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ISIQONDISO SE CFA INSTITUTE SAMALUNGELO ABATSHALI-MALI

Lesi "Yisiqondiso Samalungelo Abatshali-mali" esivela ku CFA Institute esinjongo yaso ukweluleka abathengi bezinkonzo zezimali ngendlela yokuziphatha abanelungelo lokukulindela kubahlinzeki bezinkonzo zezimali. Lamalungelo aveza izimiso eziyisisekelo zokuziphatha okuhle ezibaluleke ngempela ekwakheni ithemba nokuqiniseka kunoma yibuphi ubudlelwane bomsebenzi wezinga eliphezulu. Loluhlu lusebenza kwimikhiqizo nezinkonzo zezimali ezifana nocwaningo lokuphatha imali etshaliwe, ucwaningo nokwelulekwa, ukubhanga komuntu uqobo, umshwalense, nokuthengiswa komhlaba. Kungakhathaliseki ukuthi, uqalisa uhlelo lotshalo-mali, usebenzisana nochwepheshe wosizo lwezezimali, uvula i-akhawunti yasebhange noma uthenga umuzi, lesi Siqondiso Samalungelo Abatshali-mali siyithuluzi elingakusiza ukuba uthole konke ukwaziswa okudingayo nosizo olulindele nokufanele uluthole. **Ukulindela ukuba ongoti bezezimali baziphathe ngokuvumelana naleziziqondiso kusiza ekwakheni ithemba kumuntu noma inkamapani osebenzisana nayo, ngaleyondlela kuthuthukise ukwethembana nenhlonipho nobuqotho kwezezimali.**

LAPHO NGITHOLA USIZO EZINKAMPANINI NAKONGOTI BEZINKONZO ZEZIMALI, NGINELUNGELO...

1. **Lokusizwa ngobuqotho, ngekhono, nangokuziphatha okulungileyo okuhambisana nomthetho osebenzayo.**

   Iziqondiso nemithetho yezezimali kuyahluka emhlabeni kabanzi, kodwa bonke abatshali bezimali banelungelo lokuphathwa ngobuqotho ngongoti bezezimali. Ubuqotho abusho nje kuphela ukuphendula imbuzo yakho ngeqiniso; kodwa kusho ukuthi ungoti wezezimali angafihli lutho futhi angagwegwesi lapho esebenzelana nawe.

   Ngokwemfanelo, ungoti wezezimali kufanele akunikeze konke ukwaziswa okuphathelene nezinqumo zezimali ozenzayo kanye nezinqumo zezimali ozenzelwa ngabanye abantu.

2. **Lokunikezwa iseluleko esizimele nesingachemile kanye nosizo olusekelwe olwazini olunembile, ukwahlulela okuhle, nomzamo owenziwa ngenkuthalo.**

   Ongoti bezezimali kufanele basekele izinqumo zabo:

   - Ekuxoxisaneni nawe ngokujulile mayelana nezidingo nezimo zakho
   - Ekucubunguleni ngokucophelela izidingo nezimo zakho
   - Ekucubunguleni ngokucophelela imikhiqizo nezinkonzo okungasetshenziselwa izidingo zakho
   - Ekwahluleleni okucatshangelwe kahle nokusekelwayo okwenza imikhiqizo nezinkonzo kufanelane nezidingo nezimo zakho

3. **Lokuthi izintshisekelo zami zezimali zize kuqala kunezika ngoti nezenkampani.**

   Njengoba kunguwena umnikazi wemali noma impahla okuhwetshwa ngayo kulesi senzo sezimali, kufanele kucatshangelwe inhlalakahle yakho ngaphambi kwenhlalakahle kangoti wezezimali nenkampani yakhe. Ongoti bezezimali bazuza ukwethenjwa nguwe nokuthola ibhizinisi eliqhubekayo ngenxa yomsebenzi wabo omuhle nokuzikhandla kwabo ngezintshisekelo zakho. Yimali yakho ekhokhela imiholo yabo nezindleko zalabongoti, ngakho izintshisekelo zakho kufanele zize kuqala kunezabo siqu.

4. **Lokuphathwa ngokungakhethi ngokuqondene namanye amaklayente.**

   Ukuphathwa ngokungakhethi akusho ukuphathwa ngendlela efanayo ngaso sonke isikhathi, ikakhulukazi ngokubhekiselwe kuwo wonke amaklayente kangoti wezezimali. Ngokwesibonelo, amanye amaklayente angase abe nemigomo eyehlukile, futhi abhekane nobungozi ngendlela eyehlukile, okwenza indlela yawo yokutshala imali ihluke kakhulu kweyakho. Akufanele ukuthathe njengokuphathwa ngendlela engafanele uma elinye iklayente elitshale imali ngendlela enobungozi kakhudlwana lamukela umvuzo othe' xaxa noma lapho elinye iklayente elitshale imali ngendlela enobungozi obungaphansana kulihambela kahle kuyilapho izimakethe zintengantenga.

   Ukuphathwa ngendlela efanele kubuye kusho ukungazizwa ucindezelekile noma uphoqelelwa ukuba uthathe izinqumo ngezezimali.

5. **Lokwambulelwa noma yikuphi ukungqubuzana kwezithakazelo okukhona nokungenzeka lapho ngikhethelwa imikhiqizo noma izinkonzo ezithile.**

   Iseluleko osithola kungoti wezezimali kufanele sisekelwe kuphela kulokho okuzokulethela izinzuzo, izimo zakho ngokwezimali, nemigomo yakho ngokwezezimali; akufanele unikezwe iseluleko esisekelwe kwizintshisekelo zika ngoti wezezimali. Bonke ongoti bezezimali bayathanda ukukhokhelwa ngomsebenzi wabo, ngakho kufanele ubuze ngaso sonke isikhathi ukuthi uzokhokhelwa kanjani ungoti wezezimali (isb., ngekhomishini, imali engaguquguquki, njl,njl.) ukuze uqinisekise ukuthi izintshisekelo zakhe zezezimali zihambisana eduze nezakho.

   Ungoti wezezimali kufanele akwazise ngokucacile ngokungqubuzana kwezithakazelo okukhona nokungase kwenzeke. Ngenxa yokuthi ukungqubuzana kwezithakazelo akuna kugwenywa ngazo zonke izikhathi, lokho kwaziswa kufanele kungagcini nje ngokuchaza ukungqubuzana kwezithakazelo kufanele kuveze nezinyathelo ezithathiwe ezizokwenza ukuba kukusebenzele uma kungenakwenzeka ukukugwema.

   Izibonelo ezijwayelekile zokungqubuzana kwezithakazelo okungenzeka zihlanganisa:

   - Ukukhokhelwa ngenani lalokho abakuthengisile, hayi ngokusebenza kotshalo-mali. Ngokuvamile ongoti bezezimali abakhokhelwa ngokuthi imali oyitshalile isebenza kanjani kodwa ngokuthi zingaki izindlela zokutshala-imali abakuthengisele zona nobungako bemali oyitshale kubona.
   - Ukuthengisa imikhiqizo ezomkhokhela kakhulu kunokuthengisa imikhiqizo ecishe ifane kodwa emkhokhela kancane.

6. **Lokuba izimo zami ziqondisiswe, ukuze noma yikuphi ukwelulekwa engikunikezwayo kube ngokufanelekile okuhambisana nezinhloso zami zezimali nokulinganiselwa kwami.**

   Ongoti bezezimali kufanele basekele izinqumo zabo emaqinisweni aphathelene ngqo nezimo zakho zezimali, izidingo, nemigomo. Iseluleko sezezimali osinikezwayo kufanele kube ngesamukelekayo kuwe, uma kungenjalo, unelungelo lokubuza kongoti bezezimali ukuze uqonde ukuthi iseluleko sabo sivumelana kanjani nawe nezimo zakho zezimali. Indlela engcono yokuqinisekisa ukuthi uyasiqonda iseluleko osinikezwayo wukuba ungoti wezezimali akubhalele phansi izinhlelo akwakhele zona. Ngokujwayelekile loluhlelo lubizwa ngokuthi yi "Investment Policy Statement" (PDF). Uma ungenaso lesitatimende senkambiso yokutshalwa kwemali, cela ungoti wezezimali akubhalele sona. Uma kuwukuthi uyaqala ukungena ebudlelwaneni nongoti wezezimali, qiniseka ukuthi niyasibhala lesitatimende ndawonye.

7. **Lokwaziswa, okucacile, okuqondile, okuphelele nokulethwa ngesikhathi esifanele okusebenzisa ulimi olulula nokwethulwa ngendlela ezwakalayo nesebenzayo.**

   Ukuze uqonde ukusebenza komkhiqizo wezezimali, kungaba yi-checking account, ipholisi yomshwalense wempilo, noma i-mutual fund, okanye noma yimuphi omunye umkhiqizo, kufanele ukwazi ukuqonda ukwaziswa okunikezwa ngungoti wezezimali noma inkampani yabo. Lokho-ke, kusho ukuthi kufanele baxhumane nawe — ngendlela ye electroniki, ngokubhaliwe, bakhulume nawe ngomlomo, noma ngayiphi enye indlela — ovumelana nayo. Uma ungakuqondi ukwaziswa abakunikeza khona, unelungelo lokubuza imibuzo, ucele ukucaciselwa, futhi wephuze ukuvumelana neseluleko kuze kube yilapho usucacelwe kahle.

8. **Lokuchazelwa ngayo yonke inkokhiso nezindleko engikhokhiswa zona, nokwaziswa okubonisa ukuthi lezi zindleko zilingene futhi zifanelekile.**

   Unelungelo lokuqonda ngokuphelele ukuthi yizindleko zani ozikhokhelayo nezinkonzo zokutshala imali nemikhiqizo yako. Lokhu kufanele kubenjalo ngisho nalapho umkhiqizo wezezimali owunikeziwe ucacile njenge checking account. Ongoti bezezimali kufanele bakwazi:

   - Ukubonisa ukuthi imali oyikhokhiswayo isekelwe ohlelweni olufana nolwawo wonke amanye amaklayente asesimweni esifana nesakho
   - Ukubonisa ukuthi awukhokhiswa imali engaphezu kweyamanye amaklayente anama-akhawunti obukhulu obufana nobawakho
   - Ukukunikeza ukwaziswa okubonisa inkokhiso nezindleko ezibizwa ngozakwabo abahlinzeka ngemikhiqizo efanayo, uma lokho kwaziswa kuvulekele uwonkewonke

9. **Lokuba ukwaziswa okuphathelene nami kugcinwe kuyimfihlo.**

   Unelungelo lokuba ukwaziswa okuqondene nawe uqobo nokwaziswa kwakho kwezezimali kugcinwe kuyimfihlo. Ngongoti bezezimali nababasebenzelayo kuphela abaqondene ngqo nokuthatha izinqumo zokutshala imali nemibiko yako abafanele ukuthola ukwaziswa kwakho okuqondene nawe uqobo nokwezezimali zakho. Ukwedlula lapho, ukwaziswa kwakho uqobo kwezezimali kufanele kuvezwe kuphela uma kudingwa ngabomthetho, njengalapho kuphoqelela inkantolo, noma umqondisi ogunyazwe ngokomthetho.

10. **Lokugcinwa kwemibhalo eqondile esekela umsebenzi engenzelwe wona.**

Ongoti bezezimali abakusebenzelayo kufanele bagcine imibhalo futhi bakuvumele ukuba uthole:

- Konke ukwaziswa abakunikeze khona
- Yonke imikhiqizo abaxoxe ngayo nawe nabayethule kuwe
- Noma yiziphi izinqumo ezingaba nomthelela noma ezibe nomthelela ezimalini zakho (kuhlanganise nezinqumo lapho wale khona umkhiqizo othile noma iseluleko)
- Noma yikuphi nakho konke ukwaziswa okuphathelene nalokhu.

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