yempahla kufanele iqashelwe uma:
- kungenzeka noma iyiphi inzuzo yezomnotho yesikhathi esizayo noma amathuba esevisi ahlotshaniswe naleyo nto azongena noma aphume ebhizinisini; futhi
 - leyo nto inezindleko noma inani elingalinganiswa ngokunembile.

- .112 Uma kuhlaziywa ukuthi into iyazifinyelela yini izimfuneko kanjalo ifaneleke ukuqashelwa ezitatimendeni zezimali, kufanele kucatshangelwe izinto ezibalulekile ezidingidwa ezigabeni .46 no- .47. Ukuhlobana phakathi kwezinto kusho ukuthi impahla efinyelela incazelo nemibandela yokuqashelwa esigabeni esithile, ngokwesibonelo, njengempahla, ngokuzenzekelayo idinga ukuqashelwa nakwesinye isigaba, ngokwesibonelo, ngaphansi kwenzuzo noma isikweletu.
- .113 Inqubo yokuqaphela lezi zinto idinga ukuthi zonke izehlakalo nemibandela engaba nomthelela ezicini zezitatimende zezimali, uma kungenzeka, zibonwe futhi zivewe ngendlela efanele ezitatimendeni zezimali.
- .114 Okwenziwe kuwuhlobo oluvame kakhulu lwazi zehlakalo ngakho kuyisizathu esivame kakhulu zokuqaphela nokukhipha izinto ohlwini lokuqashelwa. Izehlakalo ngaphandle kokwenziwe nazo zingaholela ekuqashelweni noma ekukhishweni kwezinto. Ngokwesibonelo, izehlakalo ezinjengokutholwa kwezinto ezintsha zingaholela ekwenziweni kwezimpahla ezintsha ezingase zifinyelele imibandela yokuqashelwa. Izehlakalo (ezinjengomlilo) ezidala umonakala empahleni zingaholela esidingweni sokukhipha impahla noma isikweletu ezithintekayo.

Amathuba okuzuzwa kwezomnotho esikhathini esizayo noma amathuba okuthola isevisi

- .115 Umbono wamathuba okwenzeka kwento usetshenziswa emibandeleni yokuqaphela izinto ukubhekisela ezingeni lokungaqiniseki ngezinzuzo zezomnotho zesikhathi esizayo noma amathuba esevisi ahlobene naleyo nto ayogelezela ebhizinisini noma aphume kulo. Lo mbono uvumelana nokungaqiniseki okutholakala endaweni ibhizinisi elisebenza kuyo. Ukuhlaziywa kwezinga lokungaqiniseki lokutholakala kwezinzuzo zezomnotho zesikhathi esizayo noma amathuba esevisi kwenziwa ngokusekelwe ebufakazini obutholakalayo ngesikhathi kulungiselelwa izitatimende zezimali. Ngokwesibonelo, uma kunethuba lokuthi okutholwayo okukweletwa yibhizinisi kuzokhokhelwa, khona-ke kuyafaneleka, uma bungekho ubufakazi obuphikisayo, ukuqaphela leyo nto etholiwe njengempahla. Kodwa-ke, uma kunezinto eziningi ezitholwayo, izinga elithile lokungakhokhi ngokuvamile libhekwa njengelingaba khona; yingakho kuqashelwa izindleko ezimelela ukuncipha okulindelwe kwezinzuzo zezomnotho noma amathuba esevisi.

Ukuthembeka kokulinganisa

- .116 Umbandela wesibili wokuqashelwa kwento ukuthi iqukethe izindleko noma inani elingalinganiswa ngokwethembeka njengoba kudingidwe ezigabeni .48 kuya ku- .55 zalolu hlaka. Ezimweni eziningi, izindleko noma inani kufanele lilinganiselwe; ukusetshenziswa kwezilinganiso ezifanele kuyingxenye ebalulekile yokulungiselela izitatimende zezimali futhi akukuchithi ukuthembeka kwazo.



Kodwa, uma izilinganiso ezifanele zingenziwa leyo mpahla ayiqashelwa esitatimendeni sesimo sezimali noma isitatimende sokusetshenziswa kwezimali. Ngokwesibonelo, imali elindelwe ekuqulweni kwecala ingahlangabezana nezincazelo zokuthi iyimpahla futhi iyinzuzo, kanye nombandela wokuthi ingase iqashelwe. Kodwa, uma kungenakwenzeka ukuthi okushiwo kulinganiswe ngokwethembeka, akufanele kuqashelwe njengempahla noma njengenzuzo; nokho, ukushiwo kwalawo mazwi kuzodalulwa kumanothi, amaphepha ezincazelo noma amashejuli ayisithasiselo.

- .117 Into, ngesikhathi esithile, engafinyeleli imibandela yokuqashelwa esesigabeni .110 ingase ifaneleke ukuqashelwa kamuva, ngenxa yezimo noma izehlakalo ezivele ngemva kwalokho.
- .118 Impahla equkethe izici ezibalulekile zokuba yimpahla kodwa ihluleke ukufinyelela imibandela yokuqashelwa ingase ibe namanothi adalulayo, amaphepha ezincazelo noma amashejuli ayisithasiselo. Lokhu kuyafaneleka uma ulwazi lwaleyo nto lubhekwa njengolunomthelela ekuhlaziyweni kwesimo sezimali, ukusetshenziswa kwezimali nezinguquko zezimpahla zizonke zebhizinisi abasebenzisi bezitatimende zezimali.

Ukuqaphela izimpahla

- .119 Impahla iqashelwa esitatimendeni sesimo sezimali uma kunethuba lokuthi izinzuzo zezomnotho zesikhathi esizayo noma amathuba esevisi ayozuzwa yibhizinisi futhi leyompahla inezindleko noma inani elingalinganiswa ngokwethembeka.
- .120 Impahla ayiqashelwa esitatimendeni sesimo sezimali uma kutholwe izindleko okubonakala kungenakwenzeka ukuthi izinzuzo zezomnotho noma amathuba esevisi ayogelezela ebhizinisini uma sekudlule isikhathi samanje sombiko. Kunalokho, okunjalo okwenziwe kuholela ekuqashelweni kwezindleko esitatimendeni sokusetshenziswa kwemali. Le ndlela yokwenza ayisho futhi ukuthi inhloso yabaphathi uma beba nezindleko kwakuwukugquzela izinzuzo zezomnotho zesikhathi esizayo noma amathuba esevisi ebhizinisi noma ukuthi abaphathi badukile. Okuqondiwe ukuthi izinga lokuqiniseka ngezinzuzo zezomnotho noma amathuba esevisi azogelezela ebhizinisini uma sekudlule lesi sikhathi samanje sokubika awanele ukuqinisekisa ukuthi impahla iyaqashelwa.

Ukuqaphela izikweletu

- .121 Isikweletu siyafakwa esitatimendeni sesimo sezimali uma kunethuba lokuthi ukuphuma kwezisetshenziswa eziqukethe izinzuzo zezomnotho noma amathuba esevisi kuyoholela ekukhokhelweni kwesibopho samanje kanye nenani okuyokhokhwa ngalo. Empeleni, izibopho ngaphansi kwezivumelwano nazo ezingenziwanga ngokufanele (isibonelo, izikweletu zezimpahla ezikhona ezi-odiwe kodwa ezingakafiki) azibhekwa njengezikweletu ngokuvamile ezitatimendeni zezimali. Nokho, izibopho ezinjalo zingase zifinyelele incazelo yezikweletu, futhi uma imibandela yokuqashelwa ifinyelelwa ezimweni ezikhethekile, zingase zifaneleke ukuqashelwa. Ezimweni ezinjalo, ukuqaphela izikweletu kusho ukuqaphela izimpahla ezihlobene noma izindleko.

Okungabonwa

Ukungabonwa ngoba impahla noma isikweletu sesiqediwe

- .122 Ngokuhamba kwesikhathi izimpahla zivame ukuthengwa, zidluliswe noma zilahlwe, noma ziphelelwa yisikhathi. Ngokufanayo, izikweletu zivame ukukhokhelwa, ukusulwa, ukudluliswa, noma ziphelele yisikhathi. Ezimweni ezinjalo, kungase kudingeke ukuthi kukhishwe ohlwini lokuqashelwa ezinye noma zonke izimpahla nezikweletu.
- .123 Okunye okwenziwe kuwashiya engaphazanyisiwe amalungelo athile ezinzuzo zesikhathi esizayo ahlobene nempahla (noma izibopho zamanje ezihambisana nesikweletu) kuyilapho kukhipha ezinye. Ezimweni ezinjalo, ukuhlaziywa kuyadingeka ukuqinisekisa ukuthi umthelela wokwenziwe kufanele yini uboniswe ngokukhipha ohlwini lokuqashelwa ezinye noma zonke izimpahla.
- .124 Ngokuvamile, impahla noma isikweletu sikhishwa ohlwini lokuqashelwayo ngokushesha uma sesiqediwe. Kodwa, ngezinye izikhathi kuyoba khona ukungaqiniseki ngokuba khona kwento okuqhubekayo. Ezimweni ezinjalo, isikhathi sokukhipha ohlwini lokuqashelwa ngeke sibe khona kuze kube nobufakazi obanele bokuthi okwenziwe noma esinye isehlakalo siholele ekuqedweni kwaleyo nto. Uma kukhona ukungaqiniseki, ubuhlakani ngokuvamile budinga ubufakazi obuthe xaxa bokuqinisekisa ubukhona, ukuthembeka okukhulu kwezilinganiso kwezimpahla ezidingekayo ezikweletini. Lokhu kuvame ukusho ukuthi, uma kunokungaqiniseki okukhulu mayelana nokuba khona kwempahla ngokuqhubekayo, izokhishwa ohlwini lokuqashelwa. Kodwa, uma kuyisikweletu, kuyodingeka ubufakazi obuthe xaxa bokuqedwa kwaso ngaphambi kokuthi sikhishwe ohlwini.

Ukungabonwa ngoba imibandela yokuqashelwa ayisafinyelelwa

- .125 Kungenzeka ukuthi nakuba kunekho shintsho olukhulu ohlotsheni lwempahla noma isikweletu esiqashelwayo kakade - ngamanye amazwi, nakuba impahla noma isikweletu singakaqedwa - imibandela yokuqashelwa ayisafinyelelwa. Ngokwesibonelo, isehlakalo kungenzeka sidale ukungaqiniseki okukhulu futhi ngenxa yalokho, impahla noma isikweletu esasiqashelwa ngaphambilini asinakulinganiswa ngokwethembeka okwanele. Ezimweni eziyivelakancane uma lokhu kwenzeka, leyo mpahla noma isikweletu siyokhishwa ohlwini lokuqashelwa ngisho noma singakaqedwa.

Ukuqaphela imali engenayo

- .126 Imali engenayo iqashelwa esitatimendeni sokusetshenziswa kwezimali uma kuvele ukwanda kwezinzuzo zezomnotho zesikhathi esizayo noma amathuba esevisi ahlobene nokwanda kwempahla noma ukuncipha kwesikweletu angalinganiswa ngokwethembeka. Lokhu kusho ukuthi, empeleni, ukuqashelwa kwemali engenayo kwenzeka ngasikhathi sinye nokuqashelwa kokwanda kwezimpahla noma ukuncipha kwezikweletu (ngokwesibonelo, ukwanda kukonke kwezimpahla okudalwa ukunikezwa kwezinto noma amasevisi noma ukuncishiswa kwezikweletu ezidalwa ukulahla isikweletu okufanele sikhokhwe).



- .127 Iziqubo ezivame ukusetshenziswa ngokoqobo ekuqapheleni imali engenayo, ngokwesibonelo, imfuneko yokuthi imali engenayo kufanele iholwe, ziwukusetshenziswa kwemibandela yalolu hlelo. Iziqubo ezinjalo ngokuvamile ziqondiswe ekunciphiseni ukuqashelwa njengemali engenayo kwalezo zinto ezingalinganiswa ngokwethembeka futhi zibe nobufakazi obuthe xaxa bokuqiniseka.
- .128 Ake sithi akukho minikelo evela kubanikazi ethintekayo:
- uma umthelela wokwenziwe noma esinye isehlakalo siwukwandisa izimpahla zizonke eziqashelwayo zebhizinisi, imali engenayo iyoqashelwa; futhi
 - izindleko ziyiqashelwa uma, ngokwezinga okuncishiswe ngalo izimpahla ezaziqashelwa ngaphambili, zaqedwa, noma zayeka ukufaneleka ukuqashelwa njengezimpahla ngaphandle kokwanda okukhulu kwezinye izimpahla noma ukuncishiswa kwezikweletu. Ngokufanayo, izindleko ziyiqashelwa uma ngokwezinga okutholwe ngalo izindleko noma zancishiswa ngaphandle kokwandiswa okufanele kwezimpahla eziqashelwayo noma ukuncishiswa kwezinye izikweletu.
- .129 Nokho, nakuba indawo okuqalwa kuyo yenqubo yokuqaphela izinto ingaba nomthelela ezimpahleni nasezikweletini, imiqondo yokufanisa nesehlakalo esibucayi emjikelezweni wokusebenza ngokuvamile uyosebenza ekuboneni le mithelala.

Ukufanisa

- .130 Ukufanisa kunezigaba ezimbili:
- Ukufanisa isikhathi kubandakanya ukuqaphela amarisidi (nezinkokhelo) okuhlobene ngokuqondile nokudlula kwesikhathi njengenzuzo (noma izindleko) ngesisekelo esinohlelo phakathi nesikhathi esithintekayo.
 - Ukufanisa imali engenayo / izindleko kuthinta ukuqaphela izindleko ezihlobene ngokuqondile nokutholakala kwemali ethile engenayo njengezindleko zesikhathi esifanayo sokuqashelwa kwemali engenayo, esikhundleni sokuba sesikhathini lapho izindleko sezitholwe khona.
- .131 Cishe zonke izindleko zithathwa ngenjongo yokuthola uhlobo oluthile lwenzuzo ngazo. Ngakolunye uhlangothi, umqondo ofanayo uyasebenza nasemalini engenayo. Ngenxa yalokho, uma ukufanisa kusetshenziswa ngendlela engenamingcele, bekungenzeka ukubambezela ukuqashelwa esitatimendeni sokusetshenziswa kwezimali kwezinto eziningi eziyizindleko nakuba izinzuzo ezilindelwe zisesikhathini esizayo. Uhlaka lugcizelela izinga elithile lokuzikhuza kule nqubo ngoba yizinto kuphela ezifinyelela izincazelo, nemibandela yokuqashelwa okufanele kwezimpahla, izikweletu noma inzalo eyinsalela okuqashelwa ngayo esitatimendeni sesimo sezimali. Lokhu kusho ukuthi uhlaka alusebenzisi umqondo wokufanisa njengomgogodla wenqubo yokuqaphela izinto.

- .132 Kodwa-ke, ukusetshenziswa komqondo wokufanisa akukuvumeli ukuqashelwa kwezimpahla esitatimendeni sesimo sezimali, ezingafinyeleli incazelo yezimpahla nezikweletu.

Ukuqaphela izindleko

- .133 Izindleko ziqashelwa esitatimendeni sokusetshenziswa kwezimali uma kube nokuncipha kwezinzuzo zezomnotho zesikhathi esizayo noma amathuba esevisi ahlobene nokuncipha kwempahla noma ukwenyuka kwesikweletu esingalinganiswa ngokwethembeka. Empeleni, lokhu kusho ukuthi ukuqashelwa kwezindleko kwenzeka ngasikhathi sinye nokuqashelwa kokwanda kwezikweletu noma ukuncipha kwezimpahla (ngokwesibonelo, ukunqwabelana kwezinzuzo zabasebenzi noma ukuncipha kwenani lemishini).
- .134 Izindleko ziyaqashelwa esitatimendeni sokusetshenziswa kwezimali ngesisekelo sokuhlobana okuqondile phakathi kwezindleko ezitholiwe nokuzuzo izinto ezithile zokungenisa imali. Le nqubo, evame ukubizwa ngokuthi ukufanisa izindleko nezimali ezingenayo, ibandakanya ukuqaphela ngasikhathi sinye, noma okuhlanganisiwe kwezimali ezingenayo nezindleko ezivela ngokuqondile kokufanayo okwenziwe noma ezinye izehlakalo. Ngokwesibonelo, izingxenywe ezihlukene zezindleko ezihlanganisa izindleko zezimpahla ezidayisiwe ziyaqashelwa ngesikhathi esifanayo nemali engenayo etholakala ngokunikezwa kwezimpahla.
- .135 Uma izinzuzo zezomnotho noma amathuba esevisi kulindeleke ukuthi enyuke ezikhathini ezimbalwa zokubika futhi ukuhlotshaniwa kwemali engenayo kunganqunywa kabanzi noma ngokungaqondile kuphela, izindleko ziqashelwa esitatimendeni sokusetshenziswa kwezimali ngesisekelo sezinqubo zohlelo nokwabiwa okuzwakalayo. Lokhu ngokuvamile kuyadingeka ekuqapheleni izindleko ezihlobene nokusetshenziswa kwezimpahla ezinjengezakhiwo, imishini, amathuluzi, umusa, izinto ezisunguliwe nezimpawu zohwebo; ezimweni ezinjalo, izindleko zibizwa ngokuthi ukwehla kwenani noma i-armotisation. Lezi zinqubo zokuhlukanisa zihloselwe ukuqaphela izindleko ngesikhathi sokubika lapho izinzuzo zezomnotho noma amathuba esevisi ahlotshaniwa naleszi zinto esetshenziswa khona noma ephelelwa yisikhathi.
- .136 Izindleko ziqashelwa ngokushesha esitatimendeni sokusetshenziswa kwezimali uma izindleko zingalethi izinzuzo zezomnotho zesikhathi esizayo noma amathuba esevisi noma uma izinzuzo zezomnotho zesikhathi esizayo noma amathuba esevisi engafaneleki, noma eyeka ukufanelekela ukuqashelwa esitatimendeni sesimo sezimali sempahla.
- .137 Izindleko ziyaqashelwa futhi esitatimendeni sokusetshenziswa kwemali kulezo zimo lapho isikweletu sitholwa ngaphandle kokuqashelwa kwempahla, ngokwesibonelo, uma kuvela isikweletu esingaphansi komyalo wenkantolo.

Ukulinganiswa kwezingxenywe zezitatimende zezimali

- .138 Ukulinganisa kuyinqubo yokunquma amanani emali okufanele kuqashelwe ngawo izici zezitatimende zezimali futhi afakwe esitatimendeni sesimo sezimali nasesitatimendeni sokusetshenziswa kwezimali. Lokhu kubandakanya ukukhetha isisekelo esikhethekile sokulinganisa. Amazinga Womkhuba Ovame



Ukubonwa Wokupbalwa Kwezimali azocacisa imibandela efanele okufanele isetshenziswe esicini esikhethekile.

.139 Kusetshenziswa izisekelo ezingana ezihlukene ngamazinga ahlukene nangezinhlanganisela ezingafani ezitatimendeni zezimali. Lezi zibandakanya ezilandelayo:

- a. Izindleko zomlando. Izimpahla zibikwa ngenani likakheshi noma lezinto ezilingana nokheshi noma inani elifanele elicatsangelwayo elinikezwa ukuze zitholwe ngesikhathi sokutholwa kwazo. Izikweletu zibikwa ngamanani ezinzuzo atholwa ngokukhokhwa kwesibopho, noma kwezinye izimo, ngokwamanani kakheshi noma izinto ezilingana nokheshi okulindelwe ukuba zikhokhwe ukuze kudedelwe isikweletu phakathi nesikhathi esivamile sokusebenza.
- b. Izindleko zamanje zokushintsha. Izindleko ezisingathwa yibhizinisi ukushintsha impahla. Izikweletu zisingathwa ngenani elingenasaphulelo likakheshi noma elilingana nokheshi elizofuneka ukuqeda isibopho okwamanje.
- c. Inani lokuqeda isikweletu. Izimpahla zisingathwa ngenani likakheshi noma izinto ezilingana nokheshi elingatholakala njengamanje ngokuthengisa impahla ngendlela efanele, uma kukhishwa izindleko zokuqeda nezindleko ezihlawumbiselayo ezidingekayo kuze kuthengwe, kushintshwe noma kusakazwe izimpahla. Izikweletu zisingathwa ngamanani azo okuzikhokhela; lokho kusho amanani angavezwanga kakheshi noma ezinto ezilingana nokheshi okulindeleke ukuthi akhokhwe ukuze kudedelwe isikweletu ngaphansi kokusebenza okuvamile.
- d. Inani lamanje. Izimpahla zisingathwa ngenani lamanje elinesaphulelo lemali ezongena esikhathini esizayo okulindeleke ukuthi leyo mpahla iyifake ngaphansi kokusebenza okuvamile. Izikweletu zisingathwa ngenani lamanje elinesaphulelo lemali ezongena esikhathini esizayo okulindeleke ukuthi ikhokhwe ukuqeda isikweletu ngaphansi kokusebenza okuvamile.
- e. Inani lemakethe. Inani elitholakala ngokuthengisa noma elikhokhwa ukuze kutholwe impahla emakethe esebenzayo.
- f. Inani elifanelekile. Inani okungenanwa ngalo impahla noma kukhokhwe isikweletu, phakathi kwabantu abanolwazi, abazimisele kokwenziwayo bebonana ubuso nobuso.

.140 Isisekelo sokulinganisa esivame ukwamukelwa amabhizinisi lapho elungiselela izitatimende zezimali ngezindleko zomlando. Lokhu ngokuvamile kuhlanganiswa nezinye izisekelo zokulinganisa. Ngokwesibonelo, izinhlu zezimpahla ngokuvamile zisingathwa ngezindleko eziphansi nenani lokuqeda isikweletu, amathuluzi ezimali angasingathwa ngenani elifanelekile nezikweletu zempesheni zithwala ngenani lazo lamanje.

.141 Kuyoba khona ukulinganisa okulandelayo uma kudingeka ukuze kuqinisekiswa ukuthi:

- a. izimpahla ezilinganiswe ngezindleko zomlando kusingathwa ngezindleko eziphansi nenani elikhokhekayo;

- b. izimpahla zezimali ezinqunywe ngemali yangaphandle zisingathwa ngamanani asekelwe emazingeni akhona okushintsha imali ngosuku lombiko; futhi
- c. izimpahla nezikweletu ezilinganiswa ngezindleko zamanje zokuzishintsha zisingathwa ngamanani amanje okuzishintsha ngosuku lombiko.

Kodwa ukulinganisa okunjalo kuzoqashelwa kuphela uma:

- a. kunobufakazi obanele bokuthi inani lemali laleyo mpahla noma isikweletu lishintshile; futhi
- b. inani elisha lempahla noma isikweletu lingalinganiswa ngokuthembeka okwanele.

Izisekelo zokulinganisa ezixubile

- .142 Izimpahla nezikweletu zinezimfanelo ezihlukene zemali ezingafakwa ezitatimendeni zezimali. Isici esisodwa esibaluleke kakhulu esihlukanisa lezi zimfanelo zemali (ezaziwa ngokuthi izisekelo zokulinganisa) ukuthi zisekelwe ezindlekweni zomlando yini noma ezindlekweni zamanje zokuzishintsha.
- .143 Isistimu exubile yokulinganisa ivumela isisekelo sokulinganisa ukuthi sikhethwe eceleni esigabeni ngasinye sezimpahla noma izikweletu. Ivumela nokusebenzisa izindleko zomlando (noma izindleko zokushintsha zamanje) kuzo zonke izimpahla nezikweletu uma izindleko zomlando (noma izindleko zokushintsha zamanje) siyisilinganiso esifanele sesigaba ngasinye. Ngakho, ingalungiswa ukuvumelana nezimo ezithile ezithintekayo.
- .144 Ngakho-ke, uhlaka lukholwa ukuthi isistimu exubile yokulinganisa izosetshenziswa futhi lugxila engxubeni yezindleko zomlando nezindleko zamanje zokushintsha izinto okufanele zisetshenziswe.

Ukukhetha isisekelo sokulinganisa nokunquma ukuthi ingabe kufanele sishintshwe

- .145 Uma kukhethwa isisekelo sesilinganiso esizosetshenziswa esigabeni esithile zezimpahla noma izikweletu, umgomo ukukhetha isisekelo esifanele kakhulu sicabanga:
 - a. umgomo wezitatimende zezimali nezici zokubalwa kolwazi lwezimali, ikakhulukazi umthelela nokwethembeka kwalo;
 - b. uhlobo lwezimpahla noma izikweletu ezithintekayo; kanye
 - c. nezimo ezikhethekile ezithintekayo.
- .146 Nakuba lezi zici zingase zingashintshi, isisekelo sokulinganisa esifanelekayo singase sishintshe. Ngokwesibonelo, izisekelo zokulinganisa okwakucatshangwa ukuthi azithembekile kungase kube yizo ezithembekile.

Izaphulelo

- .147 Izindleko zomlando nezindleko zamanje zokushintsha zombili zingamanani emakethe futhi ngenxa yalokho acabangela inani lesikhathi lemali, elicabangela



ingcuphe, elihlobene nezimali ezingenayo ezilindelwe esikhathini esizayo. Ngenxa yalokho okushiwo esigabeni .138, akukho kulungisa okwenziwayo kwenani lesikhathi lemali uma kusetshenziswa izindleko zomlando, izindleko zamanje zokushintsha nenani lokuqeda isikweletu, kuyilapho inani lamanje licabangela inani lesikhathi lemali.