

I'm sure you have also seen someone win the lottery, only to lose it all again, sometimes ending up in worse shape than they were before winning. This is mostly due to them not knowing what they want or not having any goals. It is important to remember that the prudent use of capital in your business account will determine the growth and sustainability of the farming enterprise. Don't get me wrong, cash flow is very important and should not be messed with, but additional capital available can be used to capitalise on some opportunities for growth that are sustainable.

OKUGQITHA IMALI EBANKINI

umbhali Cleopas Tlotlang Lephallo

Sibabonile abantu abaninzi bephumelela kwilotho, kodwa kwiminyaka emithathu okanye emihlanu elandelayo ubafumana bekwa buyele kulaa meko yokuqala ababekuyo. Oku kwenziwa kungabinazicwangciso. Kubalulekile ukuqwasesela ukuba indlela oyisebenzisa ngayo imali, inegalelo elikhulu kwinzuzo nakwindlela yokukhulisa ngayo imali yakho kuvimba wokuxhathisa ishishini lakho. Nindive kakuhle, imali engenayo ibalulekile kwaye ikwafuna ukusetyenziswa kakuhle, kodwa imali eyongezelelweyo ingasetyenziswa ekumiliseni amathuba okukhula.

“Abatyebileyo bagxila kwiiasethi abanazo njengokuba abanye bona begxile kwiingxelo zemivuzo yabo. Ukuthenga okanye ukokha iasethi eyenza ukuhamba kwemali kwenza imali yakho ikusebenzele. **”** – Robert Kiyosaki

Kune miba embalwa esinokuyiqwalasela xa sijonge ukukhula nokuxhathisa kwemali yakho yokuqala kuvimba:

INGCA

Ukucwangcisa nokutyala imali kwiindlela zokutya kuya kuhlala kubalulekile. Kule mihla siphila kuyo,

asiloxesha lo busika nje kuphela elinokusixhalabisa, kodwa yimbalela egqithiseleyo elandelwa luqhwithelo olunamandla olubeka izityalo ezikhulayo emngciphekweni. Ukungacwangcisi kakuhle kuba neziphumo ezithi zenze ukuba kuthengwe ukutya, itsho yongeze kwiindleko zokondla nebezinga cwangciselewanga. Ikwa phungula imfuyo ukuze uhlahlo-lwabiwomali lulingane.

TYALA IMALI YAKHO KUHLOBO OLUHLE LWENZALO NOFUZO

Ukwazi into oyifunayo kuloo nto ofuna ukuyifuya (ngokwezinto enazo) kunye nobungakanani besiphumo osilindeleyo ekuggibeleni, kungakubonisa olona hlobo unganalo lwemfuyo. Enye into ebonisayo, kungaba yimozulu yaloo ndawo imfuyo yakho ikuyo. Ngoko ke umele uzalise imali kuhlobo elinoku kwandisela imfuyo yakho.

IZAKHIWO

Ubungakanani bempembelelo lokuba nekhusi kuyaphawuleka kwimfuyo yakho. Ithi ibe nempembelelo kwisondlo, ukusetyenziswa kwesondlo ngempumelelo, impilo entle, ingakumbi ngenxa yoxinzelelo. Amatyala ezondlo anika umnyinge ongango 60 ekhulwini (60%) kwiindleko ezisetyenziswayo kwano kwehliswa pha naphaya, kunye neendleko zokunyanga zivakala ngamandla epokotweni.

UBUCHWEPHETSHE

Injongo yobuchwephetshe kukuphucula nokwenza lula imveliso. Ukungabi na zinkqubo zolawulo endaweni kungenza ubuchwephetshe bakho bubenegalelo elibi kwiinkqubo zakho. Umzekelo,

umele ube nomqweno wokukala imfuyo ngezizathu ezibalulekileyo, ngoko ke uthenge isikali okanye uqalise ukwazi nzulu ngamanani enzalo kwaye uwalawule kakuhle phambi koka Wongeze ungqamaniso lokukhwelwa kweenkomo.

IZAKHONO ZOKUSEBENZA NENKUTHAZO

Abaqeshwa kwiifama ubukhulu bexesha labo balichitha neenkomo okanye, bephatha izixhobo zefama kunye nokutya kwemfuyo. Ngoko ke ndlela abaziphatha ngayo iinkomo, indlela abaxuba ngayo ukutya nokuzondla, nokuba ziselela kwizitya ezicocekileyo. Indlela ababamba ngayo izixhobo ixhomekeka kubu chwephetshe, ukukhuthazwa nenqaba lokuvisisa umsebenzi weplazi nomsebenzi wabo. Ke ngoko ukutyalu kubaqeshwa kwenza uxhathise ixesha elide ekulawuleni nokukhula kweplazi.

UKUVISISA INTENGISO

Amaxesha ahlukeneyo onyaka enza ibango elithi liphinde libe negalelo kwixabiso. Ulwazi lwemeko yentengiso yendawo yakho lunganceda lubeke ishishini lakho kwindawo encono ngokuba uthengise xa ibango liphezulu, ubonelelo lumphantsi. Oku, kunganceda ekubeni ukhuseleke kukuha nokunyuka kwamaxabiso kwaye kuncede ekwakheni ubudlelwane obomeleleyo nabathengisi.

UKUQUQUMBELISA

Ngoko ke, umele ubone ukhuliso lwemali yeshishini lakho ngaphezulu nje kwe mali esebankini, kwaye uyibone nje ngethuba lokukhula ukuze uvune ngolukhulu kwingomso lokuphumelelisa ishishini lakho. 

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