

# LRAD



DEPARTMENT: AGRICULTURE  
REPUBLIC OF SOUTH AFRICA

## UKWABIWA KOMHLABA NGEZINHLOSO ZOKUTHUTHUKISWA KWEZOLIMO

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### ISANDULELO

Incwajana yolwazi ngeLRAD inikeza izimpendulo ezilula ngemibuzo evamise ukubuzwa. Ngaphezu kwalokho, le ncwajana yenzelwe ukusiza abangahle bahlomule usizo kanye nabathengisi, ukuba baqonde izisekelo kanye nezidingo okumele zeneliswe ukuze basizakale ohlelweni ukusuka kunoma yiliphi iphuzu, kungaba ngumthengisi, ophathele abathile noma osizwayo.

Le ncwajana ayenzelwe ukuba ithathe indawo yombhalo wenqubomgomo (LRAD) noma indawo yencwadi yokuchasisisa yalolu hlelo, kepha imane ikhona ukuba yengeza futhi ibonelele abantu abeswele amakhono okuqondisisa imicabango ebanzi kakhulu, noma labo bantu abamane bedinga izimpendulo ezisheshayo ngemibuzo ebalulekile.

### 1. Luyini uhlelo lweLRAD?

Uhlelo lokwaBiwa koMhlaba ngezinhloso zokuThuthukiswa kwezoLimo lwahlelelwa ukusiza izakhamuzi zaseNingizimu Afrika ezazingabonelelwa ngaphambili, eziqhamuka emiphakathini yabaNsundu, amaKhaladi namaNdiya, ukuba zithenge umhlaba noma izinto zokusebenza zokulima, ikakhulukazi ngezinhloso zezolimo.

### 2. Lubasiza kanjani abantu?

Iningi labantu bakithi alunayo imali eyenele yokuthenga umhlaba ngezinhloso zokulima. Lolu hlelo seluzosiza ngokwenza ukuthi kutholakale imali ethile kubafakizicelo abaphumelele, ukubasiza bengeze kulokho asebenakho ukuthenga umhlaba wokulima. Lokhu kuzokwenziwa ngeminikelo yokusiza kahulumeni, ezonikezwa ngokulandela imigomo ethile.

### 3. Uyini umnikelo wokusiza weLRAD?

Uyindlela yokunika izimali noma umnikelo kahulumeni wemali ongabuyiswa, owenzelwe ukusiza abahlose ukuba ngabalimi ukuba bathenge umhlaba.

### 4. Ngabe ngizothola malini?

Kuzosetshenziswa ifomula ukuthola ukuthi umuntu ngamunye uzothola malini. Le fomula yesekelwe ekuthini umuntu uyonikela okungakanani mayelana nokuthengwa kwengxenywe ethile yomhlaba noma ekuthengweni kwamathuluzi okusebenza epulazini (imali engumnikelo womuntu luqobo lwakhe), yesekelwe futhi kulokho okuyoba ngumnikelo womuntu mayelana nakufakayo okuzosetshenziswa emisebenzini yokulima kuleyo ngxenywe yomhlaba (umnikelo ongeyona imali kepha ongokunye), noma-ke yesekela kunhlanganisela yalokhu okubili.

Inani lemali lizobe selinqunywa ngokulandela isibalo esiphelele esiyisamba salokho okungumnikelo womuntu luqobo lwakhe. Bheka ithebula 1.

#### **5. Uyini umnikelo ongowomuntu luqobo lwakhe?**

Umnikelo wokusiza uyosebenza kuphela njengokugcwalisela kulokho umfakisiselo asuke esenakho. Umnikelo ongowomuntu luqobo lwakhe, ngakhoke uyimali umfakisiselo okumele ayilethe kulokho okwenziwayo, izoba yingxenywe yalo lonke iphakethe lemali, okungukuthi umnikelo ongowomuntu luqobo lwakhe + nomnikelo wokusiza.

#### **6. Ngabe kwemukelwa imali engukheshi kuphela njengomnikelo ongowomuntu luqobo lwakhe?**

Kunezindlela eziningi okungenziwa ngazo umnikelo ongowomuntu uqobo lwakhe, okuyilezi,

##### ***(a) Umnikelo ongukheshi***

Umfakisiselo anganikela ukusuka ebuncaneni bemali obuyi- R5000, okuzobe kulungela umnikelo wokusiza ohambelana nakho oyi-R20 000 kuze kufike esibalweni esikhulu esiyi-R400 000, eyobe isilungela ukuthola inani lo mnikelo wokusiza ohambelana nakho oyi-R100 000.

##### ***(b) Umnikelo okungesiyo imali***

Kunezindlela eziningi onganikela ngazo okungeyona imali, okuyilezi -

Impahla, imishini, izinto ezisetshenziswayo nemfuyo: Lezi zinto ziyolinganiswa nenani lazo langaleso sikhathi bese kusetshenziswa isibalo esiphelele sazo njengomnikelo ongowomuntu luqobo lwakhe.

##### ***(c) Umnikelo ongukusebenza***

Noma yiliphi inani lesibalo elingukusebenza lizolinganiswa lifike ezingeni lobukhulu obuyi-R5000 umnikelo ongowomuntu luqobo lwakhe.

#### **7. Yiziphi izimpahla ezingasetshenziswa njengomnikelo ongowomuntu luqobo lwakhe?**

Yizimpahla zezolimo ezikhona, eziyingxenywe esemqoka ekusetshenzisweni komhlaba ozotholwa ngokusebenzisa uhlelo.

#### **8. Yiziphi izimpahla ezingenakusetshenziswa njengomnikelo ongowomuntu luqobo lwakhe?**

(a) **Ngumhlaba** owatholwa ngomnikelo wokusiza owatholwa ngaphambili, ngokubuyiselwa komhlaba, ngomnikelo wokuthi usuhlale futhi usebenza kuleyo ndawo isikhathi eside, njengesipho, njll.

#### **9. Kwenzekani uma ngabe angikaqedi ukukhokhela ezinye zezimpahla zami?**

Izikweletu ezisasele zempahla yezolimo azizukuba namphumela ekubolweni njengomnikelo ongowomuntu luqobo lwakhe.

#### **10. Ingubuncane noma ubukhulu obungakanani imali engahle itholwe ngumuntu, futhi uyini umnikelo ohambelana nayo?**

Imali engubuncane obuyi-R20000 izodinga ubuncane obuyi-R5000 obungumnikelo ongowomuntu luqobo lwakhe (imali engukheshi noma okunye okungeyona imali. Ubukhulu obuyi-R100 000 buzodinga umnikelo ongowomuntu luqobo lwakhe obukhulu bawo obuyi-R400 000. Phakathi kwamanani amancane kanye namakhulu, kunamanani omnikelo wokusiza akhona, kwencike emnikelweni womuntu obambe iqhaza. (Bheka isikali somnikelo wokusiza kanye nomnikelo ongowomuntu luqobo lwakhe).

### **11. Kungani uma imali efakwa ngumuntu ingaphansana kuba nereshiyo eliphakeme lomnikelo wokusiza kunalapho kuqhathaniswa khona nomnikelo omkhudlwana?**

Lolu hlelo luqondiswe ekusizeni abantu abampofu. Isikali somnikelo wokusiza sihllelwe ngendlela yokuthi uma incane imali onayo kube nosizo olukhulu uma kwqhathaniswa nomnikelo ongowomuntu luqobo lwakhe. Lokhu kuvela uma kuqhathaniswa nalokho okungatholwa ngumuntu onomnikelo omkhudlwana.

### **12. Yini okuyomele ngiyisebenzisele umnikelo wokusiza?**

(a) Ukuthola umhlaba

(b) Ukwenza ngcono umhlaba, ukutshala izimali kuzingqalasizinda, impahla eyimali kanye nezinto zezolima ezidingeka esikhashaneni esiseduze.

### **13. Yimuphi umnyango/iminyango ebhekene nohlelo?**

Iminikelo yokusiza izonikezwa nguMnyango kaZwelonke wezoMhlaba, kepha yomibili iminyango, owezoMhlaba nowezoLimo, izosebenza ngokubambisana ukubona ukuqubeka kohlelo ukusuka ekuqaleni kuze kube sekupheleni.

### **14. Ngobani okumele bafake izicelo?**

Kumele

- ube yilungu leqembu elalincishwe amathuba ngaphambilini (abaNsundu, amaKhaladi noma amaNdiya)
- ube neminyaka eyi-18 noma ngaphezulu
- ube nenhloso yokuthi umhlaba lowo uwusebenzisele izinhloso zokulima zodwa
- ube nenhloso yokuba ngumlimi osebenza lowo msebenzi wodwa (ngaphandle kwamaprojekhthi avikelwe)
- kungabikho sikhundla onaso ngaphakathi kwemisebenzi kahulumeni
- uzimisele ukuhlanganyela ohlelweni lokuqeqeshwa ngemuva kokutholwa komhlaba
- ukwazi ukuthi wenze umnikelo ongowakho
- nibe yinhlangano ehlelekile uma ngabe nifaka isicelo njengeqembu
- ube ne-akhawunti yasebhange.

### **15. Ayini amaprojekhthi avikelwe?**

Uhlelo lweLRAD lwenziwe ngendlela yokuthi abazuzayo bakwazi ukungena ohlelweni emabangeni ahlukahlukene okukhiqiza, okuyilawa:

**(a) Amaprojekhthi avikelwe**

Leli yizinga lapho abasizwayo bethola kulo umhlaba ukuze bakhiqizele ikakhulukazi ukuzidlela.

**(b) Izinhlelo zokulinganisa (ama-equity scheme)**

Ilungu ngalinye leqembu, liyonikela inani elithile ukuze kutholwe umnikelo wokusiza. Ngenxa yalokho, ilungu nelungu lizoba nephesenti elithile (isheya) leprojekhthi, kuye ngezinga lomnikelo walo. Leli sheya libizwa i-equity, futhi lizolingana nobungako bomnikelo womuntu ngamunye kanye nomnikelo wokusiza. Laba bananimasheya bazoba yikho kokubili ukuba ngabanikazi abahlangene, futhi babe ngabasebenzi bepulazi.

**(c) Ukukhiqizela izimakethe**

Abanye abantu bazongena ohlelweni ezingeni eliphakeme kakhudlwana kunalabo abaphawulwe ngenhla. Laba bantu kungenzeka babe nolwazi lwangaphambili lwezokulimo. Bangabuye babe nendlela yokuthola imali eyengeziwe ngokusebenzisa izimali ezejwayelekile ezetshelekwa emabhange. Bangaba nezimpahla zabo kanye nemali engukheshi ukuthenga amapulazi amakhulu bese kuthi ngenxa yalokho bakwazi ukusebenzela ezingeni elikhulu impela uma liqhathaniswa namanye.

**(d) Ezolimo ezindaweni ezihlanganyelwe ngabantu abaningi**

Abantu abaningi ezindaweni ezihlanganyelwe, sebenawo umhlaba abangawusebenzisela ezolimo, kodwa okungenzeka ukuthi abanayo imali yokuqala ukusebenzisa lowo mhlaba ngempumelelo, labobantu bazovunyelwa ukuba bafake izicelo zosizo ukuze baqale izindlela zokutshala imali ngempumelelo kulowo mhlaba. Lezi zinhlobo zamaprojekthi zingaba sohlangothini olukhiqiza kancane (amaprojekthi avikelwe) noma zibe koluphezulu (ukukhiqizela izimakethe).

**16. Nhloboni yomhlaba engivunyelwe ukuyithenga ngaphansi kwalolu hlelo?**

Noma yimuphi umhlaba wokulima eNingizimu Afrika, kunganakiwe ukuthi usesimweni esinjani mayelana nokuhlala nokusebenza kuwo, uthathwa njengolungele lokwabiwa kabusha ngaphansi kwalolu hlelo, ngaphandle komhlaba ongaphansi kwabantu abawuhlanganyele ezindaweni ezazingozibuse esikhathini esedlule.

**17. Ngabe umuntu angawuthola umhlaba kodwa abe eqhubeka esebenza kwenye indawo?**

Esinye sezidingo ngukuthi umfakisicelo kumele azinikele kwezolimo isikhathi sakhe ngokugcwele, ngaphandle kwalabo balimi abakhiqizela ikakhulukazi uzidlela.

**18. Kuyokwenzekani ngemuva kokuba ngithole umhlaba? Nhloboni yosizo engiyoluthola kuhulumeni?**

Umnyango wezoLimo unohlaka lwezinsizakalo zokuxhasa asebewutholile umhlaba ukuze lusize abalimi. Ukuqeqeshwa kuzokwenziwa ezikhathini ezivelayo futhi neziphathimandla ezizosebenza phakathi kwabantu labo, zizoba khona kuzo zonke izifunda ukunikeza usizo lwezobuchwepheshe kubo bonke abalimi, abafufusayo kanye nabasebenzela intengiso.

**19. Yimiphi imibhalo ezolindelwa iqhamuka kimi?**

- Isiphakamiso ngokusetshenziswa komhlaba/ipulani yepulazi (isiphakamiso seprojekthi)
- Ithuba lokuthengisa ngentengiso evunyiwe, uma ngabe uqashile ube unikezwe nethuba lokuthi ungathenga.
- Uhla lwamalungu ekhaya noma amalungu eqembu, uma ngabe isiphakamiso kungeseqembu.
- Isiqiniseko sokuthi itayitela lomhlaba licacile, likhululekile emibangweni yezomhlaba, libhaliswe egameni lomthengisi kanye nesiqiniseko sokuthi intengo okuvunyelwene ngayo ayikho ngaphezulu kwentengo yamanani abekiwe emakethe.
- Ubufakazi bokutholakala kwezinsalela zemali okuzothengwa ngayo (izimali zakho noma inkontileka yemali engahle itshelekwe)
- Umbiko wemali elinganisiwe ngomhlaba lowo

## 20. Ngingaya kuphi ukuthola usizo mayelana nokulungiswa ngendlela efanele kwemibhalo engenhla?

Abafakizicelo bangazenzela konke ukuhlela bona luqobo lwabo, noma bangakhetha ukwemukela usizo losebenza ngezokuhlela. Akuyona impoqo ukusebenzisa umsizi uma ubona ukuthi ungenza futhi ugcwalise zonke izidingo. Iziphathimandla zesifunda nazo ziyobasiza abafakizicelo uma kunesidingo.

KUma ubona kungcono ukusebenzisa umuntu osebenza ngezokuhlela, ungakwenza lokho ngokuthi uthole uhla lwabasizi labo, emahhovisi esifundazwe okuhlanganiswa komhlaba noma emahhovisi esifundazwe ezolimo. Laba basizi bazobe sebenza wonke umsebenzi odingekayo bese kuba khona imali engumnikelo obekelwe ukuhlela ezoba yinkokhelo yabo.

### ITHEBULA 1 Isikali somnikelo wokusiza kanye nomnikelo ongowomuntu luqobo lwakhe

Umnikelo ongowomuntu	10 000	20 000	30 000	40 000	50 000	60 000	70 000	80 000	90 000	100 000
	25 798	33 278	38 622	42 926	46 592	49 819	52 721	55 371	57 819	60 100
<b>1000</b>	26717	33880	39090	43317	46932	50122	52996	55624	58054	60320
<b>2000</b>	27585	34463	39548	43702	47268	50422	53269	55875	58287	60539
<b>3000</b>	28408	35031	39998	44081	47600	50720	53540	56125	58519	60756
<b>4000</b>	29192	35583	40439	44455	47928	51014	53808	56372	58750	60972
<b>5000</b>	20000	29941	36120	40871	44823	48252	51305	54074	56618	58978
<b>6000</b>	21385	30659	36644	41296	45187	48572	51594	54337	56861	59206
<b>7000</b>	22631	31350	37156	41714	45545	48889	51879	54599	57103	59431
<b>8000</b>	23768	32015	37655	42125	45899	49202	52162	54858	57343	59656
<b>9000</b>	24819	32657	38144	42528	46248	49512	52443	55116	57582	59879

Umnikelo ongowomuntu	110000	120000	130000	140000	150000	160000	170000	180000	190000	200000
-	62241	64262	66180	68006	69751	71424	73032	74582	76077	77524
<b>1000</b>	62448	64458	66366	68184	69921	71588	73190	74733	76224	77666
<b>2000</b>	62654	64654	66552	68361	70091	71751	73347	74885	76371	77808
<b>3000</b>	62859	64848	66736	68537	70260	71913	73503	75036	76516	77949
<b>4000</b>	63063	65041	66920	68713	70428	72075	73659	75186	76662	78090
<b>5000</b>	63266	65233	67103	68888	70596	72236	73814	75336	76807	78230
<b>6000</b>	63467	65424	67285	69062	70763	72396	73968	75485	76951	78370

<b>7000</b>	63668	65614	67467	69235	70929	72556	74123	75634	77095	78510
<b>8000</b>	63867	65804	67647	69408	71095	72715	74276	75782	77239	78649
<b>9000</b>	64065	65992	67827	69580	71260	72874	74429	75930	77382	78788

Umnikelo ongowomuntu	<b>210000</b>	<b>220000</b>	<b>230000</b>	<b>240000</b>	<b>250000</b>	<b>260000</b>	<b>270000</b>	<b>280000</b>	<b>290000</b>	<b>300000</b>
-	78926	80286	81608	82893	84145	85366	86558	87722	88860	89973
<b>1000</b>	79064	80420	81738	83020	84269	85487	86675	87837	88972	90083
<b>2000</b>	79201	80553	81867	83146	84392	85607	86793	87951	89084	90193
<b>3000</b>	79338	80686	81997	83272	84515	85727	86910	88066	89196	90302
<b>4000</b>	79475	80819	82126	83398	84637	85846	87027	88180	89308	90412
<b>5000</b>	79611	80951	82255	83523	84760	85966	87143	88294	89419	90521
<b>6000</b>	79747	81083	82383	83648	84882	86085	87259	88408	89531	90630
<b>7000</b>	79882	81215	82511	83773	85003	86203	87375	88521	89642	90738
<b>8000</b>	80017	81346	82639	83898	85125	86322	87491	88634	89752	90847
<b>9000</b>	80152	81477	82766	84022	85246	86440	87607	88747	89863	90955

Umnikelo ongowomuntu	<b>310000</b>	<b>320000</b>	<b>330,000</b>	<b>340,000</b>	<b>350000</b>	<b>360000</b>	<b>370000</b>	<b>380000</b>	<b>390000</b>	<b>400000</b>
-	91063	92131	93178	94206	95214	96204	97177	98134	99074	100000
<b>1000</b>	91171	92237	93282	94307	95314	96302	97274	98228	99168	
<b>2000</b>	91278	92342	93385	94409	95413	96400	97370	98323	99261	
<b>3000</b>	91386	92447	93489	94510	95513	96498	97466	98418	99354	
<b>4000</b>	91493	92553	93592	94611	95612	96595	97562	98512	99446	
<b>5000</b>	91600	92657	93694	94712	95711	96693	97657	98606	99539	
<b>6000</b>	91707	92762	93797	94813	95810	96790	97753	98700	99632	
<b>7000</b>	91813	92866	93899	94913	95909	96887	97848	98794	99724	
<b>8000</b>	91919	92971	94002	95014	96008	96984	97944	98888	99816	
<b>9000</b>	92025	93075	94104	95114	96106	97081	98039	98981	99908	

UBUKHULU BOMNIKELO WOKUSIZA UHAMBISANA NOMNIKELO ONGOWOMUNTU UQOBO LWAKHE

	<b>20000</b>	<b>30,000</b>	<b>40,000</b>	<b>50,000</b>	<b>60000</b>	<b>70000</b>	<b>80,000</b>	<b>90,000</b>	<b>100000</b>
-	5000	15080	33005	60596	99548	151463	217,873	300245	400000
<b>1000</b>	5710	16489	35301	63953	104130	157427	225368	309415	
<b>2000</b>	6481	17977	37695	67425	108844	163538	233024	318761	
<b>3000</b>	7315	19549	40189	71014	113690	169796	240843	328283	
<b>4000</b>	8214	21204	42784	74722	118671	176204	248825	337983	
<b>5000</b>	9180	22945	45484	78550	123788	182763	256974	347863	
<b>6000</b>	10214	24774	48289	82499	129042	189474	265289	357923	
<b>7000</b>	11320	26693	51201	86572	134435	196339	273772	368166	
<b>8000</b>	12498	28703	54222	90770	139969	203360	282425	378592	
<b>9000</b>	13751	30807	57353	95095	145644	210537	291249	389203	

*Ngenxa yokuthi uhlelo kuhloswe ukuba lusebenze esikhathini esiyiminyaka eyi-15 ukuya ku-20 iminikelo yokusiza ngaphansi kohlelo lolu izokhonjiswa ngokobungako bangempela beRandi*

**21. Ngabe ngizoqala kanjani kulokhu?**

Shayela lapha - (012) 319 7020 noma uthintane namahhovisi aseduze nawe esiFundazwe ezoMhlaba noma ezoLimo angezansi.

**Iminyango yesifundazwe yezoLimo neyezoMhlaba**

<b>Isifundazwe</b>	<b>Umnnyango</b>	<b>Umuntu ongaxhumana naye</b>	<b>Ilinomobolo yocingo</b>
iGauteng	EzoLimo	V. Titi	011-355 1317
	EzoMhlaba	M. Ndlela	012-310 6500
iMpumalanga	EzoLimo	R. Matare	013-755 4721
	EzoMhlaba	A. van der Merwe	013-755 3499
iFulejisitata	EzoLimo	M.B. Motsie	051-861 1258
	EzoMhlaba	W. Barnes	051-400 4200
iKwaZulu-Natali	EzoLimo	W. Urquhart	033-343 1397
	EzoMhlaba	M. Shabane	033-355 4300
iNyakatho Ntshonalanga	EzoLimo	Mr Seobi	018-389 5723
	EzoMhlaba	P. Mongae	018-384 2437
iNyakatho Koloni	EzoLimo	F. du Toit	053-838 9111
	EzoMhlaba	O. Mvula	053-831 4090
iNyakatho	EzoLimo	J. Thupane	015-295 7090
	EzoMhlaba	E. Letsoalo	015-297 3539
iNtshonalanga Koloni	EzoLimo	I. Olckers	021-808 5103
	EzoMhlaba	S. Middleton	021-426 2947
iMpumalanga Koloni	EzoLimo	Mr Pityi	040-609 3532
	EzoMhlaba	M. Kenyon	043-743 4689

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