Ithala
DEVELOPMENT FINANCE CORPORATION LIMITED

2022/2023 UMBIKO WEMINYAKA YONKE

UMBONO OMUHLE WOKUFUKULA UMNOTHO

SIKWENZA KWENZEKE NDAWONYE

UMBONO,IMPOKOPHELO, NENQUBOMGOMO

UMBONO

Ukuba umgqugquzeli wentuthuko nokuthuthukisa izimo zenhlalo kanye nomnotho esifundazweni sakwa Zulu-Natal

INQUBOMGOMO

- Uthando
- Ubuqotho
- Ukugxila ekusaseni
- impatho
- Inhlonipho

IMPOKOPHELO

- Ukukhuthaza ukutshalwa kwezimali ezinhlelweni zentuthuko nakumaphrojekthi.
- Ukwandisa iphothifoliyo yezakhiwo ukuze sigcine futhi sihehe iziqashi emkhakheni wentuthuko
- Ukusekela ama-SMME's kanye namamabhizinisi asakhula ukuze basimame emnothweni.
- Sisebenzela ukuba ibhange elamukelekile ukusiza ezinhlelweni ezithuthukisa umnotho esifundazweni.
- Ukugqugqgquzela izinhlelo eziphokophele ukufukulwa komnotho nhlangothi zonke.

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Abacwaningi Mabhuku:
UMncwaningimabhuku-Oyinhloko

Abammeli Bebhizinisi:
Iqembu Labammeli Eligunyaziwe

Ithala
DEVELOPMENT FINANCE CORPORATION LIMITED

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ACRONYMS

ADA	I-Agribusiness Development Agency
AGSA	I-Auditor-General of South Africa
APP	I-Annual Performance Plan
ARC	I-Audit and Risk Committee
B-BBEE	I-Broad-Based Black Economic Empowerment
BCIC	I-Board Credit and Investment Committee
BLC	I-Banking License Committee
CCMA	I-Commission for Conciliation, Mediation and Arbitration
CEO	I-Chief Executive Officer
CIPC	I-Companies and Intellectual Properties Commission
CPI	I-Consumer Price Index
CRMP	I-Compliance Regulatory Management Plan
CSI	I-Corporate Social Investment
DMRE	I-Department of Mineral Resources and Energy
DUT	I-Durban University of Technology
EAP	I-Employee Assistance Program
EDTEA	I-Economic Development, Tourism and Environmental Affairs
EMDE	I-Emerging Market and Developing Economies
EME	I-Exempted Micro Enterprise
ERM	I-Enterprise Risk Management
EVP	I-Employee Value Proposition
EXCO	I-Executive Committee
FATF	I-Financial Action Task Force
FV	I-Fair Value
GEP	I-Global Economic Prospects
GDP	I-Gross Domestic Product
GFCF	I-Gross Fixed Capital Formation
HR	I-Human Resources
HRSEC	I-Human Resource Social and Ethics Committee
ICT	I-Information Communications Technology
IDFC	I-Ithala Development Finance Corporation
IFRS	I-International Financial Reporting Standard
IIRC	I-International Integrated Reporting Council
KPA	I-Key Performance Areas
KZN	I-KwaZulu-Natal
MEC	I-Member of the Executive Council
MTSF	I-Medium-Term Strategic Framework
NEHAWU	I-National Education, Health and Allied Workers Union
NGREMCO	I-Nomination, Governance and Remuneration Committee
NIR	I-Non-Interest Revenue
OHSE	I-Occupational Health, Safety and Environment
PAIA	I-Promotion of Access to Information Act
PFMA	I-Public Finance Management Act
POPI	I-Protection of Personal Information (Act)
PSP	I-Properties Strategic Partnership
PwD	I-People with Disabilities
QSE	I-Qualifying Small Enterprise
RAPETT	I-Rationalisation of Public Entities Task Team
RASET	I-Radical Agrarian Socio-Economic Transformation
ROI	I-Return on Investment
SARB	I-South African Reserve Bank
SCM	I-Supply Chain Management
SEDA	I-Small Enterprise Development Agency
SETAs	I-Sector Education and Training Authorities
SLA	I-Service Level Agreement
SOC	I-State Owned Company
SOE	I-State Owned Enterprise
SMME	I-Small, Medium and Micro Enterprise
TIKZN	I-Trade and Investment KwaZulu-Natal
TRERS	I-Township and Rural Economies Revitalisation Strategy
VPN	I-Virtual Private Network

INGXENYE 1

Mayelana Nalo Mbiko 8
Amaphuzu Avelele 2022/23........ 10
Singobani 12
Isethulo Sika-MEC........ 14
Incwadi KaSihlalo Eya Kwababambe Iqhaza........ 16
Okuvela Ehhovisini Le-Chief Executive 18
Umbiko We-Chief Financial Officer 20
Abaholi Bethu 24

MAYELANA NALO MBIKO

Umbiko Ohlanganisiwe Weminyaka yonke uhlanganisa amacebo e-IDFC Limited, izingqinamba ezikhona emathuluzini asetshenzisiwe nendlela okusetshenzwe ngayo kusukela zingu 1 kuMbasa 2022 kuya ku 31 kuNdasa 2023 kanye namathemba ethu ngekusasa lethu.

IDFC iyibhizinisi eliphethwe uhulumeni,futhi ngalo mbiko, izimisele ukwazisa labo ababamb' iqhaza kulelibhizinisi, ikakhulukazi, abaninimasheya, abashay'mthetho, amakhasimende, abasebenzi nemiphakathi,kanye nalabo okungenzeka babe abatshalizimali, mayelana nokusebenza kwethu okuqhubekayo. Ekunqumeni okuqukethwe yilombiko, kumele silandele izindingo nemigomo yokubika ezivela ku-Auditor-General of South Africa (AGSA) ukuze sidlulisele umsebenzi wethu ngokumelene Nohlelo lwethu lokusebenza Kweminyaka yonke.

Okuzovezwa kulo mbiko kunqunywa IBhodi LabaQondisi, ngokuvumelana negunya le-IDFC kanye nemininingwane edingwa abaninimasheya nabashay'mthetho,kanye namanye amaqembu alabo ababamb'iqhaza.

Siqondiswa uHlaka Lokubika lwe-International Integrated Reporting Council (i-IIRC), olwakhishwa ngoZibandlela 2013, kanye neKhodi Yenkosi Ebusayo (imihlahlandlela yokuphatha ibhizinisi eNingizimu Afrika) (ngonyaka ka-2016) Eminye imithetho esetshenziswayo ekuchazeni okuqukethwe kulo mbiko ihlanganisa i-International Financial Reporting Standard (IFRS), i-Companies Act, Act No. 71 of 2008 (Companies Act) kanye ne-Public Finance Management Act, Act No. 1 of 1999 (PFMA).

IZITATMENDE EZIBHEKE IKUSASA

Ezinye izinkulumo ezikulo mbiko zichaza lokho esihlela ukukwenza esikhathini esizayo. Zihlobene namagama athi, izinhlelo, izinjongo, amasu, indlela esizosebenza ngayo esikhathini esizayo kanye nendlela esebenza ngayo i-IDFC.

Amagama anjengokuthi 'kulindeleke'; 'kulinganisela', silindele'; amaphrojekthi', 'sikholelwa', 'sihlose',amacebo; 'kungase, ''sizo-;'kufanele'; nezinye izinkulumo ezifanayo, ngokuvamile abhekisela kulokho esihlela ukukwenza isikhathini esizayo. Lezi zinkulumo azisona isiqiniseko sendlela ezosebenza ngayo iDFC esikhathini esizayo, noma isiqinisekiso semiphumela yokusebenza kwezimali noma eminye imiphumela, futhi ikhombisa ubungozi obuthile obukhona, ukungaqinisekisi kanyenokungabaza. Ngakho-ke,imiphumela ingase yehluke kakhulu kulokhu okushiwo yilezi zinkulumo.

I-IDFC ayenzi ziqiniseko ezibonisa ukuthi indlela esebenza ngayo ezimalini noma eminye imiphumela eboniswa kulokho ehlela ukukwenza ngokuzayo nakanjani kuzokwenzeka, ezigamekweni ezingenzeka ziphumelele, akumele zibukwe njengenhlalayenza. IDFC ayizibophezeli ukuthi izobuyekeza imininingwane yangesikhathi esedlule noma lokho ethe ihlela ukukwenza esikhathini esizayo okubhalwe kulo mbiko.

UKUGUNYAZWA NESIQINISEKISO SOMBIKO WETHU

I-"Audit and Risk Committee" inesibopho sokubuyekeza nokuncoma Umbiko Ohlanganisiwe Weminyaka Yonke kanye Nezitatimende Zezimali Zaminyaka Yonke neBhodi Labaqondisi ukuze bawuvume lombiko. IBhodi Labaqondisi Lizobheka ngokuhlanganyela zonke izingqinamba ezikhona ekusebenzeni kwethu.

Ukucwaningwa kwamabhuku okwangaphakathi nokwangaphandle kunikeza isiqiniseko esengeziwe sokusebenza kahle ekugwemeni ubungozi kanye nokukhalima izingqinamba ekusebenzeni.

ISITATIMENDE ESISUKA KWABAQONDISI BEBHODI

IBhodi Labaqondisi liyavuma ukuthi linesibopho sokuqinisekisa ukuthi Umbiko Ohlanganisiwe Waminyaka Yonke unobuqotho, ngokubona kweBhodi,futhi ubhekene nazo zonke izindaba ezibalulekile ube wethula ngokufanele, uphinde uveze ukusebenza okuhlanganisiwe kwenkampani.

Usihlalo

I-Audit and Risk Committee

Launch of State-of-the-art technology Ithala SOC Ltd Branch on Anton Lembede Street by MEC of EDTEA, Mr Siboniso Duma

AMAPHUZU AVELELE KA-2022/23

Singabasunguli bentuthuko ye-SMME,siphinde sibe yisikhungo sokuqala sebhange eligcinela imiphakathi engakwazi ukugcina izimali emabhange, futhi singabokuqala ukwakha uxhaxha lwezitolo (shopping centres) ezindaweni zasemakhaya,sivuselela amandla entuthuko ezindaweni ezikude kakhulu nedolobha KwaZulu-Natal.

Ngo-2022/23, i-IDFC isebenzise izigidi ezingu-R311 wamarandi ukuxhasa amabhizinisi angu-607 esifundazweni sonke. Amaphesenti angu-94 aleyo mali isize amabhizinisi enganyelwe abantu abaNsundu, u-44 phesenti wamabhizinisi wenganyelwe yintsha, kanti u-32 phesenti wamabhizinisi wenganyelwe abesifazane.

I-IDFC izuze ukuthengwa okukhethekile okungamaphesenti angu-97 kumabhizinisi enganyelwe abansundu, u-26 phesenti wasiza amabhizinisi enganyelwe abesifazane, u-12 phesenti wasiza amabhizinisi enganyelwe intsha kanti iphesenti elilodwa lamabhizinisi anganyelwe abakhubazekile.

I-IDFC ingenye yabaphathi abakhulu bezakhiwo KwaZulu-Natal, inendawo eyizikwele zamamitha ayizigidi eziwu-1,2 esetshenziswa njengendawo yezimboni namabhizinisi.

Ukusungula imisebenzi into ehamba phambili kulesikhungo sethu. Ngo-2022/23, amabhizinisi angu-396 axhaswe i-IDFC axhase imisebenzi engu-2,018, yize kwakunezinkinga kwezomnotho.

I-IDFC isungule kabusha Uphiko Lwe-ejenti oluthatha Izinqumo ukuze luqinise isikhundla se-IDFC njenge-ejenti yokuqala ekhethelwe imisebenzi yengqalasizinda kweezomnotho nenhlalonhle esifundazweni.

I-IDFC isungule i-Township and Rural Economy Investment Policy futhi bahlela ukuthuthukiswa kwezixazululo zoxhaso ezihambisana nezidingo zama-SMME aselokishini, emaphandleni kanye nalawo angekho emthethweni.

I-IDFC Capital Development Programme isebenzise u-R100,2 million ekutshalweni kwezimali ukuze kwandiswe izakhiwo kanye nokulungiswa kabusha kwazo.

Ngokwegunya i-IDFC elinikwe i-South African Institute of Chartered Accountants (I-SAICA), kunabafundi abathathu (3) abafisa ukuba ngama-Chartered Accountants basebenzele i-IDFC isikhathi esiyiminyaka emithathu.

Kunemisebenzi engu-3,129 ekhandekile ngo-2022/23 ngosizo lwe-IDFC Capital Development Programme kanye nokusayinwa kwezivumelwano zokuqashisa ezintsha.

IDFC yethule i-Masakhe Business Clinics ezifundeni ezine okuyilezi – iZululand, uMkhanyakude, eThekwini kanye no-Msunduzi enikeza uqeqesho kwezamabhizinisi, usizo lwendlela yokusebenzisa imali kanye namathuba kuma-192 SMME kanye nama-Co-operatives.

I-IDFC ithole imiphumela emihle wokucwaningwa kwamabhuku kwangaphandle ovumelana nalokho okufunwa inhlangano ecwaninga amabhuku ezimali zonyaka odlule (2021/22).

Ama-MOU anakekelwayo noma okusaqhutshekwa nawo anabantu abanamasu ababambisene nabo,okuhlanganisa izikhungo zemfundo, izinhlaka zentuthuko, iminyango kahulumeni nezinhlangano zezimboni, konke okuklanyelwe ukuqinisa nokwandisa lokho okufezwa inhlangano.

Inhlolovo ye-IDFC ithole ukuthi amaphesenti angu-80 abasebenzi banelisekile futhi babambe iqhaza endaweni yabo,uma kuqhathaniswa namaphesenti angu-50 angonyaka ka-2020.

SINGOBANI

I-IDFC yasungulwa ngo-1958 njengesikhungo esiletha intuthuko ngokuxhasa ngezimali, esiphethwe yisifundazwe saKwaZulu-Natal, esihlose ukusiza uhulumeni ekuthuthukiseni umnotho kanye nokufukula isifundazwe. Ngokwesimo sayo samanje, i-IDFC isebenza ngoMthetho waKwaZulu-Natal we-IDFC Act, 2013 (Act No. 5 of 2013), ngaphansi kokwenganyelwa yiBhodi bese idlulisela imibono yayo kwa-Department of Economic Development, Tourism and Environmental Affairs (i-EDTEA) eSifundazweni. I-IDFC isohlwini lwe-3D Provincial Business Enterprise ngokomthetho we-Public Finance Management Act (No. 1 of 1999, njengoba uchitshiyelwe) (i-PFMA).

Njengesikhungo sokuthuthukisa umnotho,i-IDFC ibonwa njengomxhumanisi wosomabhizinisi amancane nalawo afufusayo emiphakathini.

Singabasunguli bentuthuko ye-SMME,siphinde sibe yisikhungo sokuqala sebhange eligcinela imiphakathi engakwazi ukugcina izimali emabhange,futhi singabokuqala ukwakha uxhaxha lwezitolo (shopping centres) ezindaweni zasemakhaya,sivuselela amandla entuthuko ezindaweni ezikude kakhulu nedolobha KwaZulu-Natal.Sifuna ukudlala indima enkulu ekukhuliseni umnotho kanye nokwenza ngcono izimo lempilo.

Siyaqhubeka nokusebenzisa amakhono angumongo ekusebenzeni ngempumelelo emgomeni wethu wokuletha intuthuko. Sikwenza Kwenzeke Ndawonye kubo bonke abahlala esifundazweni.

Njengesikhungo esiletha intuthuko ngokwezimali, i-IDFC ibhekwa njengomunye wemigudu eyinhloko uhulumeni anikeza ngayo uxhaso lwezimali kanye nokunye ukungenelela okusekela emabhizinisi amancane naphakathi nendawo (ama-SMME) emiphakathini.

IGUNYA LETHU

Igunya le-IDFC livezwe eMthethweni weNhlangano Yezezimali yeThala laKwaZulu-Natal, uMthetho Nombolo 5 ka 2013, ophathelene neqhaza elibalulekile elifezwe yi-IDFC ekuthuthukisweni kwesifundazwe.
Izigaba zoMthetho ezichaza izinsika zesevisi ye-IDFC zimi kanje:

- Ukuhlanganisa izinsiza zezimali kanye nokuhlinzeka ngezinsiza zezezimali nezeseka abantu abahlala kuzo, ngokuvamile umhlali, noma oqhuba ibhizinisi KwaZulu-Natal;
- Hlela, uqalise, uxhase ngezimali futhi uqaphe ukuqaliswa kwemiklamo nezinhlelo zentuthuko KwaZulu-Natal;
- Ukuthuthukisa, ukusiza kanye nokukhuthaza ukuthuthukiswa kwabasebenzi besifundazwe kanye nezenhlalakahle, ezomnotho, ingqalasizinda yezezimali neyomzimba;
- Ukukhuthaza kanye nokwenza lula ukutshalwa kwezimali kwemboni ezimele esifundazweni kanye nokubamba iqhaza kwe izinhlangano ezizimele kanye nezinhlangano zomphakathi kumaphrojekthi nezinhlelo zentuthuko, futhi zifake isandla ekuthuthukisweni komnotho jikelele, futhi;
- Ukusebenza njenge-ejenti kaHulumeni ekwenzeni imisebenzi ehlobene nentuthuko kanye nezibopho ezithi Uhulumeni ubheka ukuthi kungenzeka kwenziwe ngempumelelo noma ngempumelelo yibhizinisi.

INHLOSO YETHU

Ukufeza lokho esikuhlosile ukusimamisa nokwenza amabhizinisi asakhula ama-SMME akwazi ukuzimela futhi asize ekuletheni intuthuko emphakathini entulayo kanye nokwakhiwa kwamathuba emisebenzi eSifundazweni saKwaZulu-Natal.

UMGOMO WETHU

Ukuba ngabagqugqquzeli bokukhula, ukuthuthukiswa komnotho kanye nokufukula abantu eSifundazweni saKwaZulu-Natal.

IMPOKOPHELO

- Ukukhuthaza ukutshalwa kwezimali ezinhlelweni zentuthuko nakumaphrojekthi;
- Ukwandisa iphothifoliyo yezakhiwo ukuze sigcine futhi sihehe iziqashi emkhakheni wentuthuko;
- Ukusekela ama-SMME's kanye namamabhizinisi asakhula ukuze basimame emnothweni;
- Sisebenzela ukuba ibhange elamukelekile ukusiza ezinhlelweni ezithuthukisa umnotho esifundazweni;
- Ukugqugquzela izinhlelo eziphokophele ukufukulwa komnotho nhlangothi zonke.

LOKHO ESIYIKHO

- **UKUZIMISELA** kwethu ukuletha ushintsho yikhona okusigqugquzelayo
- Esikwenzayo sikwenza **NGOBUQOTHO**
- Silwela **UKUGXILA EKUSASENI**
- Sihamba phambili **EKUNIKEZENI USIZO**
- Siphatha wonke umuntu **NGENHLONIPHO**

INDLELA ESIHAMBISA NGAYO IGUNYA LETHU

Sixhasa amabhizinisi ngemali, iSMME kanye nemfifelandawonye.

Sinikeza Uxhaso Lobubhizinisinokthuthukiswa kwamakhono.

Sithuthukisa izakhiwo zentengiso kanye nezezimboni.

Sithuthukisa ezomnotho namandla awo ngokuqala amaphurojekthi nezinhlelo zokuwuthuthukisa kwaZulu-Natali.

Sinikeza ukonga, imalimboleko, umshwalense, imali mboleko yezindlu kanye nezinsizakalo zezezimali.

Senza ngokusemandleni ukufika emigomweni yentuthuko, silokhu sibheka amathuba emnothweni senzela iSMME kanye nemifelandawonye.

AMAZWI OKUVULA KA-MEC

INingizimu Afrika ibhekene nenkinga enkulu kwezomnotho, imbangela enkulu ukukhula kancane komnotho. Izinkinga ezikhungethe umhlaba wonke, okuhlanganisa ubhubhane lwe-Covid-19 kanye nempi yase-Ukraine, kwehlise izinga lokutshalwa kwezimali futhi kwadingeka ukuba kube nenqubomgomo yezimali efinyezwayo. Ukushoda kukagesi kwenze izinto zaba zimbi kakhulu eminyakeni eyisikhombisa eyedlule, okubange inkinga yokuhamba kukagesi engapheli, ukuphazamiseka kwemisebenzi yezomnotho futhi kwanda izindleko zokwenza amabhizinisi. Nakuba i-GDP isibuyele esimweni eyayikuso ngaphambi kokuqala kobhubhane, ukungabikho kwemisebenzi kumose cishe uhhafu wesigidi semisebenzi, kuleyo eyayikhona ekuqaleni konyaka ka-2020, kuyilapho izimo zokuphila zicindezelekile ngenxa yokunyuka kwezindleko zokuphila.

IKwaZulu-Natal isesimweni esingconywana uma iqhathaniswa neNingizimu Afrika yonke emikhakheni yezokukhiqiza, ezokuthutha, ezokugcina impahla, ezokuxhumana, ezezimali kanye nezamabhizinisi. Isifundazwe siphinde sibe sesimweni esihle sokuthuthuka emkhakheni yezolimo, amahlathi nokudoba, ukugaywa kwezolimo, ezokuvakasha, izindawo zokulala kanye nezokungcebeleka. Amandla okusebenzisa lamathuba ezinkampanini ezizimele avinjwa umnotho wamanje kanye nezingqinamba ebezingalindelekile, okubalwa kuzo nezikhukhula zango-Aphreli 2022, ezaphazamisa kakhulu i-IDFC, amakhasimende ayo kanye nabaqashi.

Naphezu kwalezi zingqinamba, i-IDFC isazibophezele ekuhlinzekeni abantu baKwaZulu-Natal ngezixazululo ezakhelwe umphakathi ngamunye, ezizobuyisela izimo ngendlela ezaziyizona ngaphambilini, ezifinyelelekayo neziletha izinguquko. Inhloso ukuthuthukisa kanye nokunika amandla imiphakathi i-IDFC enikezwe igunya lokuyisebenzela. Ngokuhambisana nesu likahulumeni wesifundazwe lokusimamisa umnotho, ngonyaka wezimali ka-2022/23, i-IDFC icubungule izicelo zoxhaso ezingu-682 ezivela kuma-SMMEs kanye namabhizinisi anabaqondisi abaningi, yagunyaza izicelo ezingu-607 ezibiza izigidi zamarandi angu-311. Sekukonke, kube yizigidi zamarandi angu-208, kwadalwa amathuba emisebenzi angu-2 018.

Isifundazwe kumele siqinise imizamo yaso yokuqala uHlelo Lokwakhiwa kabusha komnotho kanye nokuvuselela umnotho waseNingizimu Afrika, sisebenzise amandla okutshalwa kwezimali ezinkampanini zikahulumeni nezizimele. I-IDFC, ibambe iqhaza elisemqoka, okumelwe yenze izindlela kanye nezinsiza ezibalulekile zokuhlinzeka ama-SMME adingekayo ngezimali kanye nezinkampani ezinabaqondisi abaningi ngokusebenzisa imikhakha emininingi ehlinzeka ngosizo lwezezimali, izimali ezisiza abakhiqiza ezolimo,kanye nezinhlelo zokuthuthukisa.

I-IDFC inakekela udedangendlala wezakhiwo,

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> *Ngikhuthazwa nangamathemba azodala amathuba emisebenzi, ukuthuthukiswa kwamakhono, nokwesekwa kwama-SMME, okuqondiswe kubantu besifazane, yintsha, kanye nabantu abakhubazekile.*

okuhlanganisa iSithebe, Ezakheni kanye neMadadeni Industrial Estates,ehlinzeka abatshalizimali ngethuba lokuqashisa ngendawo yamabhizinisi nokudala amathuba emisebenzi kubantu baKwaZulu-Natal. Lenhlangano isaqhubeka nokusebenzisana noMnyango wezoHwebo, Industry and Competition (i-dtic) ohlelweni lwe-Industrial Estates Revitalisation. I-IDFC isagxile ekwandiseni ukutshalwa kwezimali ezakhiweni zayo, okubalwa khona ukulungiswa kabusha kwezakhiwo ezithile kanye nokwakhiwa kabusha kwezakhiwo ezacekelwa ngesikhathi semibhikisho kaNtulikazi ngonyaka ka-2021. Lokhu kuqinisekisa ukuthi zikulungele ukufeza lokho okuhlosiwe ngazo, futhi zisesimweni esilindelekile ngokomthetho kanti ziyakwazi ukuheha nokugcina abaqashi. Ngesikhathi kunikezwa umbiko, i-IDFC Capital Development Programme yatshala izigidi zamarandi angu-100,2 ukuze kwandiswe izakhiwo kanye nokulungiswa kabusha.Ekugcineni, ngokubambisana ne-dtic, i-IDFC isebenzisa iBlack Industrialist Programme ukuze kuqinisekiswe ukuthi inhlangano iqhubekisela phambili izinguquko esifundazweni.

Inkinga kagesi iyaqhubeka nokuphazamisa ukutshalwa kwezimali kwe-IDFC, okuhlanganisa nezakhiwo kanye nama-SMME. Lenkinga ibangelwa ukucishwa kukagesi okuqhubekayo okuphinde kuphazamise amabhizinisi futhi kubeke engcupheni izinhlelo zokukhiqiza. I-IDFC kufanele ithole izixazululo ezingenzeka ukuze kuncishiswe lezi zingozi,ikakhulukazi ezindaweni zayo zokuqashisa. Lokhu kudinga kuqhanyukwe nezinye izindlela zokuphehla ugesi kanye nezinhlelo zokuqinisekisa ukuthi izakhiwo zethu ziyayihlonipha imithetho yezemvelo, okuzokwehlisa ukusetshenziswa kwamandla futhi kuthuthukise inzuzo yamabhizinisi.

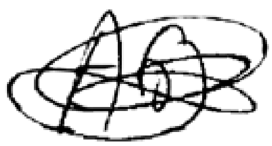
Ngokubambisana ne-National Development Plan, i-IDFC iyaqhubeka nokusekela amabhizinisi enganyelwe abantu abasha, abesifazane kanye nabantu abakhubazekile ngokusebenzisa uhlelo lwayo lokuthenga kanye nokuxhasa ngezimali. Inhloso ukuhlinzeka izindlela zokuthuthukiswa kwebhizinisi ukuze kwande ukubambisana emnothweni.

Kuyajabulisa ukuthi i-IDFC isiphinde yazibonakalisa kabusha njenge-ejenti egqugquzela ukuba kusetshenzwe, kanti igcizelela kakhulu i-Operation Vula, i-Grant Relief for Rural and Township Shops, i-Bulk Buying, i-Shared Detergents Manufacturing Incubation Centres, phakathi kwezinhlelo ezikhuthazayo. Lezi zinhlelo zihlose ukushintsha amabhizinisi asemakhaya nasemalokishini ukuze abambe iqhaza elibonakalayo emnothweni waKwaZulu-Natal, okuzogcina sezikufukule nomnotho wezwe.

Amasu okutshalwa kwezimali kanye nokuthuthukiswa kwamabhizinisi amancane kusemqoka ukuze kuthuthukiswe umnotho wesifundazwe sethu nokuphumelelisa uguquko nokudala amathuba emisebenzi.Lokhu kungenelela kuyadingeka ukuze kubekwe iNingizimu Afrika endaweni enhle kwezomnotho. Lesi sidingo siphinde sigcizelele indima ebalulekile i-IDFC eyidlalayo ekugqugquzelenu ushintsho emnothweni.

Isikhathi sokuba sesikhundleni seBhodi labaqondisi siphele ngomhlaka-31 kuNhlaba 2022. Ngomhlaka-1 kuNhlangulana 2022, amalunga amahlanu angezelwa isikhathi sokusebenza ngeminyaka emithathu (3) bese kuthi i amalungu ebhodi amasha amane aqokelwa lesi sikhundla iminyaka emithathu (3) nje vo ezophela ngomhlaka-31 kuNhlaba 2025. Kwaba nokudabuka okukhulu ukuthi uSihlalo wangaphambilini weBhodi, uMnu Roshan Morar, wadlula emhlabeni mhla zingu-9 kuNcwaba 2022. Usebenzele i-IDFC kusukela ngomhlaka-1 kuNhlangulana 2017 kwaze kwaba ngumhlaka-31 kuNhlaba 2022.

Umnyango wami ujabule ngokusebenza kwe-IDFC kulonyaka wezimali ngaphansi kwesimo esinzima esibangelwa izimo ezinzima zomnotho. Ngikhuthazwa nangamathemba azodala amathuba emisebenzi, ukuthuthukiswa kwamakhono, nokwesekwa kwama-SMME, okuqondiswe kubantu besifazane, yintsha, kanye nabantu abakhubazekile. Ngifisa ukubonga iBhodi le-IDFC ngokuhlinzeka ngabaholi amanamasu kanye nokuzibophezela ukufeza imigomo ye-IDFC.



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INCWADI KASIHLALO EYA KWABABAMBE IQHAZA

I-IDFC ingezinye yezindlela ezimbalwa eziletha ukukhula emnothweni nokuthuthukiswa kwawo esifundazweni saKwaZulu-Natal. Inhlangano iyaziqhenya ngokuletha intuthuko njengamapaki ezakhiwo ezimboni, uxhaxha lwezitolo, ukuqalwa kwezinhlelo, kanye nokuxhasa ngezimali amabhizinisi, ikakhulukazi amabhizinisi amancane, naphakathi nendawo (ama-SMME) kuleminyaka ecishe ibe ngu65. Ngowehluka kanye nokungaguquguquki, i-IDFC yandisa izinsiza emiphakathini enganakekelwa ezinye izikhungo zezezimali, okwenze ibe yibhizinisi eligxile ngokweqiniso ekuthuthukiseni. Lelifa alitholakalanga ngaphandle kwezinselelo, kusukela ezindabeni zombusazwe, ezenhlalakahle, ezomnotho, ezobuchwepheshe, isimo sezulu kanye nezinye izindaba ezihlobene nemvelo. Ubhubhane lwakamuva lwe-Covid-19, izibhelu zomphakathi zango-2021, izikhukhula zango-2022, izinguquko ezisheshayo kwezobuchwepheshe, ukukhuphuka kwezindleko zokuphila, ukuntuleka kwemisebenzi kanye nobugebengu kungezinye zezinselelo ezithinta ukusebenza kwe-IDFC, ikakhulukazi eminyakeni emithathu (3) edlule yezimali.

Ukukhula komnotho kanye nezinhlaka zentuthuko zikahulumeni wesifundazwe wamanje, izinhlelo,izinqubomgomo, amasu kanye nezinhlelo zihambisana ngqo nalokho i-IDFC egunyazwe ukukufeza. Empeleni inhloso yesu lokuqala: Ukukhula koMnotho Okudidiyelwe ngeSu lokuKhula nokuThuthukisa lesiFundazwe lika-2035. Lomgomo uthuthukiswa ngumbono we-IDFC wokuba umgqugquzeli wokukhula, ukuthuthukiswa komnotho womphakathi, kanye nokufukula isifundazwe saKwaZulu-Natal.Lo mbono, uvezwa ngokusebenzisa igunya elandelayo:

a) Ukuhlanganisa izinsiza zezimali kanye nokuhlinzeka ngosizo lwezimali nokuseka abantu abahlala emakhaya, abahlala ngokujwayelekile, noma abaqhuba ibhizinisi KwaZulu-Natal.
b) Hlela, Qala,Xhasa ngezimali futhi uqaphe ukuqalwa kwama phrojekthi nezinhlelo zentuthuko KwaZulu-Natal
c) Khuthaza, siza futhi ukhuthaze ukuthuthukiswa kwezisebenzi esifundazweni kanye nokubamba iqhaza kwezinkampani ezingekho ngaphansi kukahulumeni nokukhuthaza ukuthuthukiswa kwabasebenzi besifundazwe, nengqalasizinda yaso nezenhlalakahle, ezomnotho, ezezimali kanye nezakhiwo.
d) Khuthaza futhi uhole ekugqugquzeleni izinkampani ezingekho ngaphansi kukahulumeni ukuba zitshale izimali esifundazweni futhi nokubamba kwazo iqhaza ezinhlanganweni zomphakathi ezenza imisebenzi eletha intuthuko emphakathini futhi zisekele ekukuthukiseni umnotho ezweni lonke, futhi
e) Isebenza njengesithunywa sikahulumeni ekwenzeni imisebenzi ehlobene nentuthuko kanye nezibopho uHulumeni acabanga ukuthi zingenziwa ngempumelelo noma ngempumelelo yebhizinisi.

UMnu Siphesihle Mkhize
Chairman of the Board

Unyaka wezimali ka-2022/23 bekungeminye yeminyaka enzima kakhulu eNingizimu Afrika. Kwaphawuleka inkathi yangemva kwe-Covid, okwenza kudingeke ukuba kufundwe nokungayifundi eminye imikhuba ethile yebhizinisi, ukuthatha isitoko, nokuhlela kabusha imisebenzi yebhizinisi. Izikhukhula ezihlasele KwaZulu-Natal ngo-Mbasa 2022, ziphinde zaba nomthelela onyakeni wezimali, izinga lokucisha kukagesi, kanye nokukhuphuka kwezindleko zokuphila okubangelwa ukukhuphuka kwentengo kaphethiloli, ukudla kanye nogesi. Lezi zinselelo zenzeke ngesikhathi isifundazwe sisalungisa umonakalo owadalwa izibhelu zikaJulayi 2021 kanye nobhubhane lwe-Covid-19. Sekukonke, lezi zici zibe nomthelela omkhulu nomubi ekusebenzeni kwe-IDFC okuhlanganisa nomthelela kubaqashi be-IDFC, izakhiwo zezimboni,uxhaxha lwezitolo (shopping centres), kanye namakhasimende esiwasiza ngezimali.

Njengommeleli wabanikazi bamasheya, Ibhodi Labaqondisi lihlinzeka ngamasu, ukwengamela, kanye nezinhlelo ezizokwenza abaphathi basebenzise izixazululo zokubuyisela ukuzethemba kwabatshalizimali nokwenza kube lula ukwenza ibhizinisi ne-IDFC. Okubaluleke kakhulu, iBhodi lisebenza ngokuzikhandla ekuthuthukiseni ukukhula okusheshayo, ukuthuthukiswa komnotho womphakathi, kanye nokufukula kwabantu KwaZulu-Natal. Ukusebenza eBhodini labaqondisi kunikeza

ilungu ngalinye ithuba lokufaka isandla enhlanganweni, ikakhulukazi esiFundazweni.

IBhodi likholelwa ukuthi ukusungula nokusebenzisa ukuhola okuhle kubalulekile ekuthuthukiseni IBhodi elisebenza kahle kakhulu, kuyilapho kwakhiwa isisekelo esifanele sokufeza Umbono Nomgomo We-IDFC. IBhodi ligunyaze iKomidi Lokuqoka, Lokuphatha kanye Neliholela amalunga eBhodi ngemithwalo anawo ekuqinisekiseni ukuthi inhlangano ilandela izinqubo zokuphatha ezifanele.

NgoLwezi 2022, iBhodi lisungule iKomiti Lokutshalwa Kwezimali Ezakhiweni ukuze:

- Likhuthaza futhi lenze kube lula ukuxhumana phakathi kweBhodi kanye nabaphathi mayelana nezingozi ezingaba khona lapho kutshalwa izimali ezakhiweni.
- Ibhekelele ukusebenza kwezakhiwo ze-IDFC.
- Isize iBhodi ekuthuthukiseni imisebenzi ethuthukisa umnotho esifundazweni ngokubamba iqhaza emisebenzini eletha intuthuko kanye nokwenza umfelandawonye nabatshalizimali abanomqondo ofanayo nowethu.
- Ukusiza IBhodi ukuba lisebenzise izimali zomphakathi neyezinkampani ezizimele ekuthuthukisweni kwamaphrojekthi engqalasizinda.

Uphiko Lwezimali lwe-IDFC luqhubekile nokweseka ama-SMME kanye nezinkampani ezinabaqondisi abaningi ukuze kwandiswe inguquko emnothweni wezenhlalo kanye nokugqugquzela ukwakhiwa kwamathuba emisebenzi. Umsebenzi wezezimali weNhlangano wonyaka wezimali ka-2022/23 ubonisa isidingo esiphezulu soxhaso esikhathini lapho kunzima khona ukusebenza. Phakathi nonyaka wezimali, i-IDFC yagunyaza izicelo ezingu-607 ezibiza izigidi eziwu-311 zamarandi uma kuqhathaniswa nezicelo ezingu-461 ezabiza izigidi eziwu-192,9 zamarandi ngonyaka odlule. I-IDFC isabalalise ngempumelelo imali yokuxhasa eyizigidi ezingu-208 zamarandi okudale amathuba emisebenzi angu-2 018 abedingeka kakhulu kuloluhlelo. IBhodi likhathazekile ngokusebenza kwebhuku lemalimboleko futhi liqhubekile nokugxila ekuqiniseni isimo salo, ikakhulukazi ezimalini eziphezulu ezibolekwayo ezinomthelela omkhulu ezingeni lemalimboleko engabuyiswa.

I-IDFC ingeinye yezinkampani enezindawo zokuqashisa ezinkulu kunazo zonke KwaZulu-Natal, indawo engaphezu kwezigidi eziwu-1,2 izikwele zamamitha ezimbonini, zokudayisa nezohwebo. Umgomo wethu Phakathi nonyaka wezimali kwakuwukwakha kabusha izindawo ezacekelwa phansi iziyaluyalu zikaNtulikazi 2021, ukukhulisa iphothifoliyo yezakhiwo ngokutshalwa kwezimali, nokuzilungisa nokunakekela izakhiwo eziwohlokayo ngenxa yobudala bazo kanye nokuthuthukisa nokusebenzisa amasu emhlabeni ongenalutho. Ngalesi sikhathi sokubika, i-IDFC itshale izigidi eziwu-R100,2 zamarandi ekwandiseni kanye nasekulungisweni kwezakhiwo futhi yadala amathuba emisebenzi angu-3 129 ngoHlelo Lokuthuthukiswa kwezakhiwo ze-IDFC kanye nokusayinwa kwezivumelwano ezintsha zokuqashisa.

I-IDFC yandise izinsiza zayo njenge-ejenti yokuqalisa ukusebenza eminyangweni kahulumeni nezinhlaka ezahlukene esifundazweni sonke. Ngesikhathi sokubika, IBhodi ligunyaze uhlaka olubuyekeziwe lwemikhakha, kanye Nesu Lokuqalisa, Iphrojekthi Ye-ejenti Yokuqalisa kanye nenqubomgomo yokuphatha Uhlelo. Izibonelo zamaphrojekthi enziwe phakathi nonyaka wezimali zihlanganisa i-Cleaning Detergent Shared Production Facility enomthelela omkhulu Kwamashu, esungulwe egameni le-Department of Economic Development, Tourism and Environmental Affairs (i-EDTEA), kanye nezindawo ezimbili (2) ezengeziwe zokukhiqiza eZifundeni i-King Cetshwayo kanye no-Ugu, zombili esezicishe zaphothulwa kusukela zingu-31 kuNdasa2023. I-IDFC izoqhubeka nokwakha ezinye izindawo ukuze yandise amakhasimende ayo ukuze kuqaliswe amaphrojekthi amakhulu esifundazweni.

Esikuzuzile kulo nyaka bekungeke kwenzeke ngaphandle kokusekelwa ababambiqhaza kuhulumeni, nabalingani bethu bezamabhizinisi, bezenhlalakahle kanye namasu. Ngakho-ke, sidlulisa ukubonga okukhethekile kwiSigungu Esiphezulu, i-EDTEA yaKwaZulu-Natal ngokweseka umsebenzi wethu nokufuna ukusebenza okuqinile, ukubusa okuhle, kanye namazinga aphezulu okuziphendulela. Ngifisa futhiukubonga uMhlonishwa uSiboniso Duma, ilungu loMkhandlu oPhethe (u-MEC) we-EDTEA ngokwethemba nokuhlinzeka ngoxhaso olungantengantengi eBhodini elikhona manje Labaqondisi.

Ekugcineni, ngidlulisa ukubonga okukhulu eBhodini, amakomiti alo, kanye neThimba Labaphathi abaphezulu eliholwa i-Group Chief Executive ye-IDFC, uNkz Pearl Bengu ngempumelelo yenhlangano onyakeni wezimali ka-2022/23 njengoba siqhubeka nokuqalisa lokho esikuhlosile eminyakeni emihlanu eyophela ngo-2025.

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UMnu Siphesihle Mkhize
USihlalo WeBhodi

OKUVELA EMNYANGWENI WOMPHATHI OMKHULU WEQEMBU

Umbiko Ohlanganisiwe Wonyaka Ka-2022/23 we-IDFC ubonisa imisebenzi esiyenzile phakathi nesikhathi sokusimama komnotho, nakuba kunamazinga aphawulekayo okungaqiniseki, ukuntengantenga. Ngaphandle kwalezi zinselelo, i-IDFC iqhubekile nokugxila ekusebenziseni uHlelo Lwesu leminyaka emihlanu kusuka ku-2020 kuya ku-2025 ngokugxila kakhulu kulezi zinto eyisithupha ezilandelayo:

1. Ukwenyuswa kokutshalwa kwezimali ezinhlelweni zentuthuko namaphrojekthi ngosizo lwabanye esibambisene nabo;
2. Ukugxila ekunakekeleni izakhiwo ukuze sigcine abaziqashile futhi zikhange, ngokugxila emikhakheni ebalulekile;
3. Ukwenyusa izinga esisekela ngalo ama-SMME kanye namabhizinisi anamalunga angaphezu kwelilodwa ukuze silethe izinguquko emnothweni futhi sakhe amathuba emisebenzi;
4. Ukwandisa amathuba okungena komnotho emphakathini wase-KZN kanye namabhizinisi avela emaqenjini aqokiwe;
5. Ukusebenza njenge ejenti kaHulumeni ezinhlelweni zentuthuko nezikhala zemisebenzi esifundazweni, kanye;
6. Nenhlangano ezinzile futhi esezingeni eliphezulu.

Njengesikhungo sezezimali sokuthuthukisa, ihlukile indlela i-IDFC etshala ngayo izimali kanye nenani lebungozi esizimisele ukuzifaka kubo lapho sitshala izimali. Sifuna ukwandisa amathuba okukhula komnotho nokuqashwa kwabantu ngokusekela osomabhizinisi, ukusungulwa kwamabhizinisi amasha, nokugqugquzela ukukhula nokwanda kwamabhizinisi.

UNksz Pearl Bengu
Group Chief Executive

Nakuba sigcina imithetho yethu iqinile, njenganoma yisiphi isikhungo sezimali, siphikekelela ukusimama ngokwengeza kwemali mboleko okufanele ikhokhwe.

I-IDFC igunyaze uxhasomali lwezigidi ezingu-311 futhi yakhipha izigidi ezingu-208 phakathi nonyaka wezimali ka-2022/23. Lamanani abonisa imisebenzi edalekile kanye nelondolozwe, amabhizinisi athole uxhaso, Amabhizinisi amasha nasanda kuqalwa kanye namathuba adalwe ukwenyuka kwamanani emikhiqizo. Ngaphezu kwalokho, inhlangano ibonise ukuzibophezela kwayo ekwenzeni ushintsho, okufakazelwe ukuqhubeka kwayo ekwesekeni izinkampani zabantu abamnyama, ezabesifazane kanye nentsha. Kumabhizinisi athole uxhaso, angamaphesenti angu-94 bekungama-SMME enganyelwe abantu abamnyama, angamaphesenti angu-44 enganyelwe abantu abasha futhi angamaphesenti angu-32 enganyelwe abesifazane. I-IDFC izibophezele ukwenyusa la manani ngokukhuthaza ukusebenzisana, ukubambisana kanye nokwenza ukuhlela okuhle.

Ngokomgomo esizibekele wona, siyaqhubeka nokusekela ozakwethu kwezamabhizinisi ezimboni akhungethwe usizi kanye nalawo abhekene nezingcindezi ngenxa yomnotho kanye nezimo ezingezinhle zohwebo. Lokhu kubonakale engxenyeni yemali ebolekiwe kodwa yangabuyiswa kanye nokwehla kwentengo yezinto inkampani enazo, eqhubeke njalo iphezulu, nakuba ikhona intuthuko encane ngamaphesenti angu-69.5 ukusuka kumaphesenti angu-71 ngonyaka odlule.

I-KZN Township and Rural Economies Revitalisation Strategy (i-KZN TRERS) igxile ekuthuthukiseni umnotho wasemalokishini kanye nasemakhaya ukuze kuhlengwe umnotho wesifundazwe. Njengomxhasi wezimali wesifundazwe, i-IDFC idlala indima ebaluleke kakhulu ekuhlinzekeni kokubili ngemali kanye nokweseka amabhizinisi kulezi zindawo okugxilwe kuzo. Ukuze lokho kwenzeke,i-IDFC isungule i-Township and Rural Economy Investment Policy, ehambisana nohlaka lwentuthuko olubanzi lwezifundazwe futhi ihlose ukuhlinzeka ngokuqaliswa okuphelele kwe-TRERS ngokugxila kuqhekeko olukhona kanye namathuba. Phakathi nonyaka wezimali, i-IDFC yethule uhlelo i-Masakhe Entrepreneurship ukusekela osomabhizinisi besifazane, yintsha, Nabantu Abanokukhubazeka kanye nosomabhizinisi abenzela amabhizinisi abo emalokishini kanye nasemakhaya. Lolu hlelo luhlinzeka ngosizo kumabhizinisi, indlela yokuthola

usizo lwezimali kanye nemibandela engaqinile yokufanelekela ukuthola uxhaso ukuze sikwazi ukubamba iqhaza kanye nokusimama kwesikhathi eside kwama-SMME.

I-IDFC izibophezele ekuvuseleleni Iphothifoliyo Yezakhiwo, iqinisekise ukuthi izikhungo ezinkulu zezimboni, kanye nezindawo zokuthengisa nezohwebo zisetshenziswa ngokugcwele ukweseka ukusungulwa kwezimboni, ukuthuthukiswa kwama-SMME kanye nezinguquko kwezomnotho esifundazweni. Kulonyaka obuyekezwayo, lokhu kuzibophezela kwathuthukiswa ngokuqala ukusebenzisa amasu okutshalwa kwezimali, ukulungiswa nokugcinwa kahle kwezakhiwo, kwahlolwa zonke izakhiwo ezilahlekile ngobuningi bazo, kanye nokwakhiwa kabusha kwezakhiwo ezicekeleke phansi nezilimele. Lemizamo ingamasu okudala amathuba emisebenzi, ngesigaba sokuthuthukiswa umnotho ezindaweni eziseduze nedolobha kanye nesemakhaya. I-IDFC iphinde isebenzise futhi ithuthukise amakhono ayo ekuphathweni amaphrojekthi okuthuthukisa ingqalasizinda kanye nokuthuthukiswa kwezinhlelo, ngokudlulisa lezi zinsiza eminyangweni nasezikhungweni zikahulumeni. Lokhu kubandakanya ukuqalwa kwezinhlelo ngokubambisana ne-Department of Economic Development, Tourism and Environmental Affairs and KZN Department of Human Settlements. Inhloso ukusungula inhlangano ukuthi ibeyi-ejenti ehamba phambili esifundazweni; ukuze kuqine amandla, emali engenayo kanye nokuzinza kwe-IDFC; kanye nokweseka ukuthuthukiswa komnotho wesifundazwe osiza wonke umuntu futhi okhula ngokushesha.

Ukuze ihambisane nomgomo kaHulumeni wesiFundazwe wokugqugquzela inguquko enohlonze kwezomnotho, i-IDFC iqhubekile ngokuqala ngamandla ukuthengwa kwezimpahla ezikhethekile okuvuna i-African Exempted Micro-Enterprise (i-EMEs) kanye ne-Qualifying Small Enterprises (ama-QSE), kanye namabhizinisi enganyelwe abesifazane, yintsha kanye nabantu abakhubazekile (ama-PwD). Imali esetshenziswe yi-IDFC ukuthenga ngonyaka ka-2022/23 ifinyelele ezigidini eziwu-R301,4, uma kuqhathaniswa Nezigidi eziwu-R229,1 ngonyaka odlule. Sekukonke, amaphesenti angu-97 emali esetshenzisiwe ukuthenga, ibivela emabhizinisini abantu abamnyama, amaphesenti angu-26 ibivela emabhizinisini abesifazane, amaphesenti angu-12 ibivela emabhizinisini entsha kanti amaphesenti angu-2 ibivelavela emabhizinisini enganyelwe abantu abanokukhubazeka.

I-IDFC ilwela ukuqinisekisa ukuthi abantu bethu bazizwe bexhumene naloko okuyizinhloso zethu futhi banikwe amandla nokuvikeleka emsebenzini wabo. Ukuze lokhu kwenzeke, njalo sikala amazinga esixhumana ngawo nabo nokwaneliseka kwabasebenzi, sikhulume ngemiphumela futhi sisungule izinhlelo zokubhekana nezinkinga eziphakanyisiwe. Kuyintokozo ukwazi ukuthi kukhona ukuthuthuka okungamaphesenti angu- 30 emazingeni okwaneliseka kwabasebenzi ngonyaka ka-2022 njengoba abasebenzi abangamaphesenti angu-80 babika ukuthi banelisekile ngomsebenzi abawenzayo uma kuqhathaniswa namaphesenti angu-50 ngonyaka ka-2020. Okunye i-IDFC ekwenzayo, ukuqhubeka nokugxila ekuxhumaneni nabasebenzi izikhathi eziningi, nokuzama ukuqinisa ubudlelwano obuhle phakathi kwabaphathi nabasebenzi.

Nakuba unyaka ubunzima, kukhona kodwa okuncane okwakusikhuthaza. Sibe nempumelelo ephawulekayo ngenxa yemizamo yethu yokusebenzisana nezinye izinhlaka futhi siyaqhubeka nokwakha ubudlelwano emikhakheni eyahlukene, okuhlanganisa kuyo ezolimo, ukuze sakhe izinhlelo ezigqugquzela ukuthuthukiswa nokusimama kwama-SMME.

Konke esikwazile ukukufinyelela kuko nesigqugquzeleke ukuba sikwenze bekungeke kwenzeke ngaphandle kokwesekwa nokuholwa nguMhlonishwa uSiboniso Duma, i-Member of Executive Council (i-MEC) we-EDTEA kanye neBhodi Labaqondisi. Egameni lethimba labaphathi kanye nabasebenzi, ngiyababonga ngokuzinikela kwabo kwi-IDFC. Ngibonga futhi nabaphathi be-IDFC kanye nabasebenzi, abaqhubeka ngokunikela ngamandla abo onke. Okokugcina, ngifisa ukubonga ozakwethu esibambisene nabo kanye nababamb'iqhaza, abaqhubekile nokusebenza nathi kukho konke ebesikwenza, ikakhulukazi ezikhathini ebezinzima.

UNksz Pearl Bengu
Umphathi Omkhulu Weqembu

UMBIKO UMPHATHI OMKHULU KWEZEZIMALI EQENJINI

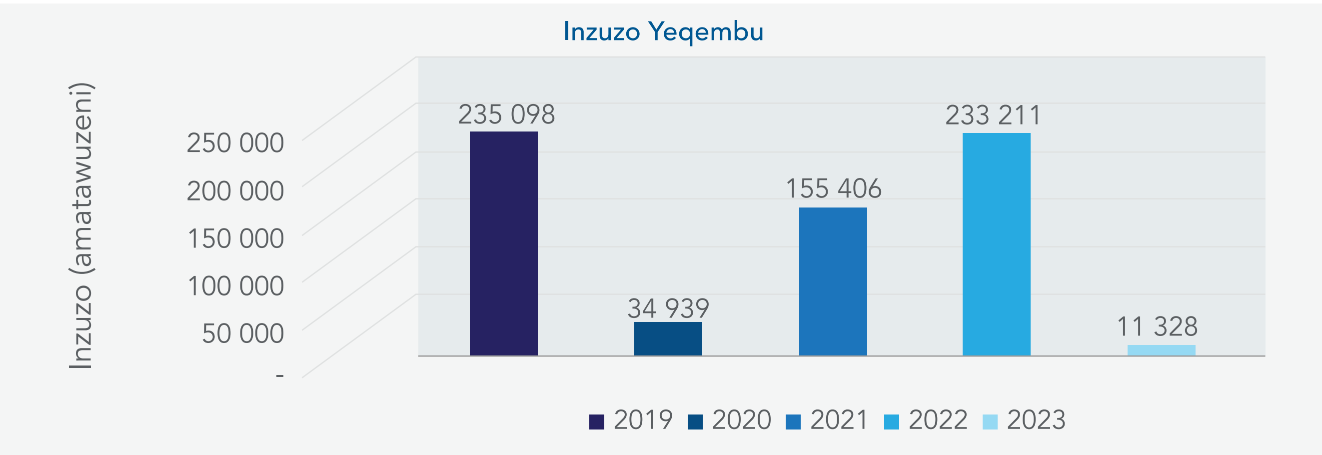
ISINGENISO

Isigungu se-Ithala sibhekene nezinkinga eziningi njengoba sisebenzela ukusimama ngemva yobhubhane lwe-Covid-19. Iziyaluyalu zomphakathi zango Ntulikazi 2021, ezalandelwa izikhukhula ezabangela umonakalo omkhulu KwaZulu-Natal ngoMbasa 2022, okwadlula nezimpilo zabantu kwalimaza nezinto abantu ababephila ngazo futhi kwabangela ukuba kuhambe ngonyawo lonwabu ukusimama komnotho. Ngalezi zikhathi ezazinzima emnothweni, isigungu(ithimba) se-Ithala sidonse kanzima ukufinyelela kulokho esasikufisa kodwa siqhubekile nokuzinza ngokwezimali.

Isigungu se-Ithala sikhiphe ingqikithi yemali ebe yinzuzo eyizigidi ezingu-R11 onyakeni wezimali ophele ngo-31kuNdasa2023, okube ngaphezulu kwesigidi esisodwa vo (R1 million). Kulokho ebesihlose ukufinyelela kukho kanti inzuzo esakwazi ukuyifinyelela kuyo onyakeni owedlule yehla ngezigidi eziwu-R233 (enyakeni ka-2021/22). Ukwehla kwenzuzo kungenxa yesicelo somshwalense esiyizigidi eziwu-R276 wamarandi, ngenxa yomonakalo owadaleka ezakhiweni ngesikhathi seziyaluyalu zomphakathi ngonyaka ka-2021, lemali yabhekwa njengemali engenayo esitatimendeni sezimali sonyaka ka-2021/22. Ngonyaka ka-2022/23, i-IDF yazuza inzuzo yezigidi ezingu-R226 wamarandi, okuwumphumela wokuthuthuka ngamaphesenti angu-30 unyaka nonyaka futhi ihlotshaniswa nesabelo semali esiyizigidi ezingu-R198 wamarandi esitholwe yi-Sundumbili Plaza Limited, inkampani engaphansi kwethu eyavalwa ngokuhambisana nezinqumo zohlelo lokuhlonyeliswa kwezinkampani zikahulumeni. Lemali ekhokhwa njalo kubanikazi bamasheya kwavunyelwana ukuba iqedwe.

Lesi sithombe esingezansi sibonisa inzuzo eyenziwe iqembu eminyakeni engu-5 eyedlule:

Isithombe 1: Inzuzo Yeqembu



UNksz Farhana Abdool Kader
Ibamba Lomphathi Omkhulu Wezezimali

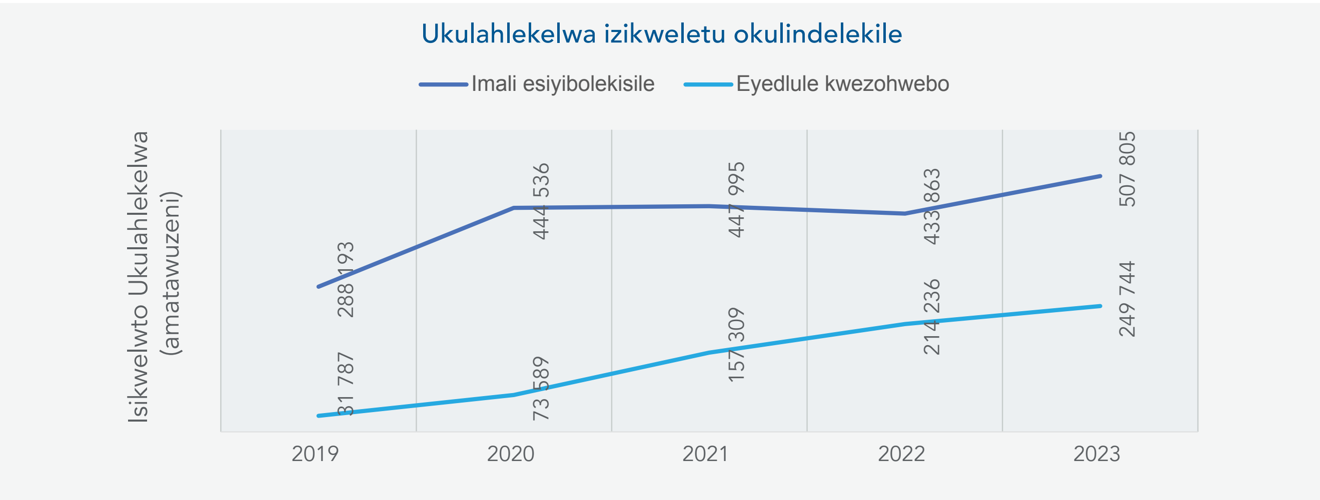
> *Ukusebenza kwethu ngokuzimisela kubonakale emalini engu-R1,326 bhiliyoni iQembu eliyenzile. Lokhu kuhlanganisa uxhaso lwemali eyizigidi ezingu-R65 wamarandi esiyithole kwi-EDTEA oluya kwi-Ithala SOC.*

Inzuzo ebesiyenze eminyakeni emihlanu edlule yehle kakhulu. Ukwehla okukhulu kwenzuzo kusukela ngonyaka ka-2020/21, ngenxa yomthelela wobhubhane lwe-Covid-19 elibe nawo ngekusasa lezimali ezisetshenzisiwe ukuze kubonakale ukulahleka kwemali mboleko, imali ebolekisa isikhathi esincane kanye nenzuzo kwezohwebo kanye nokwehla kwenani lenzuzo esilithola ezakhiweni ngenxa yokwenyuka kwezindawo ezingaqashiwe.

Ngonyaka wezimali ka-2021/22 kube nentuthuko encane ekulahlekeni kwemali ebolekisiwe obekulindelekile kanye nenani lezakhiwo esitshale kuzo imali. Iziyaluyalu zomphakathi zangoNtulikazi 2021, zaholela ekwehleni okwengeziwe kwinzuzo yemali etshalwe ezakhiweni. Inkampani ayikalulami ngokugcwele emonakalweni owabangelwa yilezi ziyaluyalu ezicekele phansi izindawo eziningi zenkampani, okunamanje eziningi zazo zisakhiwa kabusha.

Inkampani ithinteke kakhulu ngenxa yesimo umnotho okuso njengamanje, njengoba kuboniswa ukusebenza kabi kwebhuku lemalimboleko okube nokwenyuka kwemali esibolekise ngayo engakhokhiwe kanye nokwenyuka okukhulu kwabasikweleta imali yokuqasha izakhiwo zethu. Isithombe esingezansi sikhombisa i-Expected Credit Lossess (i-ECL) imali esilahlekele eminyakeni emihlanu yezimali (5) eyedlule kwezohwebo, Imali esiyibolekisile kanye nemali esiyibolekise isikhathi esifushane:

Isithombe 2: Ukulahlekelwa izikweletu okulindelekile



I-ECL inyukile kusukela ngonyaka ka-2019 njengoba amakhasimende edonsa kanzima ukukhokha imali zinyanga zonke kanye nemali yokuqasha izakhiwo. Lokhu okuboniswe esithombeni esingenhla kubonisa umthelela omkhulu isimo somnotho samanje esibenawo ekufinyeleleni emgomeni weNkampani kanye nokusekela amakhasimende, okuhlanganisa ikakhulukazi ama-SMME.

INDLELA ESISEBENZE NGAYO NGO-2022/23

Ukusebenza kwethu ngokuzimisela kubonakale emalini engu-R1,326 bhiliyoni iQembu eliyenzile. Lokhu kuhlanganisa uxhaso lwemali eyizigidi ezingu-R65 wamarandi esiyithole kwi-EDTEA oluya kwi-Ithala SOC. Imali engenayo onyakeni ka-2022/23 ingaphansi kwamaphesenti angu-13 kunonyaka wezimali odlule,ngenxa yemali yomshwalense esayikhokha eyizigidi ezingu-R276 ngo-2021/22. Ngaphezu kwalokhu, iNkampani yehle ngamaphesenti angu-31 emalini yoxhaso lukahulumeni ngonyaka ka-2022/23 njengoba kungekho zibonelelo ezitholwa ngokubolekwa kwama-SMME, uma kuqhathaniswa nezigidi ezingu-R28 ngonyaka wezimali odlule.

Phakathi nonyaka ka-2022/23 isamba semali esiyisebenzisile njenge Nkampani ukwenza imisebenzi yethu ikhuphuke ngamaphesenti angu-10 ukusuka kwizigidi ezingu-R1,188 kuya ku-R1,311 bhiliyoni. Ukuthenga ugesi ku-Eskom ukuze sidayisele amakhasimende ethu kwi-Industrial Estates kukhule ngamaphesenti angu-19 ngenxa yesidingo esikhulu samakhasimende. INkampani iphinde yabhekana nokukhula ngamaphesenti angu-23 ezindlekweni zokuqasha onogada ukuze kuliwe nokugqekezwa, ukulinyazwa kwempahla kanye nokunyuka ngamaphesenti angu-11 kwemali yokukhokhela abasebenzi njengoba kwagcwaliswa izikhundla ezazingenabantu.

UMnyango Wezakhiwo wenze inzuzo eyizigidi ezingu-R227 kwisabelomali esiyizigidi ezingu-R220. Lokhu kudalwe yimali engenayo evela kweminye imithombo kanye nemali esiyengeza kumakhasimende ethu uma engakhokhi ngesikhathi, eyeqe isabelomali ngezigidi ezingu-R48; ukonga emiholweni nezinye izindleko zokuqhuba ibhizinisi eziyizigidi ezingu-R32, kanye nokwehla kwemali ebolekwe amakhasimende ethu engakabuyi eyizigidi ezingu-R25 okwenze safinyelela kwizigidi ezingu-R116 ngaphansi kwesabelo sezimali. Ukwakhiwa kabusha kwezakhiwo Ezalimala eziyaluyalwini zomphakathi zango-2021, kuyaqhubeka futhi kuzoholela ekukhuleni kwemali esiyithola ngokuqashisa izakhiwo kanye nenani elikhulayo lemali esiyitshale ezakhiweni. Incwadi yabakweletayo yehle ngamaphesenti angu-21 ngonyaka njengoba ukuqoqwa kwezikweletu kudala inselelo oPhikweni.

Umnyango weziMali zeBhizinisi ulahlekelwe izigidi ezingu-48 uma kuqhathaniswa nenzuzo ebesihlele ukuyifinyelela kuyo eyizigidi ezingu-2,4 Lokhu kubangelwe ukwenyuka kakhulu kwemali ebesiyiboleke amakhasimende ethu engabuyiswanga ebesingakulindele, eyedlule ezigidini ezingu-32 kuleyo ebesiyihlelile, kanti ukuba ngemumva ngezigidi ezingu-R20 kwenzalo ebesiyilindele ngenxa yeSigaba-3 ngenxa yokwenyuka kwemali engakhokhiwe ebesiyiboleke amakhasimende ethu. Kube nokuthuthuka okuncane kokukhokhwa kwezikwelethu unyaka nonyaka ngamphesenti angu-1,5, evale unyaka ingamaphesenti angu-69,3.

I-Implementing Agent Unit ingenise imali eyizigidi ezingu-10,9 enanini ebesihlele ukufinyelela kulo eliyigidi ezingu-R10 Lolu phiko luthole imisebenzi emisha emine (4) phakathi nonyaka wezimali okube nomthelela emalini eyizigidi ezingu-R6,4.

Inkampani enkulu engaphansi kweNkampani, Ithala SOC Limited, ibike ukulahlekelwa izigidi ezingu-R60,5 uma kuqhathaniswa nemali ebelihlele ukuthi izoyilahlekela eyizigidi ezingu-58,3. Umehluko wemali eyizigidi ezingu-R2,2 udalwe yimali engenayo engaphansi kwesabelomali ebesibekiwe eyizigidi ezingu-R40 ,kanye nokulahlekelwa kwezikweletu okungaphezu kwalokho obekulindelwe okwedlule isabelomali sezigidi ezingu-R10 ngenxa yokwenyuka kwemali ebolekiwe engabuyiswanga. Lokhu kulahlekelwa kuthengwe yinzalo eyamukelwe, eyeqa isabelomali ngezigidi ezingu-R25 ngenxa yokwenyuka kwezinga lenzalo kanye nezindleko zokusebenzisa imali engaphansi kwezigidi ezingu-R27.

Ithala SOC Limited isebenza ngokukhululeka nakuba ingakayitholi ilayisensi yobubhange obuphelele, imvume siyinikezwe uNgqongqoshe wezeziMali kuze kube umhlaka-15 kuZibandlela 2023. Isicelo selayisensi yobubhange obuphelele iyaqhubeka.

ISIMO SEZIMALI SONYAKA KA-2022/23

Isamba sezimpahla iNkampani enazo siyakhula kancane kancane unyaka nonyaka kusuka ku-R8,067 bhiliyoni kuya ku-R8,125 bhiliyoni. Lokhu kubangelwe ukwenyuka kwemali ebolekwayo kanye nemali ebolekiswa isikhathi esingaphansi konyaka eyizigidi ezingu-190, evela kuphela kwi-Ithala SOC Limited, kanye nokwenyuka kwemali etshaliwe ezakhiweni eyizigidi ezingu-R85 njengoba inkampani igxile ekulungisweni kabusha kwezakhiwo. Lezi zinzuzo zithinteke ngenxa yokwehla kwezohwebo kanye nezinye izinzuzo ngo-R100 miliyoni ngenxa yesicelo somshwalense esikhokhelwe ingxenye, ukwanda kokulahlekelwa kwezikweletu okulindelekile, nokwehla kwemali kanye nemali elingana no-R120 miliyoni.

Isamba sezikweletu zeNkampani senyuka kancane ngephesenti eli-1 unyaka nonyaka, sisuka ku-R3,383 bhiliyoni saya ku-R3,432 bhiliyoni. IQembu linenani lemali eliyikwelethwayo elingaphansi kuka-1%, okubonisa isilinganiso esiphansi kakhulu sezindleko inkampani siizisebenzisayo ukuqhuba ibhizinisi.

Izimpahla iNkampani enazo zizedlulile izikwelethu ngo-R4,693 bhiliyoni, ngenxa yalokho iNkampani ayikwazi ukukhokhela izindleko zalo futhi lokhu kuyakhathaza kakhulu.

IZINDAWO ESIGXILE KUZO

INkampani isaqhubeka nokuzibophezela ekufinyeleleni esimweni esizinzile ngokwezimali kanye nokulungisa ibhizinisi ngendlela efanele ukuze kuqhutshekwe nokuqalwa kwesu lethu leminyaka emihlanu, eliqale ngonyaka ka-2020. Ukuze sifeze lezi zinhloso sigxile kulokhu okulandelayo:

Ukuphathwa/ukugada Izindleko

Siyaqhubeka nokuhlala sivule amehlo ekuphathen/ekugadenii izindleko futhi sizisebenzise kahle izinto esinazo ukuze zingenise imali. Ukuphatha/ukugada izindleko kusemqoka ebhizinisini lethu futhi kuyisisekelo sokuqhuba kahle Ibhizinisi.

Ukuqoqwa Kwezikweletu

Sigxilile futhi sizibophezele emizamweni yethu yokuqoqa imali esibolekisile ngayo. Sigxile ekujuliseni ukuqonda kwethu, izinselelo amakhasimende ebhizinisi lethu anazo ukuze sikwazi ukwenza amalungiselelo okukhokha afanele emzamweni yokuqoqa izikweleti.

Ukuphathwa Kwemali

Siyayiqaphelisisa indlela esiphatha ngayo imali futhi senze izinqumo ezifanele ukuze siqinisekise ukuthi simile ezinqumweni esizithathayo. Siqale imisebenzi eminingi yokungenisa imali nozakwethu abanamasu ukuze sikwazi ukufinyelela emalini esiyidingayo ukuze sisize ekukhuliseni ibhizinisi.

UMBONO NGEKUSASA

Abaphathi bayaqinisekisa ukuthi inhlangano izokwenza ngokuhlukile onyakeni wezimali olandelayo naphezu kwezinkinga esibhekene nazo ngokomnotho, ezibangelwa ikakhulu inkinga eqhubekayo yokungabikho kukagesi kanye nengcindezi okuyibangayo emalini eyenziwa ibhizinisi. Sisahlola amadlelo aluhlaza kanye nokusungula izindlela esingangenelela ngazo ukuze kuvikelwe ukusimama kweNkampani.

Inkampani ihlele ukwenza inzuzo engu-R165 miliyoni ngemva kokukhokhela zonke izindleko ngonyaka wezimali ka-2023/24, ekhuphuke yafinyelela ku-R236 miliyoni kanye no-R427 miliyon woonyaka ka-2025 nangonyaka ka-2026 ngokulandelana. Lokhu kukhombisa ukuthuthuka kwe-MTEF, nesabelomali se-Ithala SOC Limited nenzuzo kusuka ku-FY2026. Isabelomali sokuqhuba ibhizinisi sithatha ngokuthi uhlelo lokwakha kabusha luzosheshiswa ukuze kubuyiselwe futhi kuthuthukiswe inani kanye nokunikezwa kwezindawo ze-IDFC. Isabelomali siphinde sibhekane nokuthuthukiswa kwamakhono ngokuqasha nokuqeqesha.

Isabelomali sonyaka ka-2023/24 sigxile ekukhuliseni isisekelo sempahla ngemalimboleko kanye nezimali ezikhokhwayo, ezabelwe u-R150 miliyon; ukutshalwa kwezimali ohlelweni lokwakhiwa kabusha kwezakhiwo kanye nokulungiswa kwezakhiwo ngo-R240 miliyoni; ukutshalwa kwezimali ezinhlelweni zokusebenza ngo-R54 miliyoni; kanye nokwesekwa kwebhizinisi kumakhasimende ngo-R9 miliyoni ukuze kuthuthukiswe izinga lempumelelo yama-SMME nokuthuthukisa ukuqoqwa kwemali ebolekisiwe.

Inkampanilihlela ukuqala uhlelo lokwakha kabusha nokwandisa ezinye zezikhungo zalo zoXhaxha lwezitolo-(shopping centres) futhi ibheke ukuhlukanisa nokukhuliswa kwemali ebolekwayo. Sihlose ukusebenzisa i-balance sheet yethu eqinile ukuze sikhulise imali edingekayo ukuze kwandiswe umsebenzi wokutshalwa kwezimali kanye nokuqinisa ubudlelwano bethu nabaxhasa ngezimali nabatshalizimali ukuze sisebenzise imibiko yethu yezezimali futhi sisekele isu lethu lokukhulisa izakhiwo zethu.

Ukubonga

Ngithanda ukubonga uMcwaningi Mabhuku Jikelele kanye nazo zonke izinkampani ezisesekа ngomsebenzi wazo wobungcweti kanye nokwesekwa ngocwaningo lweminyaka yonke futhi ngibheke phambili ekuqhubekeni sisebenza ndawonye ngendlela ezuzisayo. Ngithanda futhi ukubonga kakhulu kumakhasimende ethu akholelwayo ku-IDFC futhi asekela umsebenzi wethu.

UNksz Farhana Abdool Kader
Ibamba Lomphathi Omkhulu Wezezimali

UBUHOLI BETHU

IBHODI LABAQONDISI

Siphesihle Mkhize
Umqondisi Ozimele Ongeyona Ingxenye Yesigungu (Usihlalo)

Uphinde waqokwa ngomhlaka-01 kaNhlangulana 2022

I-B Compt, i-B Com (Honours) CTA, I-Auditing Specialised Course (APT), I-Chartered Accountant (SA), I-Bachelor of Laws (LLB)

Umkhakha Angungcweti Kuwo
- Ukuphathwa Kwezimali
- Ukuhlola Amabhuku Ezezimali
- Ukuqondisa ukuhanjiswa kwempahla isuka ezimbonini iya kumakhasimende
- Ukusebenzisa Ulwazi Ukufezekisa Izinhlose
- Intela

Okunye Angumqondisi Kukho
- Akukho

Sipho C Gina
Umqondisi Ozimele Ongeyona Ingxenye Yesigungu (Usihlalo)

Uphinde waqodwa ngomhlaka-01 kaNhlangulana 2022

I-Social Legal Studies Diploma, I-Political Economy, I-Conciliation and Arbitration Certificate, I-Arbitration Certificate

Umkhakha Angungcweti Kuwo
- Uchwepheshe Wezokuqashwa Nokudilizwa Kwabasebenzi
- Umqondisi Kwezenhlalo Nokuziphatha Kwabantu

Okunye Angumqondisi Kukho
- ENational Textile Bargaining Council
- ETsogo Sun International – Ilungu Lebhodi Labahloli Mabhuku kanye Nekomiti ELezenhlalo Nokuziphatha
- E-Ubuciko Twines and Fabric
- EPort Shepstone Quarries (Pty) Ltd
- E-iEduFund
- EKZN Economic Council
- EClothing Bargaining Council
- EClothing Bargaining Provident Fund Trustees
- EStar Knitting Textile in Mauritius – Umqondisi Ozimele
- ENortex Textile – Umqondisi Ozimele

Precious N Sibiya
Umqondisi Ozimele Ongeyona Ingxenye Yesigungu

Waphinde Waqokwa Ngomhlaka-01 kaNhlangulana 2022

I-Bachelor of Accountancy, I-Post-Graduate Diploma in Accountancy, I-Leadership Development Certificate, I-Chartered Accountant (SA), I-Advanced Short Course in Business Rescue Practice

Umkhakha Angungcweti Kuwo
- Umqondisi Wezimali kanye Nokubika
- Indlela Yokusebenza Kwenkampani Umhlaziyi Wezimali
- Umhloli mabhuku (Ngaphakathi Nangaphandle)
- Ukuhlola Izingozi Nezinzuzo Lapho Kutshalwa izimali
- Uhlelo Lwezimali (Uhlelo Lokusebenza kwemali kanye Nokubikezela)
- Ukusebenzisa Ulwazi Ukufezekisa IzinhlosoZenkampani
- Ukuqondisa ukuhanjiswa kwempahla isuka ezimbonini iya kumakhasimende
- Umphathi Wezokugcinwa Kwezimali
- Ukuxhasa Amaprojekthi Ngezimali
- Ukuhlenga Amabhizinisi / Ukusiza ngezimali

Okunye Angumqondisi Kukho
- U E-Air Traffic & Navigation Services (i-ATNS)
- ETrans Caledon Tunnel Authority (i-TCTA)
- E-AWCA Investment Holdings (i-AIH)
- EReef Tankers (Pty) Ltd
- EZukhanye Consulting (Pty) Ltd
- ESo2Be Enterprises (Pty) Ltd

Sihle L Ndlovu
Umqondisi Ozimele Ongeyona Ingxenye Yesigungu

Waphinde waqokwa ngomhlaka-01kaNhlangulana 2022

I-Doctoral of Business Administration (I-PhD) Degree, I-MBA, I-Professional Accountant (SA) , I-Advanced Diploma in Management Accounting, I-National Diploma in Cost Management Accounting (CIMA), I- Business Management on Developing Countries Certificate, I-Tax Practitioner, I-Post-Graduate Diploma in Accounting and Finance, I-Professional Accountant Member with Chartered Institute of Management Accountants (I-CIMA), I-UK and Stanford University Graduate School of Business Seed Transformation Leadership Certificate Programme.

Umkhakha Angungcweti Kuwo
- Ukuphathwa Kwezimali
- Ukuthuthukisa Ezomnotho
- Umnakekeli Wezikwelethu Nokutshalwa Kwezimali
- Kwezolimo
- Ukuhlela (Izabelomali kanye Nezibikezelo)
- Umphathi Wezobudlelwane Namakhasimende
- Ukuphatha Kwezokuhlolwa Kwemiphumela Yabasebenzi
- Ukusebenzisa Ulwazi Ukufezekisa Izinhloso Zenkampani
- Ukuqondisa Imisebenzi
- Umqondisi Kwezenhlalo Nokuziphatha Kwabantu

Okunye Angumqondisi Kukho
- Usihlalo e-Built Environment Support Group
- Usihlalo e-Inzalo Group of Companies
- Umqondisi Ozimele Ongayona ingxenye Yesigungu – Usihlalo e-BFG Retail Ltd
- E-Msinsi Holdings t/a Msinsi Resorts kanye ne-Game reserve inkampani ephethwe Umgeni Water
- Usihlalo Webhodi i-Umgungundlovu Economic Development Agency

Khulekelwe G Mbonambi
Umqondisi Ozimele Ongeyona Ingxenye Yesigungu

Waphinda Waqokwa Ngomhlaka-01 kaNhlangulana 2022

Umqondisi Ozimele Ongeyona Ingxenye Yesigungu I-B Accounting, I-B Com Honours (I-CTA), I-Certificate in Board Governance, I-Certificate in Enterprise Ukulawula izingozi ebhizinisini

Umkhakha Angungcweti Kuwo
- Ukunikeza Imibiko Yokusebenza Kwezimali
- Ukuphathwa Kwezimali
- Ukulawula Izingozi kanye Nokulandela Kwemigomo Yenkampani
- Ukuqondisa Ukuhanjiswa Kwempahla Isuka Ezimbonini iya Kumakhasimende
- Ukuqiniseka Ukuthi Imithetho Nemigomo Kuyalandelwa
- Ukuphathwa Kwebhizinisi
- Ukusebenzisa Ulwazi Ukufezekisa Izinhloso Zenkampani
- Umthetho Wentela waseNingizimu Afrika

Okunye Angumqondisi Kukho
- Umqodisi Ozimele Ongeyona Ingxenye Yesigungukanye Nosihlalo weKomiti Lokuhlolwa Kwamabhuku Nezingozi E-Umgeni Water
- Umqodisi Ozimele Ongeyona Ingxenye Yesigungu kanye Nosihlalo weKomiti Lokuhlelwa Kwamabhuku Nezingozi E-The Salvation Army (i-NGO)
- Ilungu Lekomiti Yokuhlolwa Kwamabhuku Nezingozi Emnyangweni Wezolimo, Ukubuyiswa Komhlaba kanye Nokuthuthukiswa Kwezindawo Zasemakhaya
- USihlalo weKomiti lokuCwaningwa kwamabhuku kanye Nezingozi e-South African National Energy Development Institute (I-SANEDI)

UBUHOLI BETHU

IBHODI LABAQONDISI

Usha Roopnarain
Umqondisi Ozimele Ongeyona Ingxenye Yesigungu

Uqokwe Ngomhlaka-01 kaNhlangulana 2022

I-Bachelor of Social Science, Honours in Social Science, Master's in Political Sociology, PhD (i-Political Sociology), LLM (i-Human Rights Law), MBA

Umkhakha Angungcweti Kuwo

- Amakhono Ezomthetho
- Isipiliyoni Ezindabeni Ezithinta Abasebenzi
- Ukuhlinzeka Ngosizo Lwezimali
- Ukwenza Uhlelo Nemithetho Eqondisa Inkampani
- Ukusebenzisa Ulwazi Unokufezekisa Izinhloso Zenkampani

Okunye Angumqondisi Kukho

- IPhini likaMqondisi e-Afrika Kwi-Naifa Maruf Foundation - eBangladesh (i-NPO)

Denisha Jairam-Owthar
Umqondisi Ozimele Ongeyona Ingxenye Yesigungu

Uqokwe Ngomhlaka-01 kaNhlangulana 2022

I-Doctor in Business Leadership (DBL in ICT), I-Master's in Business Admin (Specialisation in IT), I-BCompt (Accounting Sciences), I-Certified Director; I-Certifications: Artificial Intelligence, Robotics, Digital Transformation, Cybersecurity, COBIT, ITIL, Data Science

Umkhakha Angungcweti Kuwo

- Amakhono Okusebenzisa Imali
- Isipiliyoni Ekutshalweni Kwezimali
- Isipiliyoni Ekuhleleni kanye Nokuthuthukisa
- ULwazi, Ukuxhumana noBuchwepheshe (ukusebenzisa ezobuchwepheshe zesimanje ukubona lokho okudingwa amakhasimende esikhathini samanje)
- Ukulawula izingozi emabhizinisini
- Ukuphathwa Kwebhizinisi
- Ukusebenzisa Ulwazi Ukufezekisa Izinhloso Zenkampani
- Ukuphathwa Kwezikwelethu
- Ukusebenzisa Imininingwane Yebhizinisi Ukubona Indlela Eliqhuba Ngayo

Okunye Angumqondisi Kukho

- E-Financial Intelligence Centre yaseNingizimu Afrika
- E-Railways Safety Regulator of SA
- E-South African Qualifications Authority: i-QCTO
- E-IT Web (Inhlangano Engekho Ngaphansi KukaHulumeni i-ICT futhi Eyenzelwe Abantu Besifazane Abakwi-ICT: Inhlangano Engenzi Nzuzo)

Mbusiswa Ngcobo
Umqondisi Ozimele Ongeyona Ingxenye Yesigungu

Uqokwe Ngomhlaka-01 kaNhlangulana 2022

I-BCom, I-BCom Hons, CA(SA), I-Certificate in Trade and Investment (e-UKZN), I-FAIS RE1 Representative

Umkhakha Angungcweti Kuwo

- Ukutshala Imali Enkampanini Ezimele kanye Nokuxhasa Izinkampani Ezisafufusa Kodwa Ezinekusasa Elihle
- Ukuthuthukisa kanye Nokuxhasa Amaphrojekthi Enziwayo
- Izitolo, Izinkampani Ezizimele, Izinkampani Ezinkulu kanye Nokutshalwa Kwezimali Emabhange
- Ukukhuthaza Ukuhwebelana Nokutshalwa Kwezimali
- Ukuhlola Amabhuku Ezimali
- Ukulawula Izingozi Ebhizinisini
- Ukuqondisa kanye Nokuthuthukisa Inqubomgomo
- Ukunika Iziqondiso Nosizo Ezinkampanini Zabantu Abamnyama i-B-BBEE

Okunye Angumqondisi Kukho

- E-Crescendo Investment Holdings (Pty) Ltd
- E-TKZN (Ilunga Elizimele Lekomiti Ehlola Amabhuku)
- Usihlalo kanye Nelunga le-NEC e-NAACAM KZN
- UKhomishana Wezohwebo Wamazwe Ngamazwe i-APDP2 Iqembu Lokusebenza Ngezobuchwepheshe
- Umeluleki Webhodi Lwezinhlelo Lwezimali E-UKZN (i-APAB)
- EMbusiswa and Co. Inc.

Manqoba Ngubo
Umqondisi Ozimele Ongeyona Ingxenye Yesigungu

Uqokwe Ngomhlaka-01 KaNhlangulana 2022

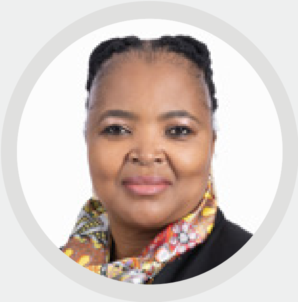
I-B. Acc, I-PDGip Management kanye ne-Leadership, I-MSc Global Energy

Umkhakha Angungcweti Kuwo

- Amakhono Okusebenzisa Imali
- Isipiliyoni Ekutshalweni Kwezimali
- Isipiliyoni Ekuqashweni Nasekudilizweni Kwezisebenzi
- Ukuhlinzeka Ngosizo Lwezimali
- Ukuxhasa Amaphrojekthi Ngezimali
- Isipiliyoni Ekuhleleni kanye Nokuthuthukisa
- Ukulawula izingozi ebhizinisini
- Ukwenza Uhlelo Nemithetho Eqondisan Inkampani
- Ukusebenzisa Ulwazi Ukufezekisa Izinhloso Zenkampani

Okunye Angumqondisi Kukho

- EPSV Holdings Ltd
- ENutritional Holdings Ltd



UPearl S Bengu
Umphathi Omkhulu Weqembu

Uqokwe Ngomhlaka-01 Lwezi 2018

I-Masters' in Public Administration, I-Financial Services Board Compliance Certificate, I-Advanced Certificate Programme in Management Development for Municipal Finance, I-Certificate Programme in Management Development for Municipal Finance, I-B Com, I-Licentiate Diploma Part 1

Umkhakha Angungcweti Kuwo

- Ukuqhamuka Namasu Nezisombululo Zokuhola
- Ukuqondisa Abatshali Zimali
- Ukugcinela Izinkampani Ezizimele Izimali
- Ukuthuthukisa Amabhizinisi

Other Directorships

- Cowslip Investments SOC Ltd

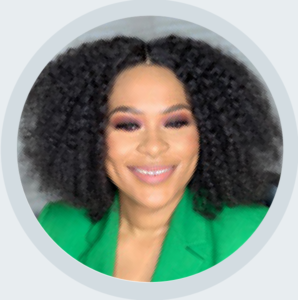
UBUHOLI BETHU

ITHIMBA LABAPHATHI

Pearl Bengu
Umphathi Omkhulu Weqembu

Uqokwe Ngomhlaka-01 kaLwezi 2018

- Iziqu ze-Masters' kwi-Public Administration
- Isitifikethi Kwi-Financial Services Board Compliance
- Isitifiketi Kwi-Advanced Certificate Programme in Management Development for Municipal Finance
- Isitifiketi Kwi-Programme in Management Development for Municipal Finance
- I-B Com
- I-Licentiate Diploma Part 1



Babalwa Mapisa
Isikhulu Esiphezulu Kwezezimali

Uqokwe Ngomhlaka-1 KuNdasa 2022, Wesula Ngomhlaka-31 kuNdasa 2023

- I-B Compt
- I-B Com Honours
- I-Chartered Accountant (SA)
- I-Certified Internal Auditor

Xolani Mkhize
Isikhulu Sezakhiwo

Uqokwe Ngomhlaka-18 kuNdasa 2019

- I-Post-Graduate Diploma in Management
- I-Post-Graduate Diploma in Project Management
- I-BSc
- I-Global Executive Development Programme

Khetha Cele
Isikhulu Esiphezulu Solwazi

Uqokwe Ngomhlaka-01 kuNhlolanja 2021

- I-Diploma in Project Management
- I-B Com Business Information Systems and Technology
- I-B Com (Honours) Business Information Systems

Bonginkosi Shangase
Umphathi Wezezimali Zebhizinisi

Uqokwe Ngomhlaka-01
Nhlangulana 2017

- I-MBA (i-Investments and Portfolio Management)
- I-Chartered Accountant (i-SA)
- I-B Com (i-Honours)
- I-B Com (i-Accounting)
- I-Diploma in Development of Small Businesses and Industries
- I-Auditing Specialism Certificate

UDkt. Manogran Muthusamy
ISikhulu Esiyinhloko Sezingozi Eqenjini

Uqokwe Ngomhlaka-01
kuNtulikazi 2020

- I-Doctor of Business Leadership
- I-MBA
- I-Postgraduate Diploma in Management Studies
- I-B Com (Financial Management)
- I-Diploma in Bank Credit Management
- I-CAIB (SA) - Associate Diploma in Banking
- I-Certificate in Advanced Business Ukulawula izingozi ebhizinisini

Tozi Mthethwa
I-Group Corporate Support Services Executive

Uqokwe Ngomhlaka-01
kuNhlangulana 2020

- I-BA Soc Sc
- I-BA Soc Sc (Hons)
- I-M Soc Sc
- I-Management Development Programme (MDP)
- I-Master of Business Administration (MBA)

Armstrong Malope
I-Organisational Strategy, Performance and Efficiency Executive

Uqokwe Ngomhlaka-09
kuMfumfu 2022

- I-MBA
- I-Bachelor of Social Sciences
- I-Post Grad Diploma in Employment Law and Employment Relations
- I-MPhil in Labour Law and Employment Relations
- I-Management Advancement Programme

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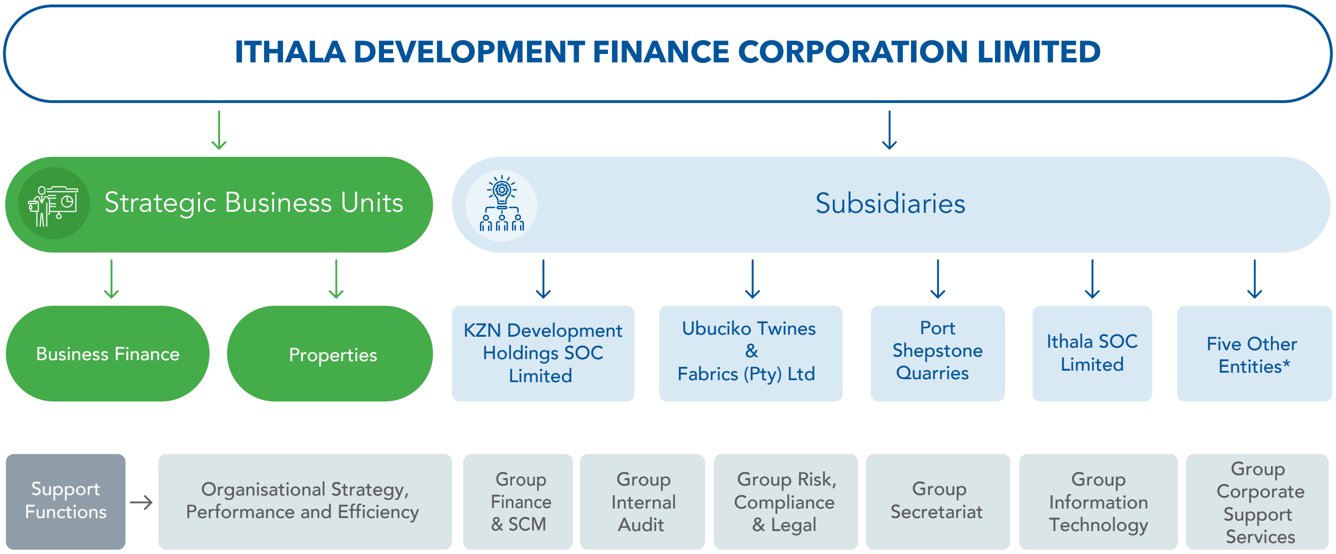
UKUHLELEKA KWENHLANGANO

Isithombe esilandelayo sibonisa indlela inhlangano i-IDFC ehlelwe ngayo, okuhlanganisa Nophiko olubhekelela indlela yokufinyelela amakhasimende ngendlela ephumelelayo kanye Nezinkampani Ezingaphansi kwethu.

Isithombe 3: Ukuhleleka Kwenhlangano I-IDFC



*Cowslip Investment (Pty) Ltd, Sundumbili Plaza Ltd, Nongoma Plaza Ltd, Durban Wharfside Trust and Sibaya Conservation Projects SOC Ltd.

IZAKHIWO

Ibhizinisi lethu lezakhiwo linomthwalo wokuqondisa nokuthuthukisa ngempumelelo izakhiwo ze-IDFC, ezihlanganisa uhla lwezakhiwo ezinkulu zezimboni, ezezitolo ezinkulu, ezezimboni ezincane kanye nama-SMME.

I-IDFC ingenye yezinkampani ezinkulu ezinezakhiwo KwaZulu-Natal. Imininingwane yendlela Umnyango Wezakhiwo osebenza ngayo kanye nalokho ohlela ukukwenza esikhathini esizayo, kusekhasini-64 kuya ku-66.

IZIMALI ZEBHIZINISI

Ukubolekisa ngezimali kwe-IDFC kwenziwa uMnyango Wokuhlinzekwa Kwamabhizinisi Ngezimali, onikeza usizo lwezimali kuma-SMME kanye nezinkampani eKwaZulu-Natal. Ekwenzeni kanjalo, sihlinzeka ngemikhiqizo eyahlukahlukene kanye nosizo olwenzelwe ukukhuthaza ukuqaliswa kwamabhizinisi ikakhulukazi kubantu nemiphakathi osekunesikhathi eside bedla imbuya ngothi. Ukubolekisa kwethu ngezimali kugxile ezinhlakeni eziphawulwe kwi-Provincial Spatial Economic Development Strategy, okuhlanganisa ukufinyelela emgomeni wethu oyinhloko njengoba uvezwe emthethweni wase-Ithala. Imininingwane yendlela Umnyango Wezakhiwo osebenza ngayo kanye nalokho ohlela ukukwenza esikhathini esizayo, kungatholakala emakhasini-56 kuya ku-63.

IZINKAMPANI EZINGAPHANSI KWETHU

I-Ithala SOC Limited

I-Ithala SOC Limited, yasungulwa ngokusemthethweni ngo-2001 ukuze inikeze usizo ngokuhlinzeka indlela ephumelelayo yokugcina imali, namuhla enikeza usizo lwezimali kubantu base KwaZulu Natal ikakhulukazi ezindaweni lapho usizo olufana nalolu oluyindlala khona.

Sihlinzeka amakhasimende ngosizo lwezimali, ukuwagcinela izimali, izinhlelo zokubeka imali ngenhloso yokuthi ibe nenzuzo, ukusiza amakhasimende uma efuna ukuthenga izindlu kanye nokuboleka imali okuhlanganisa nemishwalense. I-Ithala SOC Limited isebenza ngaphansi kwendlela enikeza usizo ngezindlela ezahlukahlukene, futhi esiza abantu, izinkampani, amabhizinisi, kanye nezinhlaka ezizimele ezingekho ngaphansi kukahulumeni.

Umbiko ohlanganisiwe weminyaka yonke weI-Ithala SOC Limited unikeza imininingwane eyengeziwe mayelana nalenkampani esinamasheya aphelele kuyo futhi ungazidawonilodela kwiwebusayithi: www.myithala.co.za.

I-Ubuciko Twines and Fabrics SOC Limited

I-Ubuciko Twines and Fabrics iseMkondeni, ePietermaritzburg, i-IDFC inamasheke aphelele kule nkampani futhi yasungulwa ngo-2006. Ngaphambilini,lenkampani ikhiqize i-polypropylene twine, izindwangu ezakhiwe ngewuli nezikhwama ezenziwe nge-polypropylene kanye namasaka.

Kusukela ngonyaka wezimali ka-2017/18, ithuluzi elalisetshenziwa i-Ubuciko Twines and Fabrics kubolekiswe ngalo kwenye inkampani. Imali oqashiswe ngayo iyaqoqwa nyanga zonke kuyoze kube nguNhlaba 2022 lapho kuphela isivumelwano sokuwuqasha. Izisebenzi eziningi ezisebenza ngalo mshini, ebeziqashwe i-Ubuciko Twines Fabrics, zaphinde zaqashwa inkampani ewusebenzisayo.

I-KwaZulu-Natal Property Development Holdings

NgoZibandlela 2016, uNgqongqoshe we-Economic Development, Tourism and Environmental Affairs uqondise uSihlalo we-IDFC ukuba avale i-KwaZulu-Natal Property Development Holdings, ngokuhambisana nomthethe njengomnikazi wamasheya enkampani.

NgoNhlolanja 2017, iBhodi le-IDFC, ngokwesivumelwano esibhalwe phansi, yanikeza iBhodi le-KwaZulu-Natal Property Development Holdings isiqondiso sokuthi liyeke ukuqhubeka nokwenza ibhizinisi ekupheleni kukaNdasa 2017, ngaphandle uma kunesidingo sokuba livalwe ngokushesha kunalokho.

Abanikazi bamasheya baphinda bavumelana ngokuthi i-KwaZulu-Natal Property Development Holdings isulwe kwi-Companies and Intellectual Property Commission (i-CIPC). Indlela yokuvalwa ibisaqhubeka kusukela ngomhlaka-31 Ndasa 2023.

I-Port Shepstone Quarries (Pty) Limited

I-Port Shepstone Quarries (Pty) Ltd (PSQ) ibhizinisi lemayini ekhiqiza inkwali epulazini eliqashiwe ePort Shepstone. I-IDFC yacela amaphesenti angu-30 amasheya kwi-PSQ ngesikhathi ibanikeza usizo ngoMandulo 2013 esikweletwini ebinaso. NgoNtulikazi 2015, i-IDFC yawacela wonke amasheya asele angamaphesenti angu-70, kwavunyelwana ngokuthi sizosula isikwelethu sabo uma ethathwa lamasheya kulandela ukwehluleka kwabo ukukhokhela isikweletu.

Le nkampani yafakwa ngaphansi kohlelo lokuhlengwa ngoNhlaba 2017, kuze kube uMasingana 2018. Inkwali yavalwa okwesikhashana kusasungulwa icebo lokuyihlenga kanye nendlela yokulenza lisebenze futhi lagunyazwa iBhodi le-IDFC ngo-2021. Indlela yokuyihlenga lenkampani yachazwa ngokushesha,nezindawo iNkampani edinga ukuba igxile kakhulu kuzo futhi izithuthukise esikhathini esizayo.

Imvume yacelwa futhi yatholakala kuNgqongqoshe we-EDTEA kanye nazo zonke izikhulu ezithintekayo yokuba kwenziwe ushintsho kubanikazi bamasheya e-Port Shepstone Quarries futhi kutholakale umtshalizimali ukuze kuvuselelwe ukusebenza kwale nkampani. I-IDFC ifuna ukunciphisa inani elikhulu lamasheya eNkampanini, ngesikhathi sokulungiselela kanye nokukhishwa kwalo mbiko wonyaka, iphesenti lokunciphisa lalingakaziwa. I-IDFC iphothule uhlelo lokuhlola abatshalizimali futhi isiphakamiso sizokwethulwa ebhodini le-IDFC ngonyaka wezimali ka-2023/2024. Uma lolu hlelo seluphothuliwe futhi sekukhona nohlaka olusha lwamasheya, uMnyango Wezokumbiwa phansi Namandla (i-DMRE), uzothintwa ukuze kutholwe imvume yokuqala kabusha ukusebenza kwale nkampani.

Amanye Amabhizinisi Amahlanu

I-IDFC inamanye amabhizinisi amahlanu okuhlanganisa i-Cowslip Investment (Pty) Ltd, i-Sundumbili Plaza Ltd, i-Nongoma Plaza Ltd, i-Durban Wharfside Trust kanye ne-Sibaya Conservation Project SOC Ltd.

Ngomhlaka-9 kuLwezi 2021, imvume yatholakala ku-MEC we-EDTEA, UMgcinimafa weSifundazwe kanye nazo zonke izikhulu ezithintekayo mayelana nokuhlakazwa kwe-Sundumbili ne-Nongoma Plaza. Lapho kuhlakazwa, i-IDFC izothola indawo njengengxenye yezabelo (izimpahla okungezona ezemali yenani elilinganayo) kuyilapho abanikazi bamasheya abambalwa bezothola imali njalo ngonyaka. Ukuhlakazwa ngeke kube nomthelela ezitatimendeni sezimali kuzo zonke izinkampani. Indlela yokuhlakaza lezi zinkampani ezingaphansi kwayo isazophothulwa.

I-Sibaya Conservation Project SOC Ltd ibiqhuba ibhizinisi lokuqashisa ngezindawo zokulala phambilini, ise-Chithumuzi eManzengwenya esigodini sakwa-Tembe Tribal Authority, Kodwa-ke, lendawo yokulalisa abantu ibingenamuntu oyiqashile kusukela ngoNhlaba 2004 futhi yonke imizamo yokuthola omunye ozoyiqasha ayiphumelelanga. Inkampani isezinhlelweni zokuyivala.

INKAMPANI ENGUMNGANI – INtingwe Tea Estate

INtingwe Tea Estate (Pty) Ltd, esendaweni ekuMasipala waseNkandla, yasungulwa ngonyaka ka-1988. I-IDFC inamasheya angamaphesenti angu-38 kule ndawo, kuyilapho amaphesenti angu-62 enganyelwe uMnyango wezoLimo nokuThuthukiswa kwezindawo zasemakhaya eKwaZulu-Natal.

I-IDFC yayinomthwalo wokunikeza ukwesekwa kwabaphathi emabhizinisini.Kodwa kusukela ngonyaka ka-2019/20, isibopho sokusebenza sesinikezwe i-Agribusiness Development Agency ngokuhambisana nokutuswa i-KwaZulu-Natal Rationalisation of Public Entities Task Team (i-RAPETT) njengoba samukelwe yisiGungu esiPhezulu sesiFundazwe, ngokwenqubo mgomo.

AMASU ETHU

I-IDFC ithuthukisa lokho ehlose ukukwenza ngokuhambisana nalokho okulindelwe ngabanikazi bamasheya kanye nezindawo ezibalulekile zikaHulumeni njengokusho kwe-MTSF (kusukela ngo-2019-2024). Ngonyaka wezimali ka-2019/20, i-IDFC ithuthukise futhi yemukela isu elisha leminyaka emihlanu elihlanganisa isikhathi esisukela ku-2020 kuya ku-2025. Lelisu lifingqwe kulesithombe esigezansi.

Isithombe 4: Inqumo Ye-IDFC Nendlela Yokufeza Izinjongo Zayo

OKUGUNYAZWE NGOKOMTHETHO ↓ | **INQUBOMGOMO EGUNYAZIWE** ↓

IGUNYA ELINIKEZWE I-IDFC KANYE NESITATIMENDE ESIBONISA IMIPHUMELA

Ama-SMME kanye nambhizinisi amalungu amaningi asimeme futhi ancintisanayo, iphothifoliyo ethuthukisiwe yezakhiwo, kanye namaphrojekthi entuthuko aqaliswe ngempumelelo, okuneqhaza elikhulu ekukhuleni, nasekuguqulweni kwesimo somnotho kanye nokudala amathuba emisebenzi KwaZulu-Natal.

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I-IDFC MANDATES AND IMPACT STATEMENT

Umsunguli wokukhula kwentuthuko yezomnotho emphakathini KwaZulu-Natal

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INHLOSO YE-IDFC

Ukuzuza Inhloso yayo, i-IDFC ikuchaze kanje lokho ekuhlosile:

- Ukukhuthaza ukutshwalwa kwezimali ezinhlelweni ezithuthukayo kanye namaprojekthi;
- Ukugxila ekuthuthukiseni izakhiwo zethu ukuze sigcine abaziqashayo futhi zikhange, kanye nokuthuthukisa ngokusiza ngezimali izinhlaka ezithuthukayo;
- Ukweseka ama-SMME kanye nezinkampani ezinamalungu angaphezu kwelilodwa ukuze akwazi ukubamba iqhaza emnothweni;
- Ukuba i-ejenti ekhethwayo ekuhlinzekeni ngosizo ekuthuthukisweni kwezomnotho kanye nokusekela imisebenzi eyenzelwa ukuthuthukisa ingqalasizinda esifundazweni; kanye
- Nokuqhuba phambili izinhlelo ezikhuthaza ukunikeza kosizo kubantu abamnyama.

LOKHO ESIKUMELELAYO

1. Ukuzimisela
2. Ubuqotho
3. Ukugxila Ekusaseni
4. Ukuhlinzeka Usizo
5. Inhlonipho

↓

INHLOSO YE-IDFC – IMIPHUMELA EQONDILE

KHUTHAZA		YESEKA	YENZA		SINGATHA
Ukwandiswa ukutshalwa kwezimali ukuthuthukisa izinhlelo kanye namaphrojekthi	Ukugxila ekuthuthukiseni izakhiwo ukuze sigcine abaziqash-ayo futhi zikhange kanye nokusiza ngezimali izinhlelo zokuzithuthukisa	Ukweseka ama-SMME kanye nezinkampani ezinamalungu amaningi ukuze akwazi ukubamba iqhaza emnothweni kanye nokuthuthuki-sa ukuhlinzekwa kosizo kubantu abamnyama esifundazweni	Ukwandiswa kwamathuba kwezomnotho emphakathini wakwa-KZN kanye nezinkampani	Ukwenza izinhlelo zentuthuko kanye amaphrojekthi esifundazweni	Izinkampani eziqinile ngokomnotho futhi ezisebenza ngokwezinga eliphezulu

Inqubekela phambili ekufinyeleleni lokho okuhloswe i-IDFC, iqashwe ngohlelo olukhombisa indlela esisebenza ngayo, okubekwe oHlelweni Lokusebenza Lonyaka lwe-IDFC.

UKUBUYEKEZA OKWENZEKA NGAPHANDLE

ISIMO SOMNOTHO EMHLABENI WONKE

Umnotho womhlaba awuqinile kakhulu okwamanje ngenxa yokuqubuka kwe-Covid-19 ngoZibandlela 2019 kanye nokuhlasela kweRussia e-Ukraine ngoNhlolanja 2022. Imiphumela yalezi zehlakalo ithinta umhlaba wonke futhi yenza kube nesidingo esikhulu sempahla, ukuphazamiseka okuhlala isikhathi eside kokuthengwa kwempahla, ukunyuka kwentengo yempahla, kanye nokukhuphuka kwamandla emali. Lezizinkinga ziphinde zaholela ekuguquguqukeni kwenqubomgomo yezimali, njengoba amabhange amakhulu ehlisa kakhulu inzalo kusukela ngonyaka ka-2020 kuya ku-2021 ukuze kuliwe nemiphumela yalolu bhubhane, okulandele ngasekuqaleni konyaka ka-2022 yinqubomgomo yezimali yenkontileka eyenzelwe ukunqanda ukwehla kwamandla emali. Sekukonke, ukwehla okuphezulu kwamandla emali kanye nezinga lenzalo elikhuphukayo kuholele kulokho osomnotho abakubiza ngokuthi 'inkinga yokubiza kwezindleko zokuphila.'

Njengoba sisaphakathi nalenkinga, umhlaba nawo ubhekene noshintsho olukhulu. Okugcizelela lokhu, wushintsho olusobala emandleni omnotho womhlaba nawepolitiki. Nakuba iNtshonalanga Yurophu neNyakatho Melika zilokhu ziwumgogodla womnotho womhlaba, ukukhula kuya ngokuya kuqhutshwa umnotho 'osafufusa' we-E7 ohlanganisa iBrazil, China, India, Indonesia, Mexico, kanye neTurkey. Ngonyaka ka-2050, kulindeleke ukuthi umnotho we-E7 ungase wenyuse nesabelo sayo se-GDP yomhlaba sisuka ku-35 wamaphesenti kuye cishe kumaphesenti angu-50.

Okwesibili, ukwenyuka kwezobuchepheshe kanye nokusetshenziswa kwemishini yezobuchwepheshe kuwushintshe kakhulu umnotho emhlabeni. Ezobuchwepheshe esezikhona ukuhlanganisa i-inthanethi kanye namaselula, kuyaqhubeka kushintsha indlela esenza ngayo amabhizinisi, esithumelelana ngayo imininingwane nesithola ngayo ulwazi. Ngesikhathi esifanayo, izindlela ezintsha okuqhanyukwa nazo zokuqoqa imininingwane bese iyadluliselwa, ohlelweni lwekhompyutha okuthiwa i-cloud kanye nobuhlakani obenziwayo, kulindeleke ukuba buguqule umhlaba ngezindlela ezingakaqondwa. Lokhu kuphumela ekutheni kutshalwe izimali kakhulu ngezindlela zesimanje zokwenza ibhizinisi, ezobuchwepheshe, ucwaningo nentuthuko, namakhono akhethekile.

IDFC Business Finance Client: Siyawisa Hlathi

Okokugcina, imiphumela yokushintsha kwesimo sezulu, okuhlanganisa ukunyuka kwezinhlekelele zemvelo ezenzeka njalo nezimbi kakhulu, ukushisa okukhulu kanye nokushintsha kwezikhathi imvula ena ngazo okunomthelela omubi nokho ongalingani emnothweni womhlaba. Nakuba amanye amazwe engabhekana nalesi simo, amanye, okuhlanganisa izindawo eziningi emhlabeni ezisathuthuka, ayahluleka ukubhekana naso ngenxa yokulimala kwengqalasizinda okuhlanganisa nokungaqiniseki ukuthi bazoba nakho ukudla namandla adingekayo ukuze kukhiqizwe. Umphumela wandisa ukungalingani okwenza kube nesidingo esiphuthumayo sokulungisa lenkinga emhlabeni wonke.

Isithebe Industrial Estate

ISIMO SOKUTSHALWA KWEZIMALI EMHLABENI

Ukutshwalwa kwezimali emhlabeni wonke kuya ngokuncipha kakhulu, okubangelwa izinkinga esixoxe ngazo ngenhla. Ukungezwani okukhulayo kwamazwe, okuhlanganisa ukungqubuzana kwezohwebo phakathi kwe-China ne-US, umthelela obe khona ngenxa yokuhoxa kweBrithani kwi-EU, kanye nezinxhushunxhu phakathi kwe-Russia ne-Ukraine,kubangele izinselelo ekuhwebeni kwamazwe ngamazwe kanye nokutshalwa kwezimali. Umphumela uba ukukhula kokuphelelwa ithemba, ukungaqiniseki, kanye negebe elikhulayo lokuthembana phakathi kwabatshalizimali bomhlaba. Ngakho-ke, abatshalizimali kanye nabenzi bezinqubomgomo baye babona kungcono ukugodla ukutshala izimali bazinake bona, okuyindlela enganciphisa izinzuzo eziningi zakamuva zokuhwebelana kwembulunga yonke.

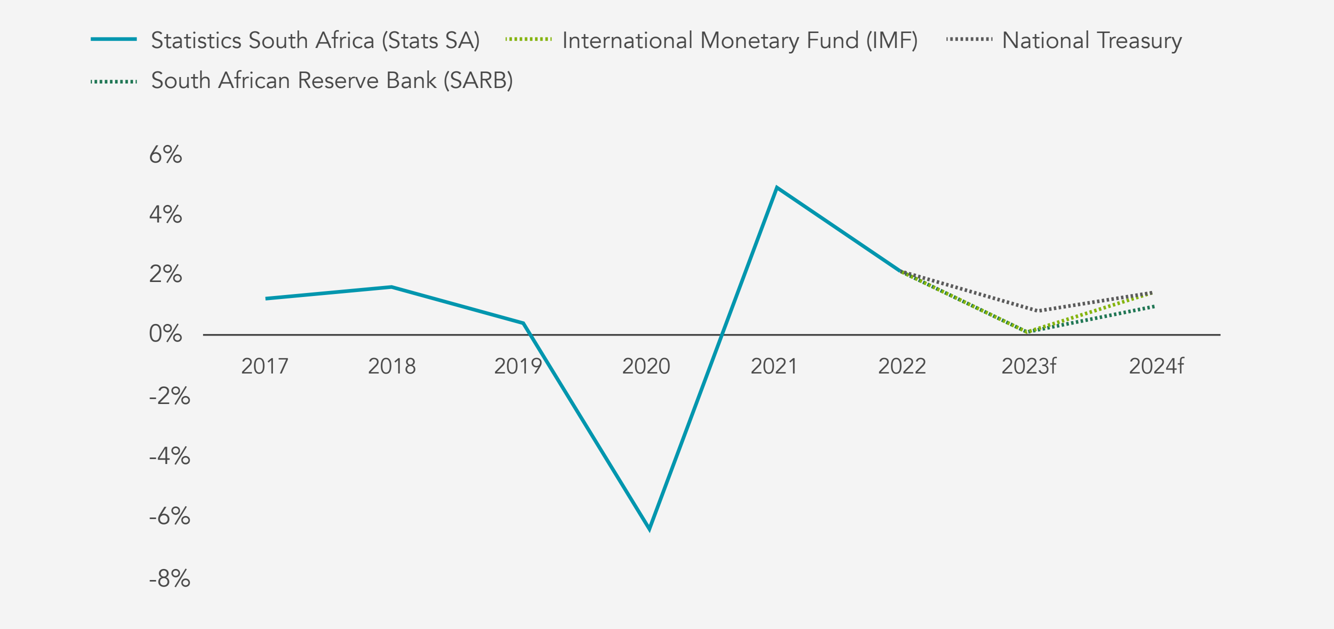
Emhlabeni jikelele, ubudlelwano bezomnotho buye bathinteka ngenxa yokuwa kokuhwebelana kwamazwe kanye nezinxushunxushu zezepolitiki ezibekhona, ezohwebo nezotshalomali. Kuyakhula ukuthi abatshalizimali kanye nabenzi bezinqubomgomo bafune amathuba ohwebo nokutshala izimali emazweni abambisene nawo, anobudlelwano obungantengi bezepolitiki. Lokhu kufakazelwa intshisekelo yakamuva kwi-BRICS (i-Brazil, i-Russia, i-India, i-China, kanye neNingizimu Afrika). Ngo-2022, i-Algeria, i-Argentina, i-Bahrain, i-Egypt, i-Indonesia, i-Iran, i-Saudi Arabia, ne-United Arab Emirates afuna indlela angaba ngayo amalungu e-BRICS. Intshisekelo yala mazwe, kanye nokuhamba phambili kweShayina ne-India emnothweni womhlaba, kubeke i-BRICS njengeqembu elihamba phambili ekuhleleni umnotho omusha emhlabeni.

UMNOTHO ENINGIZIMU AFRIKA

ENingizimu Afrika, ukukhula kwezomnotho okuhamba ngonyawo lonwabu kuyaqhubeka kanti kwenza izinto zibe zimbi kakhulu kubantu nasemnothweni. Izimbangela ezinkulu zokuwa komnotho emhlabeni, okubandakanya ubhubhane lwe-Covid-19 kanye nempi yase-Ukraine, kucekele phansi ukutshalwa kwezimali futhi kwadingeka kushintshwe indlela yokutshalwa kwezimali. Emakhaya, ukushoda kukagesi kuholele enkingeni eqhubekayo ye"loadshedding", okuphazamise imisebenzi esiza ukuthuthukisa umnotho, kwandisa izindleko zokuqhuba ibhizinisi futhi kwalimaza ingqalasizinda. Nakuba i-GDP iye yasimama yafinyelela ezingeni ebikulo ngaphambi kokuqala kobhubhane, ukuntuleka kwemisebenzi kusame cishe kuhafu wezigidi zemisebenzi entulekayo kunalokho okwakuyikho ekuqaleni konyaka ka-2020, kuyilapho abantu bebishe ezindlekweni ezinkulu zokuphila. Lokho kuphumele ekutheni kube nendlala enkulu futhi sanyuka isidingo sokuba abantu bathole izibonelelo zikahulumeni, okwenze ukusimama komnotho wezwe kwaba sengcupheni.

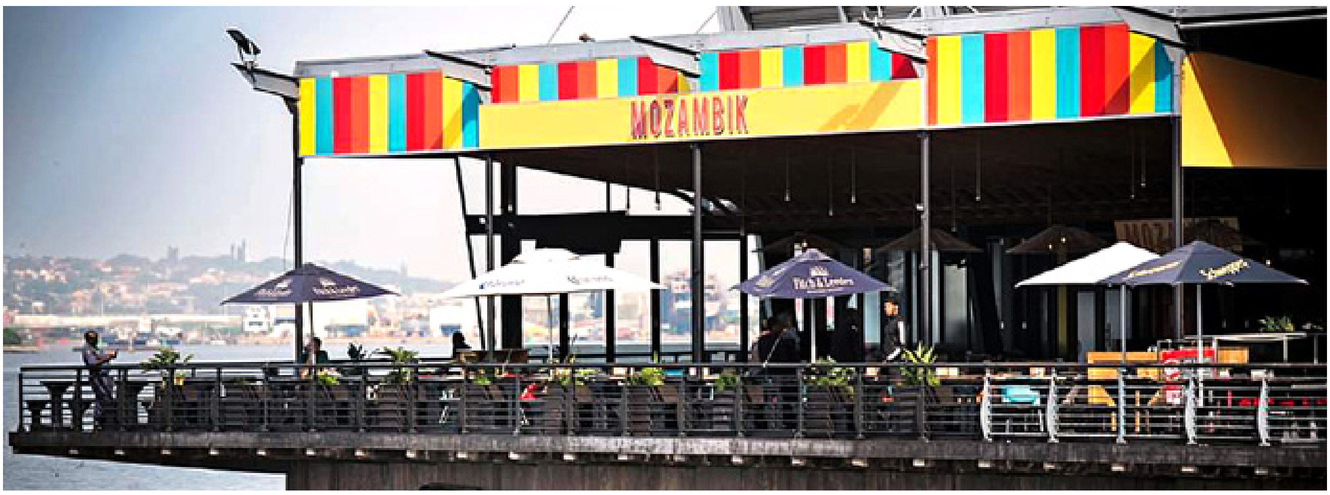
INingizimu Afrika isinde ngokulambisa ekuweni komnotho ezinyangeni ezintathu zokuqala zonyaka ka-2023. Ngokwezibalo zaseNingizimu Afrika (i-StatsSA), ukukhula komnotho kube ngamaphesenti angu-0.4 kuphela ezinyangeni ezintathu, kulandela ukwehla ngamaphesenti angu-1.1 ezinyangeni ezintathu zokugcina ngonyaka ka-2022. Mancane amathemba okuthi isimo somnotho sizoba ngcono. Isithombe esingezansi sibonisa imibiko ovela kwa-StatsSA wokukhula komnotho ngonyaka ka-2023 no-2024, iBhange Lombuso laseNingizimu Afrika (i-SARB), uMgcinimafa Kazwelonke kanye neSikhwama Sezimali Samazwe Ngamazwe (IMF). Kubonakala ukuthi, iNingizimu Afrika izobuyela ngonyaka ka-2024 ekukhuleni komnotho okwakukhona ngaphambi kobhubhane.

Isithombe 5: Imiphumela kanye Nezinkomba Ze-IDFC



Umthombo: I-StatsSA, i-SARB, i-National Treasury kanye ne-IMF (Ka-2023)

Ukuze kulungiswe inkinga yomnotho ezweni, kubalulekile ukuba kulungiswe indaba yokuhamba kukagesi. Phakathi nonyaka wezimali ka-2022/23, yakhula indaba yokuthi izinkampani ezingekho ngaphansi kukahulumeni nazo zihlinzeke ngogesi, lokhu kugqugquzelwa ukulahla kwabantu ithemba lokuthi uhulumeni kukhona angakwenza kanye nokukhula kwesidingo sokuba kutholakale enye indlela yokuhlinzeka ngogesi ngaphandle kuka-Eskom. Noma kunjalo, kusadingeka ukuba kutshalwe izimali embonini yezamandla kagesi kanye nasemnothweni uma iNingizimu Afrika ifuna ukuba nethemba lokuthi izoyilungisa inkinga yengqalasizinda kanye nokuhlinzekwa kwabantu ngezimfuno nokwakha amathuba emisebenzi. Izingozi esibhekene nazo zihlanganisa ohulumeni abamemezela ukuthi abazuthatha hlangothi endabeni yaseRussia ne-Ukraine, ukubuyela ngokushesha kunalokho obekulindelwe kwemali uhulumeni ayisebenzisayo kunaleyo ayitholayo (i-akhawunti yemali ephumayo nengenayo) engaba amaphesenti angu-2 kuya ku-3 e-GDP, kanye nokufakwa yi-Financial Action Task Force (FATF) ohlwini lwamazwe asencupheni yokuhlaselwa amaphekula. Imiphumela yokufakwa yi-FATF kulolu hlu ihlanganisa ukuphakama kwezindleko zokukhuphula izimali zamabhizinisi aseNingizimu Afrika, ukudingeka kwemali eyengeziwe ezinhlanganweni zaseNingizimu Afrika, kanye nokuhlolwa okuthuthukisiwe kwamakhasimende ngamabhange endawo namanye amazwe omhlaba.



New tenant, Mozambik, at IDFC owned property Wilson's Wharf

UMNOTHO KWAZULU-NATAL

Isifundazwe saKwaZulu-Natal singesesibili ezifundazweni ezingenisa umnotho omkhulu ezweni, singenisa umnotho ongamaphesenti angu-16 kwi-GDP yezwekazi. Ezezimali, ezokukhiqiza, ezohwebo, izinsiza zebhizinisi kanye nezokuxhumana kwezokuthutha, ziyimikhakha ekhula ngamandla futhi eqinile. Isifundazwe siphinde sibe sezingeni elihle kwezolimo kanye nemikhiqizo yezolimo, ezamahlathi nokudoba, ezokuvakasha kanye nezindawo zokulala. Phakathi kwezinto esizikhiqizayo, kunokuncintisana okuhle phakathi kwemikhakha eminingi eyenza imikhiqizo okuhlanganisa i-aluminium, imikhiqizo yezindwangu, amaphathi ezimoto, ugesi, ubunjiniyela, imisebenzi yensimbi, amakhemikhali okwenza uphethiloli, kanye nemikhiqizo yepulangwe nephepha, okuhlanganisa nezokuthutha, izindawo zokugcina impahla nezokuxhumana.

I-KwaZulu-Natal yaziwa njengesifundazwe esiyisizinda sezezimboni lokho kubangelwa ukuba nemikhiqizo embiwa phansi, izinga eliphezulu lokukhiqiza, ingqalasizinda ethuthukiswe yasezingeni eliphezulu kakhulu, kanye nezinzuzo zokuba seduze kolwandle. Imisebenzi eletha intuthuko emnothweni. Umnotho ugxile ezindaweni zasemadolobheni aseThekwini, eMgungundlovu, naseRichards Bay, kanti indawo esogwini isetshenziselwa ukulima umoba, izithelo neziqathi ezitholakala ezindaweni ezishisayo, kanye nezokuvakasha. Amachweba amabili abalulekile ase-Afrika aseThekwini naseRichard's Bay, kanti iDube Trade port esezingeni lomhlaba - okuyikhaya leSikhumulo Sezindiza Samazwe Ngamazwe i-King Shaka - inikeza ithuba lokuncintisana elibalulekile, nokubeka isifundazwe ezingeni lokukhulisa umnotho nokwandisa isabelo saso ezimakethe zomhlaba.

Ubugebengu kanye nokuntuleka kwamathuba omnotho kubeka engcupheni enkulu ukutshalwa kwezimali namabhizinisi esifundazweni. Indawo eningi e-KZN ingamakhaya futhi ihlwempu, nokuntuleka kwemisebenzi okuphezulu kakhulu, ingqalasizinda enganele kanye nokulethwa kwezinsiza okuntekenteke. Lezi zinselelo zivame ukubonakala emibhikishweni, njengoba kwabonakala eziyaluyalwini zodlame kuso sonke isifundazwe ngoNtulikazi 2021 nakuba, ngenhlanhla, inani lemibhikisho lehla kancane kulo nyaka obuyekezwayo. Kamuva nje, enye yezingozi ezisicindezela kakhulu ezisazovela ubushoshovu basemazingeni aphansi obuqhutshwa yiqembu lendawo labashokobezi, abavame ukuzibiza ngamaforamu amabhizinisi. Nakuba lenselelo isekhona eNingizimu Afrika yonkana, iseqhulwini esifundazweni. Iziphathimandla ezifanele kuyo yonke imikhakha kahulumeni zifakana imilomo ngezixazululo.

UMTHELELA KWI-ITHALA DEVELOPMENT FINANCE CORPORATION

Amabhizinisi amancane, aphakathi nendawo (ama-SMME) akha isisekelo somnotho, kodwa asengcupheni ikakhulukazi kulabo abangenawo amandla okuthola imali. Sekuyiminyaka engaba ngu-65 i-IDFC ihamba phambili ekuhlinzekeni ngosizo lwezezimali kuma-SMME. I-IDFC izakhele igama ngokuhlinzeka ngezinsiza zezezimali emiphakathini empofu engenawo amabhange, ukwakha izikhungo zezitolo ezindaweni zasemakhaya, kanye nokwenza intuthuko kwinhlalakahle yezomnotho esifundazweni sonke. Lokhu kubangelwe umsebenzi wethu njengenkampani kahulumeni ethuthukayo, ngaphansi kwe-KwaZulu-Natal Department of Economic Development, Tourism and Environmental Affairs (i-KZN EDTEA).

Naphezu kwalokho esikusho ngenhla, igunya le-IDFC livinjwa ukuntengantenga komnotho eminyakeni yakamuva. Amakhasimende e-IDFC athinteka ngokuqondile ngokwenyuka kwezindleko zokwenza ibhizinisi ngenxa yokuwa kwamandla emali, izindleko zokuziphehlela ugesi ngenxa yokucishwa kukagesi okuqhubekayo, ukuwohloka kwemigwaqo, ukungakwazi ukuthola amanzi ngendlela efanele, ukwenyuka kwamanani nezintela zikamasipala, imibhikisho enodlame yomphakathi, ukungena ngendluzula ezindaweni okwenziwa kuzo imisebenzi ngamaqembu afuna izinkontileka, ukwanda kobugebengu, ukwenyuka kokuntuleka kwemisebenzi, kanye nokuswelakala kwemisebenzi. Lezi zici, kuhlanganisa nezinga lenzalo elikhuphukayo, zehlise isidingo sokuxhaswa ngezimali kwama-SMME. i-IDFC ithinteka ngokuqondile njengoba isidingo semalimboleko sincipha futhi ukuqoqwa kwemali engenayo kwehla, okuzonciphisa ukutholakala kwezimali ukuze kuthuthukiswe igunya le-IDFC lomnotho wezenhlalo.

IMIPHUMELA YAMASU NALOKHO EFUNA UKUFINYELELA KUKHO: KU-2020 KUYA KU-2025

I-IDFC isungule amasu nendlela yokubona ukuthi lawo masu angafezeka kanye nalokho ehlose ukufinyelela kukho eminyakeni emihlanu. Lokhu kubhaliwe ohlelweni lwamasu eminyaka emihlanu kanye nokuzibophezela esiqubulweni esithi 'Ndawonye Senza Kwenzeke'.

Ithebula 1: Imiphumela Yamasu E-IDFC Nalokho Efuna Ukukufinyelela (ngo-2021 kuya ku-2025)

Imiphumela	Okubonisa Imiphumela	Imigomo Yeminyaka Emihlanu (kuya kuNdasa 2025)
Isisekelo Segunya **KHUTHAZA:** Ukukhuthaza izinkampani ezizimele nezinhlangano zomphakathi ezinhlelweni zentuthuko namaphrojekthi, nasekuthuthukisweni kwabasebenzi kanye nengqalasizinda, ezomnotho, ezezimali kanye nezakhiwo esifundazweni		
Umphumela 1: Ukwenyuswa kokutshalwa kwezimali ezinhlelweni zentuthuko namaphrojekthi ngosizo lwabanye esibambisene nabo	1.1. Ukutshalwa kwemali okwandayo okudonsa intuthuko emisebenzini eyenziwa esifundazweni kanye neminye imisebenzi	Imali Yamabhizinisi (imali okufanele babenayo): u-R500 miliyoni Izakhiwo (ukutshalwa kwezimali ezakhiweni ngokubambisana): u-R650 miliyoni
Umphumela 2: Ukugxila ekunakekeleni izakhiwo ukuze sigcine abaziqashile futhi zikhange, ngokugxila emikhakheni ebalulekile	2.1. Inzuzo etholwe ekutshalweni kwemali ezakhiweni	>amaphesenti angu-8,8
	2.2. Izinga lezikhala lezindawo eziqashisayo	<amaphesenti angu-10
	2.3. Ukukhula ngamaphesenti kwemali esinayo ezakhiweni kule minyaka emihlanu eyedlule	amaphesenti angu-25 (amaphesenti angu-5 ngonyaka)
	2.4. Inani lentuthuko entsha kanye nezizinda zezimboni ezivuselelwe esikhathini esiyiminyaka emihlanu	Kuhlanu (5)
	2.5. Inani elikhulayo lemisebenzi edaliwe ngokuthuthukiswa kwengqalasizinda kanye nezivumelwano zokuqasha ezintsha	Imisebenzi engu-7 069 kusekela ngo-2020/21 kuya ku-2024/25
Isisekelo Segunya **SEKELA:** Ukuhlinzeka ngoxhaso nosizo lwezezimali nolunye usizo kubahlali baKwaZulu-Natali kanye namabhizinisi, ukuze bakwazi ukubamba iqhaza kangcono emnothweni kanye nasekuthuthukisweni komnotho wesifundazwe.		
Umphumela 3: Ukwenyusa izinga esisekela ngayo ama-SMME kanye namabhizinisi amalunga amaninig ukuze silethe izinguquko emnothweni futhi sakhe amathuba emisebenzi	3.1. Inani lemali ngokwamarandi yebhuku lemali mboleko	R1 bhiliyoni
	3.2. Izinga lokusinda kwama-SMME asekelwayo (Amaphesenti okusekelwa kwama-SMME asebenza eminyakeni emibili ngemva kokuthola ukusekelwa kwezimali okuvela ku-IDFC + IDFC esebenza ngemalimboleko)	Amaphesenti angu-70
	3.3. Ukunyuka kwamanani emisebenzi ngokusekelwa kosomabhizinisi	Imisebenzi engu-10 000 kusukela ngo-2020/21 kuya ku-2024/25
	3.4. Amaphesenti emali mboleko engasebenzanga	<amaphesenti angu-60
	3.5. Amaphesenti amali ebolekise eyabuyiswa phakathi nezinsuku ezingu-30 ngemva kokuba imali ebolekiwe igunyaziwe	Amaphesenti angu-90
Indawo Esifuna Ukugxila Kuyo **YENZA KUBE LULA:** Kwenze kube lula ukwenza ibhizinisi nokutshala imali, uqinisekise izinga eliphezulu lokuhlela, ukuqalisa, ukuxhasa ngezimali nasekuqapheni ukuqaliswa kwemiklamo nezinhlelo zentuthuko esifundazweni.		

Imiphumela	Okubonisa Imiphumela	Imigomo Yeminyaka Emihlanu (kuya kuNdasa 2025)
Umphumela 4: Ukwandisa amathuba okungena emnothweni kubahlali baseKZN kanye namabhizinisi avela emaqenjini aqokiwe	4.1. Inani leRandi lokuthengwa kwempahla embonini kahulumeni KwaZulu-Natal okufinyelelwe kuyo yi-IDFC kusekelwe ama-SMME kanye nemifelandawonye esikhathini esiyiminyaka emihlanu (Ukwenza kube lula ukufinyelela ezimakethe zamazwe kanye nasezweni lethu)	U-R500 miliyoni
	4.2. Amaphesenti oxhaso mali olunikezwe amabhizinisi aphethwe yilamaqembu: • Abamnyama • Abesifazane • Intsha • Abakhubazekile	1. Abamnyama, ikakhulu e-Afrika – amaphesenti angu-60 2. Abesifazane – amaphesenti angu-40 3. Intsha – amaphesenti angu-35 4. Abakhubazekile – amaphesenti angu-3
	4.3. Inani elikhulayo lamabhizinisi akhiqiza abantu	Six (6)
Umphumela 5: Ukuqaliswa ngempumelelo kwezinhlelo zentuthuko nemisebenzi esifundazweni	5.1. Iphesenti lezibopho ze-SLA ezizuzwe emisebenzini eyabelwe	amaphesenti angu-90
Isisekelo Segunya **UKUQONDISA:** Ukuqinisekisa ukuthi inhlangano inekhono, isimilo futhi isimeme.		
Umphumela 6: Inhlangano eqhubekayo futhi esezingeni eliphezulu	6.1. Imiphumela yokuhlolwa kwamabhuku kwangaphandle	Ukuthola imiphumela oncomekayo wokucwaningwa kwamabhuku ngo-2022/23, futhi kulondolozwe ngemva kwalokho
	6.2. Isilinganiso sezindleko nemali engenayo ye-IDFC	Okuhlanganisa igranti kanye noshintsho Emalini Yentengo Yezinto: amaphesenti angu-70 Okungahlanganisi igranti: amaphesenti angu-75
	6.3. Amaphesenti enani nalakhasimende anelisekile (indlela ebuyekeziwe)	>amaphesenti angu-90
	6.4. Amaphesenti esilinganiso sokusebenza kwenhlangano yonke	>amaphesenti angu-90
	6.5. Inzuzo esithole ekutshalweni kwezimali kweqembu iThala	amaphesenti angu-5

I-IDFC kanye ne-EDTEA yamema amalunga avela eGauteng ukuthi eze Ekusungulweni kwebhange elizoba yi 'Benchmark

INDLELA ESISEBENZISA NGAYO IMALI YEBHIZINISI

Esikuhlosile Ngezimali Zebhizinisi

Esikuhlosile ukunikeza usizo lwezimali nolungelona olwemali kuma-SMME kanye namabhizinisi anamalungu amaningi esebenza eKwaZulu-Natal.

Esihlose Ukubanikeza Usizo

Esihlose ukubasiza kakhulu abantu abahluphekayo abazama ukuqala nokukhulisa amabhizinisi abo amancane naphakathi nendawo.

IMIGOMO YESIFUNDAZWE YOKUTHUTHUKISA AMA-SMME KANYE NAMABHIZINISI

I-IDFC yenyuse izinga lokusekela ngezimali kanye nosizo olungahlanganisi izimali kuma-SMME kanye namabhizinisi anamalungu amaningi KwaZulu-Natal, ngokuhambisana neSu lokuThuthukiswa kwesiFundazwe, okuyilezi zidingo ezilandelayo:

- Ukuthuthukisa ukutholakala kwezimali kwama-SMME kanye namabhizinisi anamalungu amaningi KwaZulu-Natal;
- Ukugqugquzela ukuthuthukiswa komnotho nokwakhiwa kwamathuba emisebenzi;
- Ukukhuthaza kanye nokusekela izinhlelo okuhloswe ngazo ukunciphisa ukungalingani;
- Ukuhlomula kwezolimo nemikhiqizo;
- Ukuvumela imikhakha yezokuvakasha nenikeza izinsiza;
- Ukusungula izinsiza zokusekela amabhizinisi;
- Ukuthuthukisa komnotho wasemakhaya nasemalokishini;
- Ukukhuthaza Ukusekelwa Kwabantu Abamnyama Ngokwezimali;
- Ukuthuthukisa Ukungenelela kokusekela ama-SMME;
- Ukunciphisa imithetho engenasidingo;
- Ukwakha usiko kokunikeza usizo olusezingeni eliphezulu; kanye
- Nokukhuthaza izixazululo ezintsha zebhizinisi.

IMIKHAKHA YEZOMNOTHO ESIGXILE KUYO

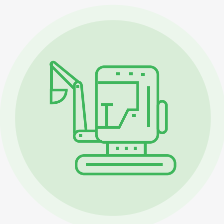
I-IDFC yeseka imikhakha yezomnotho enamandla amakhulu okugqugquzela ukukhula komnotho nokudala amathuba emisebenzi esifundazweni. Imikhakha esigxile kuyo:

Ezolimo kanye nemikhiqizo yezolimo

Ukukhiqiza

Ukuhweba kanye nezinkonzo

Izakhiwo zezohwebo



Ezokwakha

Ezokuthutha

Izimayini

Ezokuvakasha

IZINQINAMBA EZIYINHLOKO EBHIZINISINI LEZIMALI

Ukuxhasa ngemali

I-IDFC iqondisa Isikhwama Sokuthuthukiswa Kwamabhizinisi ngaphansi kwe-KZN EDTEA. Inhloso yalesi Sikhwama ukusheshisa intuthuko esifundazweni ngokunyusa imali ebolekiwe ngamanani enzalo angaphansi kwaleyo efunwa imakethe. Isikhwama, kanye nemalimboleko ye-IDFC. Lehlile inani eminyakeni embalwa edlule ngenxa yokushoda kwemali kanye namazinga aphansi okuqoqwa kwemali ebolekisiwe. Iyaqhubeka imizamo yokwenza kube lula ukuthola uxhaso ngokusebenzisa amasu okubolekwa imali. I-IDFC ixoxisana nozakwabo abanohlonze futhi iyaqhubeka nokufuna uxhaso kwabab'imbiqhaza, ekuhlanganiseni i-KZN EDTEA kanye ne-Industrial Development Corporation (i-IDC) ngenhloso yokuphothula ubudlelwano onyakeni wezimali ka-2023/24. I-IDFC incike kakhulu esikhwameni ukuthi iqhubeke nokunikeza uxhaso lwezimali futhi idinga ngokushesha ukuhlela kabusha indlela inkampani esebenzisa ngayo imali kanye nezindleko zayo.

Phakathi nonyaka wezimali, i-IDFC yethula Uhlelo Lwezamabhizinisi iMasakhe oluhlinzeka ngoxhaso kosomabhizinisi, lugxile kumabhizinisi abesifazane nentsha kanye nalawo asebenza emalokishini nasezindaweni zasemakhaya. Lolu hlelo luhlinzeka ngezinsizakalo zokweseka amabhizinisi, ukuthola usizo lwezezimali kanye nemibandela engekho nzima yokufanelekela ukuthola uxhaso ukuze sikwazi ukubamba iqhaza kanye nokusimama kwesikhathi eside kwama-SMME.

Uqeqesho olunikezwa uHlelo lwe-Masakhe Entrepreneurship lugxile kulokhu okulandelayo:

- Uqeqesho Lokuphathwa Kwenkampani
- Ukuhambisana Kwezinkampani Ezincane Nemigomo Ye-South African Revenue Services (i-SARS)
- I-Small Enterprise Development Agency (i-SEDA): Ukuqondiswa Kwebhizinisi kanye Nokwenza Hlelo Lwebhizinisi
- I-Small Enterprise Finance Agency (i-SEFA): Imikhiqizo kanye Nokuhlinzeka Ngosizo
- I-National Youth Development Agency (i-NYDA): Ukuhlinzeka Ngosizo Lwamabhizinisi Entsheni

Inzuzo

Izinto eziwumthelela enzuzweni esiyitholayo yilezi:

- Inzalo ephansi ekhokhiswa i-Enterprise Development Fund ephakathi kwamaphesenti angu-2 nangu-7;
- Ukuncishiswa kwemali ekhokhelwa i-Enterprise Development Fund ngokusiza amabhizinisi;
- Ukuqashelwa kwengenisomali yenzalo ye-IFRS 9 esigabeni 3 semalimboleko; kanye
- Nokwenyuka kwezinhlinzeko ngenxa yezinga eliphezulu lemalimboleko engasebenzi.

Uchungechunge lwezindlela zokuphatha iphothifoliyo lwethulwa ukuze kulawuleke izingozi ezingabangela ukuba singayenzi inzuzo. Lokhu kuhlanganisa imizamo yokwandisa kokuqoqwa kwemali ebolekiwe kanye nenani lamakhasimende asivakashelayo ukuze kubuyekezwe indlela esisebenza ngayo nokubona kusenesikhathi izimpawu eziyisixwayiso zokungakhokhi.

Izimali Ezibolekiwe Ezingakabuyiswa

Izimali ezibolekiwe kodwa ezingakabuyiswa zilinganiselwa kumaphesenti angu-69,3 futhi kuyinto ekhathaza kakhulu. Ngenxa yaleso sizathu, i-Business Finance isisungule isu elihlose ukuthuthukisa ukusebenza kwebhuku layo lemali mboleko. Lelisu lihlanganisa lokhu okulandelayo:

- Ukukhuphula inani lemali ebibolekisiwe eqoqiwe isuka ku-1 bhiliyoni ekupheleni konyaka wezimali ka-2024/25, futhi ekupheleni konyaka ka-2025/26 ifinyelele ku-1.1 bhiliyoni.
- Ukuqinisa isandla lapho siqoqa inali ebolekiwe eyinani eliphezulu ebolekwe ngaphansi kwesikhwama se-IDFC kanye ne-Enterprise Development Fund.
- Ukusheshisa inqubo yokutholakala kwezomthetho.
- Ukuhlelwa kabusha kwezimali ezibolekiwe ezingakabuyiswa ezingase zikwazi ukusetshenziswa ngendlela efanele futhi zihlangabezane nemibandela edingekayo.
- Ukuqapha nokubhekisisa ngokuseduze kwazo zonke izikweletu ezenza kahle ukuze kuvinjwe ukuthi zingaweli kulezo ezingakhokhelwa ebhukwini lemalimboleko elingenzi kahle.

Izimo Ezingezinhle Ezimakethe Ezithinta Amabhizinisi Amancane

Izimo zokuhweba ezingezinhle zinomthelela omubi emkhakheni wama-SMME kanye namathuba okuphumelela kwezamabhizinisi. Ukufinyelela ezimakethe, ikakhulukazi amabhizinisi asebenza emikhakheni eyayiphethwe abantu abambalwa nasezindaweni zasemakhaya nasemalokishini, kusengenye yezinselelo ezinkulu ezibhekene nama-SMME.

I-KZN Township and Rural Economies Revitalisation Strategy (i-KZN TRERS) igxile ekuthuthukiseni iminotho yasemalokishini nesezindaweni zasemakhaya ukuze kuthuthukiswe umnotho waKwaZulu-Natali yonkana. Njengomxhasi wezimali wokuthuthukiswa kwesifundazwe, i-IDFC idlala indima ebalulekile, ilethe kokubili izimali kanye nokweseka amabhizinisi akulezi zindawo okugxilwe kuzo. Ngenxa yalokhu, i-IDFC isungule i-Township and Rural Economy Investment Policy, ehambisana nohlaka lwentuthuko

olubanzi lwezifundazwe futhi ehlose ukuhlinzeka ngokusetshenziswa okuphelele kwe-TRERS egxilwe ekubhekeni namathuba nalapho kunokungalingani khona.

Okusemqoka ukuze i-IDFC ilungise lolu daba ukuqonda izinselelo ezibhekene nama-SMME asemalokishini nasezindaweni zasemakhaya, kanye nezithiyo ezivimbela ukunikeza usizo. Lokhu kuhlanganisa ukuhluleka kwabafaka izicelo ukuhlangabezana nezimfuneko ukuze bafanelekele ukuthola usizo, ukungabikho kohlelo lwebhizinisi, kanye nokuba negama elingcolile phakathi kwamalungu noma abaqondisi bebhizinisi. Ukuze kulungiswe lezi zithiyo, i-IDFC ihlela amasu okufaka isixazululo sezimali esizosiza ngqo iminotho yasemakhaya, ezindaweni eziswele kanye nasemalokishini ngokuhlinzeka ngezimali emabhizinisini ahlanganisa oshisanyama, izingubo zokugqoka nezindwangu, abalungisa izinwele, izinzipho nombuso, izindawo zokuwasha izimoto nezindawo zokubhaka.

Ukungabikho Komthombo Wesibili Wendlela Yokuqoqwa Kwemali Ebolekiwe

I-IDFC ibolekisa ngemali futhi inikeza nolunye usizo kubantu baseNingizimu Afrika ababebukelwa phansi, ikakhulu ngenxa yokungalingani okwakukhona, okuvamise ukuba nomthelela ekungakhokhweni kwemali ebolekiwe. Ngenxa yalokho, ayikho indlela yokufukula amabhizinisi uma ehluleka ukukhokha izimali azibolekile. I-Business Finance iqhubekile nokuthuthukisa ukuphepha ukuze kukhuthazwe umoya wokuqaliswa kwamabhizinisi futhi kuncishiswe amathuba okungabuyiswa kwemali ebolekiwe.

Ukusebenzisa Abantu Kanye Nezobuchwepheshe

Amakhasimende afuna indlela engenamicikilisho uma exhumana ne-IDFC, okuhlanganisa ukuthola usizo ngendlela ayikhethayo. Ngenxa yalokho, i-IDFC idinga ukuqala isebenzise ezobuchwepheshe futhi ikhuphule izinga eyethula ngayo amathuluzi ezobuchwepheshe ukwenza ibhizinisi liqhubeke futhi lisebenze ngendlela ezuzisayo kumakhasimende.

Onyakeni obuyekezwayo, i-IDFC yaqala inqubo yokuthenga i-Commercial Lending System (i-CLS), ukuze ilawule inqubo yokubolekisa ngemali yezentengiselwano ngendlela ebanzi, ehlelekile nevikelekile. Lolu hlelo luzophothulwa futhi lusetshenziswe onyakeni wezimali olandelayo (2023/24). Uma isiqediwe, i-IDFC izohlonyiswa kangcono ukuze kusetshenziswe imithetho namasu ebhizinisi ngendlela ephumelelayo, ngokufinyelela okusheshayo nokunembile olwazini lokuqapha, ukuphatha kanye nokwenza izinqumo.

IZINDLELA ZOKUSIZA IBHIZINISI

Umlando wokusebenza kwamabhizinisi axhaswe yi-IDFC kukhombisa isidingo sokwesekwa okungakhona okungokwezimali, okwenzelwe ukunakekela, ukukhulisa nokusimamisa amakhasimende ethu. Lezi zinsizakalo zibizwa ngokuthi Ukwesekwa Kwebhizinisi futhi zihlinzekwa ngokubambisana nezinhlangano ezilandelayo:

- **I-Trade and Investment KZN (i-TIKZN)** – ukunikeza usizo kumakhasimende ukuze siwagcine.
- **I-Agriculture Development Agency (i-ADA)** – inikeza usizo lwezimali nolungelona olwezimali kumakhasimende asemkhakheni wezolimo kanye nezimboni zemikhiqizo yezolimo.
- **I-National Construction Incubator (i-NCI)** – ihlinzeka ngosizo olungelona olwemali kumakhasimende kanye nakubahlinzeki bosizo emkhakheni wokwakha.
- **Umzinyathi Development Agency (i-UDA)** – ihlinzeka ngosizo lwezimali nolungelona olwezimali kumakhasimende emkhakheni wezokwakha.
- **I-Durban University of Technology (i-DUT)** – ihlinzeka ngoqeqesho lwamakhono okuphatha ibhizinisi kumakhasimende ethu nalawo angase asijoyine.

Ithimba le-Post Investment Management linamalungu amahlanu (5) azinikele ekuqapheni ngenkuthalo imali ebolekiwe kanye nokuhlinzeka ngoxhaso lwakamuva kokutshalwa kwezimali kumakhasimende. Leli qembu liphinde libhekelele izinguquko kanye nokuhlelwa kabusha kwamabhizinisi antengantengayo asebenzayo noma okungenzeka asebenze.

Ukwenezela endimeni edlalwa i-Post Investment Management, Ibhizinisi Lezezimali lisohlelweni lokuqoka ithimba labahlinzeki bezinsizakalo abazonikeza ukwesekwa ngaphambi nangemuva kokutshalwa kwezimali kwe-IDFC. Lolu xhaso luhlanganisa usizo lokuhlelwa kwebhizinisi, izifundo zokungenzeka ebhizinisini, ukuboniswa indlela ibhizinisi eliqhutshwa ngayo kanye nokuqeqeshwa. Kulindeleke ukuba leli thimba libekhona engxenyeni yesibili yonyaka wezimali ka-2023/24.

IZINHLEKO EZISEZITHEBENI ZOKUSIZA AMABHIZINISI

Okunye i-IDFC ekwenzayo, ukusungula umzila wokunikeza usizo kumaphrojekthi ahloselwe ukusiza amakhasimende angase asijoyine nalawo esesinawo kakade:

Ukusungulwa Kwesikhwama Samathuluzi sama-SMME – Lesi sikhwama samathuluzi sizofundisa amakhasimende angase asijoyine ngezici ezibalulekile lapho kuqalwa ibhizinisi kanye nenqubo yokufaka isicelo sokubolekwa imali.

Ukuqeqeshwa Kwamakhono kuma-SMME – Kuzonikezwa uqeqesho kuma-SMME abaqeqeshi abangomakadebona.

Izikhungo Zokufukamela Amabhizinisi Ezingeni LikaMasipala Wesifunda – Ukuqondisa nokwesaka amabhizinisi kuzokwenziwa kutholakale eduze ukuze amakhasimende ethu asizwe bukhoma futhi akwazi ukusebenza.

IZINKOMBA ZENDLELA ESISEBENZE NGAYO

Umnyango Wezimali ubeke ama-Key Performance Indicators (ama-KPI):

- Ukunyusa isibalo samabhizinisi asazoqala (asazoxhashwa);
- Ukwenyuka kwizinga lokuphumelela kwamabhizinisi asanda kuqala;
- Ukunciphisa ukuhluleka kwamabhizinisi;
- Ukunyusa isilinganiso sesikhathi amabhizinisi asichithayo ekhona; kanye
- Nenani lezinhlelo zokuqeqesha ama-SMME.

IDFC Property Flamingo Light Industrial Park

ISU NGEZAKHIWO: ONYAKENI KA-2020 KUYA KU-2025

ISIQALO SEBHIZINISI LEZAKHIWO ZE-IDFC

Izakhiwo Ezinkulu Zezimboni

Isizinda sezimboni ezinkulu sineziNdawo Zezimboni ezintathu, Isithebe, Ezakheni kanye neMadadeni, ezisemngceleni yezwe lakubo. Ngaphambi konyaka ka-1990, lezi Zizinda zathola uxhaso lwezimali lwengqalasizinda kanye nezinye izikhuthazo zokuthuthukiswa kwebhizinisi. I-Industrial Estates yakha endaweni ye-IDFC engamaphesenti angu-70.

Izinsiza ZikaMasipala

Indawo enkulu eyisizinda sezimboni idinga ukuba kulungiswe inqalasizinda nokuhlinzekwa ngezinsiza zikamasipala ezifana nogesi, amanzi, ukuhanjiswa kwendle, ukuthuthwa kukadoti nemigwaqo, okuyimanje i-IDFC ebhekene nayo.

Izakhiwo Eziqashiswayo

Izindawo eziqashisayo zasungulwa ukuze kusheshiswe izinga lokwenziwa kwemisebenzi ethuthukisa umnotho ezindaweni eziseduze nedolobha kanye nezindawo ezisemakhaya, ngenxa yalokho amanani okuqasha abekwe ngaphansi ezimakethe. Ama-shopping centre amaningi akwiphothifoliyo yezakhiwo zethu zixhaswe yibo bonke abathengisi ezweni lonke.

Izingqinamba Eziyinhloko

Ibhizinisi Lezakhiwo ze-IDFC libhekene nalezi zingqinamba ezinhlanu:

1. Isimo sezakhiwo: Sekuseduze ukuba kuhlangane iminyaka engu-50 lezi zakhiwo zikhona futhi zidinga ukulungiswa ngokushesha ukuze zikwazi ukusebenziseka futhi zihambisane nalokho okudingwa umthetho.
2. Izimbangi: Ibhizinisi lezakhiwo libanga nezakhiwo ezintsha, okwenza kube nezindawo eziningi ezingaqashiwe.
3. Inzuzo: Izindleko zokuqhuba ibhizinisi lezakhiwo zinyuka ngezinga elikhulu ukwedlula inzinga labantu abaqasha izindawo zethu.
4. Ukukhula: Ibhizinisi lezakhiwo alizange likhule kuleminyaka engu-15 eyedlule.
5. Uxhaso: Izakhiwo zidinga uxhaso oluphuthumayo ukuze sakhe kabusha, silungise isimo esikhona manje, futhi sinyuse amathuba okuthuthuka.

Ukuwa Komkhakha Wezimboni

INingizimu Afrika ibhekene nesigaba eside sokuqedwa kwezimboni okudalwe ukususwa kwemingcele yokuthunyelwa kwempahla nezibonelelo zokuthengwa kwempahla kwamanye amazwe maphakathi nawo-1990 futhi kusheshiswe ukushoda kwamakhono, ukukhiqiza okuncane, ingqalasizinda ebuthakathaka, ubugebengu kanye nenkinga kagesi. Lokhu kudale ukufuduka kwabasebenzi abanamakhono besuka ezindaweni zasemaphandleni nasezindaweni eziseduze nedolobha baye emadolobheni nasezimakethe zaphesheya kwezilwandle. Ngenxa yalokho, amaphesenti angu-70 empahla ye-IDFC usengozini.

Umbango Onamandla Ezakhiweni Eziqashisayo

I-IDFC esikhathini esidlule ibizihambela yodwa ezimakethe yezakhiwo ezindaweni eziningi ezisemadolobheni. Nokho, ukwanda kwesidingo zesindawo eziqashisayo kudonse izikampani ezingekho ngaphansi kukahulumeni, okuletha izimbangi ezintsha kwi-IDFC.

AMASU OKUFUKULA IBHIZINISI LEZAKHIWO

Ukuxhasa ngezimali nokuthuthukisa Ibhizinisi Lezakhiwo

I-IDFC iqhubekile nokwenza uhlelo lokutshala izimali ezinkulu ngonyaka wezimali ka-2022/23, oluzoqinisekisa ukusebenza okuqhubekayo nokuhambisana nemithetho yeZakhiwo. Lokhu kubandakanya ukuqhubeka kwesu lokushintsha uphahla lwe-Industrial Estates, okuzokwandisa eminye iminyaka engu-15 kuya ku-20 zikhona lezi zakhiwo, kanye nokufakwa kohlelo lokunisela oluzenzakalelayo emafemini athile.

I-IDFC ihlongoza isu lokusebenzisana nezinye izinkampani ukuze ithole imali yokuthuthukiswa kwezakhiwo. Nazi izindawo eziqokiwe ukuba zilungiswe:

- Ukwakha kabusha i-Wilsons Wharf
- Ukwakha kabusha i-Manguzi Shopping Centre
- Ukwakha kabusha Umlazi Shopping Centre
- Ukwakha kabusha i-Kwamashu Shopping Centre

Ukuqalisa Isu Lokuphatha Impahla

I-Property Portfolio ihlinzeka i-IDFC ngamanani ezakhiwo kanye nemali evela kubaqashi bezakhiwo. I-IDFC ithuthukisa isu eliqinile lokutshala le mali engenayo kwingqalasizinda nasezakhiweni ezingenisa kakhulu imali. Inhloso ukuthola imali eyengeziwe, ukwakha ukusimama ngaphakathi kwe-IDFC nokukhuthaza ukuthuthukiswa komnotho weKwaZulu-Natal.

Ukugxila Ekunciphiseni Izindawo Ezingaqashwa

Ukuhlamba kahle kwezomnotho Ezakhiweni kuncike emandleni okuheha nokugcina abaqashi kanye nokunciphisa amanani ezikhala kuzo zonke izinhlobo zezakhiwo. I-IDFC inesu lokumaketha ukuze lidonse abaqashi futhi yenze abaziqashile bangahambi ngokulethwa kwezinsizakalo zokwesekwa kwebhizinisi.

IZINHLELO ZOKUBONA IZINTO EZINGABA INGOZI EBHIZINISINI

UKULUNGISA IZINGOZI

Ukuchaza Izingozi ezingaphakathi eNkampanini

I-IDFC ichaza izingozi njengezingavimbela ukuba kufinyelele kulokho ekuhlosile njengebhizinisi noma ziholele emiphumeleni emibi noma ekuhlulekeni. Izinhlelo Zokubona Izinto Ezingaba Ingozi Ebhizinisini zilungisa izinhlobo ezahlukahlukene zezingozi, okuhlanganisa izingozi ezihleliwe, eziba khona lapho kwenziwa ibhizinisi kanye nezingozi zokukhwabaniswa.

Izinqumo ezingase zivimbe ibhizinisi ukuba lifinyelele emigomeni yalo zinomthelela wamanje nowesikhathi esizayo emalini esiyenzayo noma nongase ube khona emalini etholwayo evela ezinqumweni zebhizinisi ezimbi, ukuthathwa kwezinqumo okungafanele, noma ukuntula ukusabela ezinguqukweni zemboni. Kuhlanganisa izinqubo kanye nezinhlelo, ukuhambisana nemithetho, izingozi ezibakhona uma sihluleka ukuhambisana nomthetho kanye nokuqhubeka kwebhizinisi. Izingozi zokuqhutshwa kwebhizinisi zibangelwa ukungabi namakhono afanele noma ukuhluleka kwenqubo yangaphakathi ebhizinisini, abantu kanye nezinhlelo, noma izinto ezenzeka ngaphandle kwebhizinisi, okuhlanganisa izinkinga eziphazamisa ukusebenza kwansuku zonke kwe-IDFC. Izingozi zokukhwabanisa, ukungaziphathi kahle ngamabomu, okuhloswe ngakho ukugwema ukwenza okungafanele okugcina kunikeze umenzi wobubi inzuzo engekho emthethweni. Ukungachazelwa kahle ukuthi uyini umsebenzi owuqashelwe nokungacaciswa kahle kwezinqubo zokusebenza kuyizimbangela yokukhwabanisa.

Imithetho Ebhekisisa ubungozi

Ukuqonda nokubhekisisa ubungozi ebhizinisini le-IDFC kubuswa yile mithetho elandelayo:

- Ukuvikela idumela le-IDFC ngokuthi sonke sibambane futhi sibe nesimo esihle sengqondo;
- Ukuhambisana nemithetho elawulayo kanye nezimiso okusekelwe kuzo leyo mithetho;
- Uhlelo oluchazwe ngokugcizelela okufanele kwendlela yokulawula izingozi ebhizinisini;
- Ukuxhumana nokubambisana phakathi kwe-Executive Committee (i-EXCO) Nabaphathi Abaphezulu; kanye
- Nokuxhumana nokubambisana phakathi kwe-Audit and Risk Committee (i-ARC) kanye neBhodi.

Ukubona, Ukuqapha kanye Nokubhekisisa Ubungozi

Abaphathi banomthwalo wokubona kanye nokuhlola izingozi i-IDFC engase ibhekane nazo lapho isebenzise amasu ayo, izimo ezingaphakathi nezingaphandle ezingenza kube nzima kusebenzisa amasu ayo, izingozi eziba khona lapho kuqhutshwa ibhizinisi kanye nezingozi zabakhwabanisi kuzo zonke izingxenye zebhizinisi. I-ARC iyona eqaphela izingozi njalo ngemva kwezinyanga ezintathu ngokusebenzisa I-Enterprise Risk Management Framework (i-ERM), ethuthukisa ukulawulwa kobungozi kuwo womabili amazinga izingozi eziba khona lapho kuqhutshwa ibhizinisi kanye Nezokusebenza enhlanganweni.

I-ARC ibuyekeza njalo Uhlaka lwe-ERM futhi yengamele ukuphatha nokuthuthukiswa kwezinhlelo, izinqubomgomo, indlela yokuziphatha . Inhloso iwukuqinisekisa ukuthi zonke izingozi, okuhlanganisa izinkomba ezibonisa izingozi, izinto ezingabangela izingozi, amazinga okuzivumela nokuzivimbela, kuyabhekwa, kukalwe, kulawulwe, kuqashwe futhi kubikwe. Ukunyuka kwezinga lobungozi kubuyekezwa njalo ngemva kwezinyanga ezintathu ngokuhambisana nezimo zomnotho ezishintshayo. Unyaka obuyekezwayo ubunzima ikakhulukazi ngenxa yemiphumela yesikhathi eside yobhubhane lwe-COVID-19 kwi-IDFC nakumakhasimende ethu Ezezimali Zebhizinisi Nezakhiwo, izikhukhula ezenzeka ngo-Mbasa 2022, kanye nokwakhiwa kabusha okuqhubekayo kwezindawo ezihlukahlukene ezithintwe iziyaluyalu zomphakathi ngoNtulikazi 2021. Ngenxa yalokho, i-ARC yenza ukuqapha okuseduze kakhulu kwezingozi ezisongela amasu ayo kanye nezinga eliphezulu lezingozi ngokuhambisana nemvelo eshintsha ngokushesha.

I-IDFC isebenzisa zonke izindlela ukuze ilawule izingozi. Izingozi ezingaphandle nezingaphakathi ezingabangela ibhizinisi ukuba lingafinyeleli imigomo yalo zihlolwa njalo ngonyaka kusetshenziswa amasu neziqondiso zenhlangano, ukuqinisekisa ukuthi amathuluzi asetshenziselwa ukubona izingozi, izingozi esizimisele ukuzamukela, ukuwabekezelela kanye nokuzivimbela ukuba zingenzeki nakho kuboniswa. I-IDFC kuwo wonke amabhizinisi iqoke oshampeni bokubhekela izingozi, okwenza inhlangano ikwazi ukunciphisa izinga lezingozi. I-IDFC idale isiko eliqinile lezingozi kanye nezinqubo zokuziphatha ngaphakathi kwenhlangano, okuhlanganisa nokuphathwa kwezimiso zokuziphatha kanye nezingozi zokukhwabanisa, okuholwa yiKomidi Elimelene Nokukhwabanisa Nezimiso Zokuziphatha. IKomidi lethula imibiko yezinyanga ezintathu kumaKomidi eBhodi afanele.

Uhlu Lwezingozi Eliphawuliwe

Abaphathi bazibophezele ukuqinisa inqubo Yokulawulwa kwezingozi ebhizinisini ezoqinisekisa ukuthi impahla ye-IDFC ivikelekile, uma kudingeka, leyo ngozi ivikelwe ngokuthatha umshwalense. Ukufundiswa ngezingozi okwahlelwa i-IDFC ngoNhlolanja 2022 lapho uhlu lwamasu ezingozi lwethulwa khona futhi lwafakwa ohlwini lwamasu e-IDFC. Esewonke amasu okubhekana nezingozi aba ngu-16.

Ithebula 2: Imiphumela Yamasu Kanye Nezingozi

No.	Imiphumela Yamasu	Izingozi	Izindlela Ezikhona Zokulawula Ingozi
1.	**Umphumela 1:** Ukunyusa ukutshwalwa kwezimali ezinhlelweni ezithuthukayo futhi kuvikelwe ozakwethu abanamasu	Ingozi Yokutshala imali: Ezakhiweni	• Amasu okuthuthukisa Izakhiwo, kugunyaziwe futhi kweziwa, okuhlanganisa ukuthuthukisa izakhiwo kanye nokuzinakekela, kanye nokwenza abantu bazi ngazo. • Ukusungulwa koHlelo Lokunakekelwa Kwezakhiwo kanye nokuligunyaza. • Ukusungulwa Kohlelo Lokuboleka. • Ukusetshenziwa Kwenqubo Enquma Esizosebenzelana nabo. • Ukuqaphela nokulandelela izinhlelo zokusebenza kanye nokubika ngokusetshenziswa (imibiko yanyanga zonke neyezinyanga ezintathu eya ezinhlakeni zokuphatha). • Ukuqaphela nokulandelela Indlela Esisebenze Ngayo Onyakeni. • Ukuqikelela ukuthi bakhona abasha abaqashayo. • Ukuqiniswa kwezinqubo zokulawula esibaboleke imali.
2.	**Umphumela 1:** Ukunyusa ukutshwalwa kwezimali ezinhlelweni ezithuthukayo futhi kuvikelwe ozakwethu abanamasu	Ingozi Yokutshala imali: Izimali Zebhizinisi	• Yenza imihlangano nabadayisi nezimenenja masonto onke ukuze kuqiniswe inqubo yokutholwa nokukhulisa incwadi yemalimboleko. • Ukucwenga inqubo yezimali yebhizinisi. • Amakomiti kanye Nezinhlaka Ezigunyazayo zikhona ukuze sihlole futhi zigunyaze ukubolekwa kwamakhasimende. • Izingozi ezingase zibe khona kwabaqalayo ukufaka izicelo zokuboleka zihlola i-Internal Credit Risk Committee. • Izimali mboleko zihloliwe ngokwemibandela emisha, ehambisana neNqubomgomo Yengcuphe Yokuxinana esanda kubuyekezwa. • Ukuqiniswa kwama-Technical Investment Support Unit kanye nokuhlaziywa kwezicelo ezintsha zokubolekwa kwemali, ukuze kuncishiswe ukungaphumeleli emakethe ye-IDFC eyingozi kakhulu. • Ukuqaliswa kwezinqubomgomo zokuboleka kanye nohlelo lokwehliswa kwemali mboleko engabuyiswa, okuhlanganisa nezidingo zokuphepha. • Inqubomgomo ye-Enterprise Development Fund (i-EDF) ichitshiyelwe ngokuhambisana ne-5 C yokuhlolwa kwekhredithi. • Izinqubo ezicaciswe kahle yezinqubo zokusekela amabhuzinisi eydlule nawamanje. • Ukusetshenziwa kwenqubo ye-Post Investment Monitoring ukuvimbela ukungakhokhwa kwemali ebolekiwe. • Ukuhlelwa kwamakhasimende nokuqaliswa koHlelo Lokuqoqwa kwamakhasimende angu-10 aninikeza inzuzo enkulu. • Ukubuyekezwa kwezinqubo zokuphatha abakweletayo. • Ukuqalisa ngendlela esebenzayo kanye nokungenelela ngokushesha kusetshenziswa i-Post Investment Monitoring (i-PIM). • Ukuhlolwa njalo Regular valuation of collateral.
3.	**Umphumela 1:** Ukunyusa ukutshwalwa kwezimali ezinhlelweni ezithuthukayo futhi kuvikelwe ozakwethu abanamasu	Izingozi Zokuthuthuka Kwebhizinisi	• Izinhlelo zokwazisa ngemikhiqizo yethu. • Ukunikeza amandla ukusebenza kwe-Business Development (i-BD) kusetshenziswa izinsiza ezikhona. • Ukuqapha isimo njalo ezinyangeni ezintathu kanye nokubika kwi-HRSEC nakwiBhodi. • Ukuqoka Izikhulu Ephezulu kwi-Organisational Strategy, nasophikweni lwe-Performance kanye ne-Efficiency (i-OSPE). • Ukuqokwa koMphathi we-Research and Development.

No.	Imiphumela Yamasu	Izingozi	Izindlela Ezikhona Zokulawula Ingozi
4.	**Umphumela 2:** Ukulungiswa kwezindawo ukuze sigcine abaziqashayo futhi zihehe	Ingozi Yokutshala Izimali ezakhiweni	• Imibiko yendlela izakhiwo zethu okuhlanganisa ukuhlola izinga lokuqashwa kwazo ukuze sazise abahlola inani elikhokhwa ezakhiweni. • Ukulawulwa kwemibiko. • Ukuhlela ngokwemphakathi kanye nokwenza ucwaningo lwabangaqasha izindawo ukuze sinqume abaqashi abakahle futhi sizame nezinye izindlela zokwenza ibhizinisi. • Ukusungula nokugunyaza i-Property Management Policy kanye ne-Asset Management Policy. • Ukusebenzisa Isu Ezakhiweni, Izu Lokuphatha Amakhasimende, kanye Nohlelo Lokunakekelwa Kwezakhiwo. • Ukwena ushitsho Ohlelweni Lokunakekela Izakhiwo ukulungisa izindleko zokuqhuba ibhizinisi lezakhiwo, indawo ezikuzo kanye nokwakha ezintsha. • Ukuba nonogada ezakhiweni. • Ukuqiniseka ukuthi kunomshwalense okahle ozokhava izakhiwo. • Ukuqinisa ukungenelela kwesisebenzisana nabo.
5.	**Umphumela 3:** Ukunyusa izinga lokuhlanganyela kwama-SMME athole uxhaso kanye namabhizinisi abamalungu amaningi ekwenzeni ushintsho emiphakathini nokuvula amathuba emisebenzi	Ingozi Yokusimamisa ama-SMME	• Ukubeka imibandeka kuxhaso kuma-SMME. • Ama-workshop okuthuthukisa amakhono ukuhlinzeka usizo okungelona olwezimali kumakhasimende. • Ukuhlela kabusha nokushintsha inqubo yokubolekisa ngemali ukusiza ama-SMME ngokuthi ame ukukhona isikhathi esithile kanye nokuhlehlisa izinhlelo zokukhokha. • Ukuqalisa kokusekela amabhizinisi nokulungela ukusiza mabhizinisi azinze kanye nokusungula amathuba emisebenzi. • Ukuba khona kwe-EDTEA Steering Committee ukuqinisekisa ukuhambisana Nohlelo Lokuthuthukisa Lwesifundazwe. • Ukusungula ezinye izindlela zoxhaso ngokusebenzisa isu lokusebenzisana nezinhlaka zikahulumeni nezizimele. Imibiko yezinyanga ezintathu yezezimali okuhlanganisa i-GDP, intuthuko, inzalo yemalimboleko, kanye nomthelela oba khona lapho sithola uxhaso kanye Nezakhiwo. • Ukwenza uphenyo ngaphambi kokutshala izimali kanye nokuvakashela amakhasimende.
6.	**Umphumela 4:** Khuphula izinga lokungena ezimakethe kanye noxhasomali ezakhamuzini zaseKZN kanye namabhizinisi avele emaqenjini aqokiwe	Ingozi Ezimakethe, ukugxila endaweni eyodwa kanye nokwenza izinguquko	• Inqubo ye-SCM Preferential Procurement, i-B-BBEE Policy, i-Enterprise Development Fund kanye nokwenziwa kwe-IDFC Investment Policies. • Ukusungula isu lokufukula umnotho ezindaweni zasemakhaya nasemalokishini nokwenziwa kwe-Operation Vula ukusekela ama-SMME. • Ukuqalisa izinhlelo zokusekela amabhizinisi kanye nekhono lokusekela amabhizinisi ukuze azinze futhi kusungulwe amathuba omsebenzi. • Ama-MOU kanye nesisebenzisana nabo abanesu okuhlanganisa omasipala besifunda, iminyango, i-Durban Chamber of Commerce, imibukiso yohwebo lwamabhizinisi, izinhlangano zamabhizinisi kanye ne-dtic yezinhlelo zokuthuthukisa abahlinzeki kanye nokufinyelela ezimakethe zethu nezipheshe ya kwezilwandle. • Ukuhlola abasihlinzeka ngezinto ukuthi bakhona yini ohlwini luka-Treasury nokuqinisekisa ukuthi abafakiwe ohlini lwabavinjelwe ukuhlinzeka. • Ukuyeka ukwenza izinhlelo nabasihlinzeka ngezinto. • Ukwenza Uhlelo Lokuthenga Ngobuningi egameni le-EDTEA. • Ukusungulwe indlela yokulinganisa ubungozi kanye nokuhlola ukusebenza kahle kwemakethe engaqashelwa njengendlela evamile yokwenza inzuzo.
7.	**Umphumela 5:** Ukuqaliswa ngempumelelo esifundazweni izinhlelo zentuthuko namaphrojekthi	Izingozi zokwenza amaphrojekthi	• Ukuqaliswa kwe-ejenti yePhrojekthi kanye nokuqunyaza nokuqalisa i-Programme Management Policy. • Ukuqalisa ukusekelwa kwamabhizinisi kanye nokuwanikeza abasebenzi. • Imibiko yephrojekthi yethulwa kubanikazi bephrojekthi, amaKomiti, kanye neBhodi ezinyangeni ezintathu. • Ukuhlolwa kwama-SLA yithimba lezomthetho ngaphambi kokusayina. • Ukuhambisana nezimfuno ze-SLA nokulandelelwa Ngamasu eNhlangano ngezinga esihlinzeka ngayo ngosizo, Indlela esisebenza ngayo kanye nophiko lwe-Efficiency (i-OSPE).

No.	Imiphumela Yamasu	Izingozi	Izindlela Ezikhona Zokulawula Ingozi
8.	**Umphumela 6:** Inhlangano Ezinzile futhi Esebenza ngezinga eliphezulu	Ingozi Yedumela	• Ukulandela iziqondiso ze-Corporate Governance Framework. • Amasu Okwazisa amakhasimende ngemikhiqizo yethu kanye Nawokuxhumana uyabuyekezwa futhi agunyazwe. • Ukuba khona nyanga zonke Izinto Esizozenza ukuze Sazise amakhasimende ngemikhiqizo yethu futhi Sixhumane nawo futhi abikwe ngemva kwezinyanga ezintathu kwi-EXCO, ne-HRSEC kanye neBhodi. • Njalo ngonyaka Sungula futhi ugunyaze Uhlelo Lokwazisa ngemikhiqizo yethu. • Buyekeza futhi ugunyaze Isu kanye Nezinhlelo Zokungenelela Kwezinhlaka esisebenza. • Imisakazo Yomphakathi eveza isithombe esihle nge-IDFC. • Indlela esebenzayo yoqapha okwenziwa abezezindaba. • Uhlu Lwegozi Yokukwabanisa ukuze sibone futhi silandelele izingozi ezihlobene nokukhwabanisa kanye nendlela yokukunciphisa. • Ukuba nayo i-Anti-Fraud kanye ne-Ethics Policy ne-Ethics Management Strategy. • I-Anti-Fraud kanye ne-Ethics Committee (i-AFEC) ukuze silwe nokukhwabanisa kanye nemikhuba enjalo ngaphakathi enhlanganweni. • Inqubomgomo kanye neNombolo Yokubikelwa ngokubika izinsolo zokukhwabanisa nenkohlakalo. • Uphenyo luyenziwa kuzo zonke izinsolo kokukhwabanisa kanye nenkohlakalo. • Kuyo yokwe imikhakha enhlanganweni luyenziwa uqeqesho lwendlela yokuziphatha. • Ukuhlukanisa imisebenzi phakathi kwe-Business Finance kanye ne-Credit Risk. • Abaphathi kanye Namalungu Ebhodi ukucubungula izicelo zokubolekwa kwemali ezingagunyazwa nezingaba ingozi.
9.	**Umphumela 6:** Inhlangano Ezinzile futhi Esebenza ngezinga eliphezulu	Ingozi Yoshintsho kanye ne	• Isabelomali sokuqalisa amasu e-ICT, okuyiwo alawula isabelomali kanye nemisebenzi ye-ICT. • Ukulawula nokuqalisa isu le-ICT ukuqinisekisa ukuthi siyahambisana noMnyango. • I-ICT Governance Framework kanye neKomidi Labaphathi lihlala njalo liqaphile. • Ukuqeqesha amalunga e-ICT ukuqiniseka ukuthi anamakhono ahambisana nokuthuthukiswa kwemboni. • Ukuhilela izimakethe ukuthola izisombululo ze-ICT ezifanele zokuqhuba amabhizinisi. • Ukubuyekezwa nokuqaliswa kwezakhiwo zebhizinisi. • Ukubuyekeza Izinhlaka Zenzuzo Esiyithole Ekutshalweni Kwezimali (i-ROI) kanye namathuluzi okubona umphumela wokusebenzisa izinhlelo. • I-SLA ne-Ithala SOC mayelana nokusekelwa kohlelo lwe-AS 400.
10.	**Umphumela 6:** Inhlangano Ezinzile futhi Esebenza ngezinga eliphezulu	Ingozi yokushintsha impahla esinayo ibe imali	• Indlela enamandla yokulawula ukulandwa kwemali esiyibolekisile. • Izimali Zebhizinisi kanye nokuqoqwa kwemali Yezakhiwo eqashisayo ngokuhambisana nesabelomali. • Imali esinayo esandleli nsuku zonke (imali ekhona), imali esiyithola nyanga zonke kanye nemali ephumile kulawulwa i-Group CFO. • Isibikezelo semali ephumayo nengenayo sithunyelwa ku-EXCO namaKomidi Amancane eBhodi. • Izimali esizithola maviki onke ziqinisekiswa Abezezimali ngaphambi kokuba zithunyelwe kwi-Management Credit and Investment Committee (i-MCIC). • Indlela eqinile yokulawula ukusetshenziwa kwemali kanye nohlelo lokuphatha izindleko. • Ukulungiswa kwesabelozimali ukuze kuhlangatshezwane nenani elincane lemali ebekiwe. • Ukuhlola indlela izindleko ezihlelwe ngayo kwinhlangano yonke. • Ukubuyekeza indlela esiqhuba ngayo ibhizinisi enhlanganweni yonke. • Enye yemali esiyingenisayo ekusebenziseni izinhlelo zama ejenti kanye namaphrojekthi.

No.	Imiphumela Yamasu	Izingozi	Izindlela Ezikhona Zokulawula Ingozi
11.	**Umphumela 6:** Inhlangano Ezinzile futhi Esebenza ngezinga eliphezulu	Ingozi Yokuhambisana nomthetho	• Uhlelo Lonyaka Lokuhambisana Nomthetho, ukuqapha, kanye nokubika njalo ngemva kwezinyanga ezintathu. • Ukuqapha indlela esisebenza ngayo njalo ngemva kwezinyanga ezintathu sisebenzisa i-scorecards. • Ukuhambisana nomthetho kubonisa ukuthi sizothoba yini emthethweni ozayo othinta i-IDFC. • Amarekhodi ezinto ezigciniwe ezidingwa umthetho ukuze sibone lapho singalandeli khona umthetho. • Ukuqeqesha iBhodi kanye nabasebenzi lapho kushintsha umthetho. • Ukucwaningwa Kwamabhuku Kwangaphakathi kunikeza isiqiniseko ngokwanelisayo kanye nokusebenza kahle kwemithetho evikela inkampani. • Ukucwaningwa Kwamabhuku Kwangaphakathi kubonisa ukusebenza ngendlela efanele kweqembu eliqinisekisa ukulandelwa komthetho. • Imininingwane egciniwe yabo bonke abasebenzi okuhlanganisa ukuhambisana nomthetho ngaphansi kokusebenza kahle kwe-KPA. • Kuqokwe amalungu ebhodi anele kulo nyaka obuyekezwayo.
12.	**Umphumela 6:** Inhlangano Ezinzile futhi Esebenza ngezinga eliphezulu	Ingozi Yokweba Ukukhwabanisa kanye Nenkohlakalo	• Inombolo Yocingo yokubika imisebenzi engajwayelekile nokukhwabanisa. • Ukubika kwi-ARC ngemisebenzi yokukhwabanisa nengekho emthethweni. • I-Forensic Investigation Unit yenza uphenyo futhi ibike imisebenzi engajwayelekile kanye nokukhwabanisa. • Ukuvuma kwabasebenzi njalo ngonyaka ukuthi imininingwane yaboEmployees annual declaration of interest and declarations are updated as and when required. • Ukubuyekeza i-Code of Ethics Policy. • Inhlolovo Yezimilo eyenziwa njalo eminyakeni emithathu ukuze kuhlolwe umbono wabasebenzi ngendawo yokuziphatha ye-IDFC. • Ukuqapha okuqhubekayo okwenziwa Abaphathi ezinhlelweni ezibekiwe zokulawula. • Ukusetshenziswa kwe-Consequence Management Policies kanye nezinqubo. • Izinqubomgomo kanye nezinqubo zokusekela ukusetshenziswa kwenqubo yokubonisa imiphumela yokuziphatha kwabasebenzi. • Imizamo yokuqwashisa njalo ezinyangeni ezintathu kanye nokuqeqesha mayelana nemithetho yokuziphatha, imithetho yokuziphatha kanye nemikhuba yokukhwabanisa. • Ukwethulwa nokuqeqeshwa ngezinqubomgomo nezinqubo zokuqondisa igwegwe. • Ukuthuthukiswa kwe-Fraud Risk Register kanye nokuqashwa kwayo njalo. • Ukubika imali ekhokhwe ikhasimende kanye nokubika ukuhamba nokungena kwemali okusolisayo. • Ukuqhuqhuzela ukwabela abantu abahlukahlukene ukuba benze umsebenzi. • Ukubeka iqembu elenza izinqumo ukuqinisekisa ukulawulwa kanye nokuhambisana nemithetho kanye nezinqubo. • Ukusungula i-Anti-Fraud kanye ne-Ethics Committee ukunciphisa ukukhwabanisa nokuqhuqhuzela indawo yokusebenza elawulwa imithetho efanele yokuziphatha.
13.	**Umphumela 6:** Inhlangano Ezinzile futhi Esebenza ngezinga eliphezulu	Ingozi Yokulawulwa Kwabasebenzi	• Ukusetshenziswa kwe-HCM Talent Acquisition, i-Talent Development kanye ne-Performance Management Policies Nezinqubomgomo. • Inqubomgomo Yemiholo Nemihlomulo kanye Nezinqubo kanye ne-Employee Value Proposition (i-EVP), Uhlaka lwenzelwe ukunikeza abasebenzi ukuheheka kanye nezinzuzo zokugcina. • Izinhlelo zokuqeqesha nokuthuthukisa ezenzelwe ukubhekana nezikhala ezivezwe ezinhlelweni ze-Individual Development Plan (ama-IDP). • Ukwenziwa komsebenzi wonyaka wokulinganisa amaholo. • Ukuqalisa uhlelo lokudlulisela izikhundla zokuphatha ngokukhetha abasebenzi abafanelekayo. • Ukuhlola amakhono abasebenzi abanawo ngokwezidingo zebhizinisi. • Ukuba nohlelo lwamabhonasi olukhuthaza abasebenzi.

No.	Imiphumela Yamasu	Izingozi	Izindlela Ezikhona Zokulawula Ingozi
14.	**Umphumela 6:** Inhlangano Ezinzile futhi Esebenza ngezinga eliphezulu	Inzuzo etholwa ekutshalweni kwezimali (izinkampani ezingaphansi kwethu)	• Imihlangano yeBhodi eHlanganyelwayo eyenziwa (i-Ithala SOC Limited). • Imibiko yezinyanga ezithathu evela kumaBhodi Angaphansi kwethu eya kumnikazi wamasheya. • Ukulandelela izivumelwano phakathi kwabanikazi bamasheya ezihlanganisa ukuhlinzeka ngemikhiqizo, imigomo esibekeze yona kanye nendlela esisebenze ngayo ezinyangeni ezintathu. • I-Annual Performance Plan (i-APP) kwezinkampani ezingaphansi kwethu (i-Ithala SOC Limited). • I-IDFC ikhetha Abaqondisi bamabhodi angaphansi kwethu. • Okufuna ukufinyelelwa i-MOA kuhlanganisiwe kwisithasiselo kubanikazi bamasheya futh kulandelelwe ukuthi kuyaqaliswa (i-Ithala SOC Limited). • Ukusebenza kwezinkampani ezingaphansi kwethu uma kuqhathaniswa nohlelo lwazo Lonyaka Lokusebenza kufakiwe emibikweni yezinyanga ezintathu eya kuMninimasheya. • Ukuqedwa kokuqokwa kweBhodi Elisha kanye namaKomiti eBhodi.
15.1	**Umphumela 6:** Inhlangano Ezinzile futhi Esebenza ngezinga eliphezulu	Ingozi Zoku-vikela Ezobuch-wepheshe	• Imisebenzi yokuqeqesha ithimba le-ICT ukuze lihlale lazi ngezinguquko. • Ukuba khona kwe-ICT Governance Framework kanye ne-Governance Committee. • Abasebenzisa i-IDFC baxhunywa nge-VPN evikelwe. • I-Firewall ukuvikela okungenayo kanye nokulandelela maviki onke lowo mbiko. • Ama-Antivirus ukuvikela amakhompyutha kuma-software ayingozi. • Ukusebenzisa amathuluzi okuvikela, okuhlanganisa ukuphepha kwama-email okuphoqelelwe. • Ukutholwa kobungozi okuqhubekayo nokuzenzakalelayo kanye nokungalungisi kahle okubalulekile kuyo yonke imvelo ye-IDFC, okuhlanganisa izexwayiso zesikhathi sangempela mayelana nokuba sengozini kosuku oluwuziro, izimpahla ezisengozini, nokungahambi kahle kwenethiwekhi. • Ukuhlolwa minyaka yonke kwamakhomphyutha ukuthi asavikelekile yini ezingozini endaweni ye-ICT. • I-Event Log Analyzer iqoqa, ihlaziye futhi igcine kumalogi izinto ezenzeka ngesikhathi esifanayo kusuka kubasingathi be-Windows abasabalalisiwe nama-Syslogs avela kubasingathi abasabalalisiwe be-Unix noma emishinini yenethiwekhi ukuze kutholwe izinsongo ezingaba khona nokuba sengozini.
15.2	**Umphumela 6:** Inhlangano Ezinzile futhi Esebenza ngezinga eliphezulu	Izingozi Zoku-vikela Imininingwane	• I-POPI Policy engunyaziwe ukulawula ukuphathwa kwemininingwane ekwikhomphyutha kanye nesemaphepheni. • I-Central PAIA Information Officer ukulawula izicelo kanye nokukhululwa kwemininingwane efunwa enhlanganweni, ngokuhambisana nezinqubomgomo kanye nomthetho. • Iphasiwedi kanye nezindlela zokuvikela, ezihlanganisa ama-OTP, okushiya uhlu lwabangenile ukuze bathole imininingwane, olungashintshwa kuphela abaqashi, futhi kuqinisekiswe ukuthi imishini esetshenziswayo isesimweni esikahle. • Ukusetshenziswa kohlelo lwe-Cloud lokugcina ama-email, imininingwane kanye namafayela. • I-Data encryption. • Ama-SLA nabahlinzeki beseyivisi. • Ukuhlola ukuthi amakhomphyutha awekho yini engozini.
16.	**Umphumela 6:** Inhlangano Ezinzile futhi Esebenza ngezinga eliphezulu	Izingozi Zenhlalakahle Yabasebenzi	• I-IDFC ine-Employee Assistance Programme (i-EAP) lwabasebenzi kanye namalungu emindeni yabo oludluliselwa kubasebenzi. • Ukwenza minyaka yonke i-Wellness Days okuvulelekele wonke umsebenzi. • Ukuhlinzeka bonke abasebenzi ngoxhaso lwe-medical aid.

UKUTHOBELA UMTHETHO

I-IDFC isebenza endaweni elawulwa kakhulu futhi sicabangela zonke izimfuno zomthetho neziqondiso ezisebenzayo lapho sinquma izinjongo zethu namasu. Ukuthobela imithetho kuqinisekisa ukuthi i-IDFC iyahlangabezana nezidingo zayo zomthetho nezokulawula kuyo yonke imboni. Ukungaphumeleli kwakho kungaholela ekuqulweni kwamacala.

Ukuhambisana nomthetho nakho kubalulekile ukuvikela idumela lethu, ukunciphisa ingozi lapho siqhuba ibhizinisi futhi sinyuse izinga lokuba ibhizinisi elaziwa ngokugcina imithetho kuyo yonke imisebenzi yebhizinisi esiyenzayo. Ukuhambisana Nomthetho kunikaza isiqinisekiso ngomthetho kanye nokubika okusemthethweni kubalawuli bezinkampani zangaphandle abafanelekile kanye nokukhokhwa kwezintela njalo ngonyaka.

Amasu e-IDFC achazwe kwi-Ithala Act No. 5 ka-2013. I-IDFC iyinhlangano yomphakathi ngokoMthetho Wokuphathwa Kwezimali Zomphakathi No. 1 ka-1999 futhi esohlwini ngaphansi kwe-Schedule 3D yoMthetho. I-IDFC ichazwa njengeSikhungo Esiziphendulela ngokoHlelo loku-1 lwe-Financial Intelligence Centre Act No. 38 ka-2001.

I-IDFC iphinde ibe ngumhlinzeki wosizo lwezezimali obhalisiwe futhi wagunyazwa ngokomthetho we-National Credit Act No. 34 ka-2005 (i-NCA) kanye Nomeluleki Wezezimali ne-Intermediary Services (i-FAIS) Act No. 37 ka-2005. I-IDFC iyinkampani ephethe i-Ithala SOC Limited, inkampani engaphansi esebenza njengesikhungo esithatha idiphozithi futhi elawulwa yizinhlinzeko zoMthetho wamaBhange No. 94 ka-1990.

Izinyathelo ezibalulekile zokulawula ezibekiwe ukuze kuncishiswe ubungozi bokungalandeli umthetho zifaka phakathi ukwakhiwa kwamabhukwana okulandela imithetho, izinqubomgomo nezinqubo kanye ne-Compliance Regulatory Management Plans (ama-CRMP). Ngonyaka wezimali odlule i-IDFC ibigxile ekuhloleni ama-CRMP kanye nokulungisa isiko lokuthobela umthetho ngaphakathi kwenhlangano.

I-IDFC iphinde yamukela uhlaka lokuthobela umthetho elihambisana ne-Generally Accepted Compliance Practice Framework lwe-Compliance Institute of South Africa, olusekela ukuphathwa okusebenzayo kwengozi yokuthobela imithetho.

Indawo yonke yokuthobela imithetho yenzelwe ukuhlanganisa imithetho yokuthobela ethinta zonke izinqubo zebhizinisi. Ibhekana nayo yonke imithetho enomthelela ongaba khona ku-IDFC, ehlonzwe ngokubonisana namayunithi ebhizinisi.

Ithebula 3: IDFC Umthetho Obalulekile

IDFC KEY LEGISLATION	
No.	**Legislation**
1.	I-Financial Intelligence Centre Act, Act No. 38 ka-2001 (i-FICA)
2.	I-National Credit Act, Act No. 34 ka-2005 (i-NCA)
3.	I-Public Finance Management Act, 1999
4.	I-Preferential Procurement Policy Framework Act, Act No. 5 ka-2000
5.	I-Ithala Development Finance Corporation Act, 2013
6.	I-Protection of Personal Information Act, 2013 (i-POPI)
7.	I-Occupational Health and Safety Act, Act No. 85 ka-1993
8.	I-Labour Relations Amendment Act, Act No. 6 ka-2014
9.	I-Consumer Protection Act, Act No. 68 ka-2008
10.	I-Prevention and Combating of Corrupt Activities Act, Act No. 12 ka-2004
11.	I-Electronic Communications and Transactions Act, 2002
12.	I-Property Practitioners Act ka-2019
13.	I-Security by Means of Movable Property Act, 1993
14.	I-Superior Courts Act, 2013
15.	I-Magistrates Court Act ka-1944
16.	I-Prevention of Organised Crime Act No.121 ka-1998 kanye nezichibiyelo
17.	I-Broad Based Black Economic Empowerment Act No. 53 ka-2003
18.	I-Skills Development Act No.97 ka-1998
19.	I-Skills Development Levies Act No.9 ka-1999
20.	I-Basic Conditions of Employment Act No. 75 ka-1997
21.	I-Employment Equity Act No. 55 ka-1998
22.	I-Financial Advisory and Intermediary Services Act No. 37 ka-2002
23.	I-Prevention of Illegal Eviction from and Unlawful Occupation of Land Act ka-1998

I-Regulatory Compliance Division ilawula amazinga okuthobela lo mthetho ongenhla, ukukhomba, ukulinganisa, ukuhlanganisa kanye nokuhlola ama-CRMP, ukuqapha izenzo zokuphatha kanye nokubika izinga lokuthobela lokho okusezinhlakeni zokuphatha.

I-Legal Compliance Division izama ukusebenzisa izinqubo zebhizinisi eziphumelelayo ezikwazi ukuqhubeka nokuthuthukisa ukusebenza ngaphakathi kwe-IDFC. Inhloso iwukuqinisekisa ukuthotshelwa kwemithetho ngokunika amandla lo msebenzi njengesikhungo sokwenza kahle ocwaningweni lokulawula, ngaleyo ndlela kubhekwane nezidingo zokulawula eziguqukayo kanye nezidingo zebhizinisi.

Ibhodi le-IDFC likhuthaza ngenkuthalo indlela ehlanganisa ababambiqhaza mayelana nokubusa kwenhlangano.

UHLU LWABABAMBE IQHAZA ENKAMPANINI

Ekunqumeni indlela esizofeza ngayo isu lethu lokuhlinzeka ngokuhambisana nemibandela esizibekele yona, sihlala sikhumbula izidingo ezihlukahlukene zamaqembu ababamb'iqhaza. Lawa maqembu anentshisekelo eqondile noma engaqondile yezomnotho nezenhlalo emisebenzini yebhizinisi ye-IDFC futhi asesimweni sokuthinta noma ukuthintwa izinqumo zethu, izenzo, izinjongo nezinqubomgomo.

Ithebula-4 libonisa uhlu lwamaqembu abambiqhaza, indlela ezikhetha ukungenelela ngayo nalokho ezikulindele, okuhlanganisa nendlela i-IDFC esabela ngayo kulokho ezikulindele.

Ithebula 4: Iqembu Lababambe iqhaza kanye Nabukulindele

Ababambe iqhaza	Indlela Abangenelela Ngayo	Lokho Ababambe iqhaza abakulindele	Ukusabela kwe-IDFC
Uhulumeni Wesifunda-zwe	• Imibiko yendlela esisebenze ngayo ezinyangeni ezintathu • Imihlangano Ngemva Kwezinyanga Ezintathu • Umhlangano Waminyaka Yonke • Umhlangano neKomidi lesiShayamthetho	• Ukusimama ngokwezimali kanye nokusebenza • Ukuhambisana nohlelo lukahulumeni lokuthuthukisa umnotho • Ukusetshenziswa kwezimali ezabiwe ngendlela efanele nephumelelayo	• I-IDFC isayine isivumelwane sobunikazi Bamasheya ne-EDTEA • I-Annual Performance Plan (i-APP) iyahambisana ne-Provincial Growth and Development Plan • Umbiko wokusebenza wezinyanga ezintathu ngokuhambisana ne-APP uyahlanganiswa futhi uthunyelwe kwi-EDTEA • Ukuhlanganyela kwezinyanga ezintathu kubanjwa ne-EDTEA ukufakana imilomo mayelana nendlela okusetshenzwe ngayo kanye nokufinyelela imigomo ebesizibekele yona
Amakhasi-mende	• Amakhasimende ezimali zebhizinisi ngaphambi kokuthola uxhaso • Ukusebenzisana ngemva koxhaso • Sivakashela futhi sihlanganyele namakhasimende ethu kanye nabaqashi ngokuqhubekayo	• Usizo lwezimali olutholakala kalula futhi olungabizi kakhulu • Izinsiza okungezona ezezimali • Izindawo ezincane zamabhizinisi kanye nezezimboni ezinakekelwe kahle • Imali yokuqasha engabizi kakhulu • Izakhiwo zamabhizinisi ezindaweni ezichumayo	• Intengo yemali Yesibonelelo Sikahulumeni incane kuneyakuqala • Ngemva kokuxhaswa ngemali kunikezwa usizo okungelona olwezimali kusetshenziswa uphiko olulandelela ukusetshenziswa kwemali yoxhaso • Ukwenyusa isabelo semali kanye nezindleko zokulungisa izakhiwo • Izakhiwo ezidlisela ezinye ogageni, ezikhathini eziningi, okuyizo abaqashi abazincamelayo • Izakhiwo zezimboni nezohwebo ezitholakala ezindaweni ezichumayo
Abalawuli	• Regulatory reporting	• Ukubolekisa okunezibopho ezifanele • Ukuphathwa ngeqiniso kwmakilayenti • Ukugcinwa kwama rekhodi amakilayenti ngendlela ephephile • Ukwenza Uhlelo Nemithetho Eqondisa Inkampani	• Ukuthunyelwa kwemibiko edingwa umthetho ngesikhathi esifanele • Ukusungulwa kophiko elinekhono lokugcinwa komthetho
Abasebenzi	• Ukwaziswa njalo ezinyangeni ezintathu okuvela Kumphathi Omkhulu Weqembu • Ukusakazwa kwephephabhuku langaphakathi kwi-intanethi	• Ukuvikelwa komsebenzi • Imivuzo efanele kanye nokuqashelwa • Ukuthuthukiswa komuntu ngamunye kanye nokuthuthukiswa • Izindawo eziphephile zokusebenzela	• Ukusimamisa izimali zenhlangano ukuze kuqinisekiswe ukuzinza kwenhlangano • Ukukhulisa ukuthuthukiswa kwamakhono ngokubolekisa ngemali yokufunda kanye nezinye izindla zokusekela ngoqeqesho • Ukuthuthukisa uhlelo lokulawula amakhono
Abahlinzeki bosizo	• Sixhumana ngokuqhubekayo nabasinikeza usizo ukuqapha nokulandelela indlela esisebenza ngayo • Uqeqesho olunikezwa i-SCM kuma-SMME	• Inqubo enobulungisa futhi okungafihlwa lutho yokukhetha abahlinzeki bosizo • Ukukhokhela izinsiza ezinikezwe ngesikhathi • Amathuba engeziwe kumabhizinisi amancane	• Izinqubomgomo nezinqubo ze-supply chain ezigunyaziwe ezihambisana nenqubomgomo kaHulumeni • Ukugxila ngokukhethekile ekubandakanyeni amabhizinisi ahambisana ne-B-BBEE

LOKHO OKULINDELWE ABANINIMASHEYA NABABAMBE IQHAZA

Abaninimasheya kanye nomkhakha obanzi wezezimali wokuthuthukiswa, bayithemba elisha lalokho okulindelwe i-IDFC, evezwe ezinkundleni ezahlukahlukene. Lokhu okulindelekile kufinyezwe kanje:

- Ukuqinisa amandla okufeza izibopho, ukwenza ngcono ukubusa kanye nokuqhubekisela phambili ukusebenzelana nemikhakha yomphakathi;
- Ukuletha izinguquko ezibonakalayo, ngokuhambisana nomgomo wawo, ukudala amathuba emisebenzi, ukunika amandla ama-SMME namabhizinisi anabaqondisi abaningi kanye nemibono esimamisayo;
- Ukwenza kube lula ukubamba iqhaza kwezomnotho, ubunikazi, ukufinyelela kwabantu besifazane izinsiza namathuba, intsha kanye nabantu abakhubazekile;
- Ukubamba iqhaza ngenkuthalo ezinhlelweni zikahulumeni okuhloswe ngazo ukuthuthukisa uguquko lwezomnotho olubandakanya wonke umuntu nolunqala, njengoHlelo Losozimboni Abamnyama kanye ne-Operation Vula;
- Ukubamba iqhaza ezinhlelweni ezithuthukisa umnotho ezindaweni zasemakhaya nasemalokishini;
- Ukubonisa ukuhlobana okuyingqayizivele kwe-IDFC, uma kuqhathaniswa nabanye ababambe iqhaza ekunikezeni Ngosizo Lwezimali; futhi
- Ukunikeza ukwesekwa kwebhizinisi nama-SMME kanye nemifelandawonye kokubili ngaphambi nangemuva kokutshalwa kwezimali.

Ukuhlanganyela kwe-IDFC kanye ne-Inkosi Mathenjwa of Mathenjwa Traditional Council

INDLELA ESISUNGULA NGAYO LOKHO ESIKUMELE-LAYO

I-IDFC isungula lokho ekumeleyo ngokugxila emisebenzini ekhuthaza intuthuko kuyo yonke imikhakha eyisekelayo.

Lokho esihlela ukukwenza ukuze sihlinzeke amakhasimende ethu ngosizo, kuncike ekuzuzweni nasekusimameni kwamathuba abengeke atholakale ngaphandle kokungenelela kwethu. Sizibophezela ngokugcwele emithethweni ye-International Integrated Reporting Council (ye-IIRC), efuna ukuthuthukisa ukuziphendulela nokuphatha isisekelo esibanzi sezimali, semikhiqizo, samakhono, sabantu, senhlalo, sobudlelwano kanye nesemvelo. I-IIRC iphinde ikhuthaze ukuqonda kwalokho inhlangano ekumelelayo ngokucabangela ngokugcwele ubudlelwano phakathi kwemikhakha ehlukahlukene engaphansi kwayo, kanye nemali eyisebenzisayo nomthelela enawo.

IMISEBENZI YEBHIZINISI

Imisebenzi yebhizinisi eyinhloko ye-IDFC ifingqwe ngalendlela:

- Ukuletha uxhaso lwezezimali nolwezinye izindlela kuma-SMME nasemabhizinisini abambisene asebenza KwaZulu-Natal;
- Ukuthuthukisa futhi iphathe izakhiwo zezimboni ezinkulu, zezimboni ezincane, zokuthengisa kanye nezama-SMME;
- Ukutshala imali ekuthuthukiseni nasekugcineni abantu bethu ukuze sifeze isu lethu futhi siqinisekise ukuthi amakhasimende namaklayenti ethu bayakuthola akudingayo;
- Ukutshala imali ekusebenzeni kwethu, okuhlanganisa izinhlelo zobuchwepheshe bolwazi kanye nengqalasizinda, ukuthuthukisa ukusebenza kahle nokuletha imikhiqizo nezinsizakalo ezifanele kumakhasimende namaklayenti ethu;
- Ukusebenza njenge-ejenti yokuqalisa ukusebenza kwamaphrojekthi okuthuthukisa umnotho kanye nengqalasizinda esifundazweni;
- Ukunikeza imifundaze nama-internship kubafundi abenza kahle kakhulu esifundazweni; kanye
- Nokunikeza kokubili izinsizakalo zamabhange omkhakha kahulumeni nezinsizakalo zamabhange ezinkampani kanye nokutshalwa kwezimali kuma-SMME nakuma-co-operative, sisebenzisa inkampani yethu engaphansi, Ithala SOC Ltd.

UMTHELELA ESINAWO

I-IDFC igunyazwe ukuba isize uhulumeni ekugqugquzeleni ukuthuthukiswa nokuqiniswa komnotho kuyo yonke iKwaZulu-Natal. Sakha izixazululo ezintsha futhi ezifanele ezinselelweni ezibalulekile zentuthuko. Imisebenzi yethu iholela ekutheni kube nomthelela obanzi kwezomnotho ngokuvuselela umkhakha ozimele, ukwenza kube lula ukufinyelela izinsizakalo zezezimali, kanye nokusekela ukwabiwa kwezimali zentuthuko yomnotho.

I-IDFC ikhuthaza ukuthuthukiswa kwezenhlalo zezomnotho ezimakethe ebezingavunyelwe, ngokudala imisebenzi, ukuhlinzeka ngamathuba ebhizinisi kanye nemali engenayo, nokuthuthukisa amazinga okuphila. Phakathi neminyaka eyisishiyagalolunye edlule, senze kwaba lula ukwakhiwa kwamathuba emisebenzi engu-24 848, ebangelwe yindlela yemisebenzi yethu yokubolekisa, futhi sinemalimboleko esezingeni eliphezulu elinganiselwa ngaphezu kuka-R1 bhiliyoni.

IZIMALI ZEBHIZINISI

UMnyango Wezezimali Zebhizinisi we-IDFC unomthwalo wokwenza kube lula ukuthuthuka kwamabhizinisi amancane ukuba athuthuke futhi usekele ukusungulwa kwamathuba emisebenzi KwaZulu-Natal. Lokhu kufezwa ngokuhlinzeka ngemikhiqizo kanye nosizo olwenzelwe ukuhlinzeka ama-SMME ngezimali, ngamakhono nangosizo oludingekayo ukuze akhule futhi akwazi ukuzimela. Ngonyaka wezimali ka-2022/23, uMnyango wamukele izicelo ezingu-682 ezivela kuma-SMME, ezingu-607 (okungamaphesenti angu-89) zamukelwa. Lezi zicelo zafinyelela ku-R311 miliyoni, okuthe u-R208 miliyoni (okungamaphesenti angu-67) wasetshenziswa phakathi nonyaka wemali kumabhizinisi angu-396.

Njengesikhungo Sokuhlinzeka Ngosizo Lwezimali, i-IDFC izibophezele ekuhlinzekeni usizo lwezimali kanye nokweseka ababencishwe amathuba ngaphambilini KwaZulu-Natal, iphinde igxile ezindaweni zasemakhaya nasemalokishini. Ngonyaka wezimali ka-2022/23, i-IDFC ixhase amabhizinisi aphethwe abansundu ngamaphesenti angu-94, amaphesenti angu-44 entsheni, kanti amaphesenti angu-32 kuma-SMME aphethwe ngabesifazane. Ngonyaka ka-2022/23, njengengxenye yokuthuthukisa igunya le-IDFC, kwagxilwa ekweseken ama-SMME aphethwe ngabantu abakhubazekile (ama-PwD) ngamaphesenti angu-0,3 wesamba semali esibhekiswe kuma-SMME aphethwe ngabakhubazekile.

I-IDFC isaqhubeka nokuzibophezela ekusunguleni amathuba emisebenzi, njengengxenye yemigomo yenhlangano yokuletha intuthuko kwezenhlalakahle esifundazweni. Kulonyaka wokuhlolwa, amabhizinisi angu-396 athole uxhaso adale amathuba emisebenzi engu-2 018, uma kuqhathaniswa nomgomo

owawuhlosiwe wemisebenzi engu-1 667, nakuba isimo somnotho sinzima.

UMnyango Wezezimali Zebhizinisi uphinde uzibophezele ekwenzeni ngcono ukusimama kwebhizinisi elixhaswa ngemali, ukuqinisa incwadi ye-IDFC yokubolekisa ngezimali, ukwakha ukusimama kwenkampani, kanye nokweseka ukukhula komnotho esifundazweni. Kulonyaka wokuhlolwa, amaphesenti angu-96.7 amabhizinisi axhaswe ngezimali ebesebenza iminyaka emibili ngemva kokuthola imali ebolekiwe, uma kuqhathaniswa nomgomo owawuhlosiwe wamaphesenti angu-85. UMnyango uphinde wahlinzeka ngosizo lokuqala kwabafake izicelo zemalimboleko, amaphesenti angu-99.6 alabo abathole ukwesekwa bathola uxhaso lwabo, uma kuqhathaniswa nomgomo owawuhlosiwe namaphesenti angu-80.

I-IDFC ifuna izindlela zokusebenzisana ukuze iqinisekise impumelelo yamaklayenti ethu futhi kukhuliswe nomnotho wesifundazwe obandakanya wonke umuntu. Phakathi nonyaka wezimali, i-IDFC igcine isingena kuma-MOU nababambe iqhaza, okubalwa i-Durban University of Technology (i-DUT), i-Trade and Investment KZN (TIKZN), i-Agribusiness Development Agency (ADA), i-National Construction Incubator (NCI), uMzinyathi District Agency (i-UDA) kanye ne-South African Farmers Development Association (i-SAFDA) ukuze kuqhutshekwe nokwesekwa kwebhizinisi kanye nobudlelwano bokuthola inzuzo. I-DUT, ibambisene nethimba lamakhasimende angu-50 eliqeqeshelwe ukuphatha ibhizinisi. Ama-SMME ahlonishwe ngesikhathi kunomcimbi wokwethweswa iziqu owawungomhlaka-28 Agasti 2022.

UMnyango Wezezimali Zebhizinisi uphinde weseke ukuthuthukiswa komnotho kulo lonke uchungechunge lokuhlinzekwa kwe-IDFC. Lokhu kuhlanganisa ukuthuthukiswa kwesu lokuthenga elibeka phambili ama-SMME kanye nama-co-operative endawo. Ngonyaka wezimali ka-2022/23, i-IDFC iklomelise ngoxhaso lwezimali zokuthengwa kwempahla olubiza-R126,5 miliyoni emabhizinisini abeludinga, uma kuqhathaniswa nomgomo owawuhlosiwe wemali engango-R100 miliyoni.

Phakathi nonyaka wokuhlolwa, i-IDFC yethule iMasakhe Business Clinics esezingeni lesiFunda. La ma-Clinic anezinhlelo ezingaphansi kwentuthuko, ezihlinzeka ama-SMME, abantu abaphila nokukhubazeka kanye nama-Co-operatives ukuze baqeqeshwe kwezamabhizinisi, indlela yokuphatha izimali kanye namathuba adingekayo ukuze basungule noma bakhulise amabhizinisi abo. La ma-Clinic abandakanya ababambiqhaza ngokungenelela okudingekayo, yanikeza ukubonisana komuntu ngamunye namakhasimende angaba khona futhi yasabalalisa ulwazi ngezinsizakalo zezimali nezingezona ezezezimali ezitholakalayo.

I-IDFC iphinde yethula umkhankaso okhuthaza abantu abakhubazekile ukuthi bafake izicelo zoxhaso. Loluhlelo lwethulwe i-IDFC ngokubambisana noMnyango we-Economic Development, Tourism and Environmental Affairs (we-EDTEA), i-South African Revenue Services (i-SARS), i-Small Enterprise Development Agency (i-SEDA), kanye ne-Small Enterprise Finance Agency (i-SEFA).

IziFunda ezisebenzisana ne-Masakhe Business Clinics kulo nyaka wokuhlolwa kubalwa iZululand, uMkhanyakude, iTheku kanye noMsunduzi. Bangu-192 sebebonke abantu abakhubazekile nama-SMME abahlomula kulolu hlelo.

Amaklayenti Axhasiwe

Okulandelayo isampula yamaklayenti axhaswe yi-IDFC phakathi nonyaka wokuhlolwa:

Isivunoh Agrochemicals

1. Isivunoh Agrochemicals (Pty) Ltd

Mayelana Nenkampani: Isivunoh Agrochemicals inkampani esabalalisa amakhemikhali ezolimo eseNorth Coast yeKZN. Le Nkampani ihlinzeka ngezinto ezihlukahlukene zolimo, okuhlanganisa imithi yokubulala ukhula, imithi yokubulala izinambuzane nomanyolo, kanye nezingubo zokuzivikela (ama-PPE) kanye nemishini namathuluzi amancane ezolimo, njengamasaka nemimese yokusika umoba.

Abaphathi: Iphethwe umuntu wesifazane onsundu

Imisebenzi Ekhandekile: 5

Uxhaso: U-R2,7 miliyoni wemishini kanye nokunakekela ibhizinisi

I-Sanaandi Events and Hospitality

2. I-Sanaandi Events and Hospitality (Pty) Ltd

Mayelana Nenkampani: I-Sanaandi Events and Hospitality yasungulwa ngo-2016 futhi ihlela imicimbi yangasese, yezinkampani neyokuzijabulisa yamaklayenti ebhizinisi.

Abaphathi: U-70% uphethwe owesifazane onsundu

Imisebenzi Ekhandekile: 5

Uxhaso: U-R5,5 miliyoni wokuthenga isakhiwo no-R200 000 wemishini

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Truck purchased by New Age Forestry

3. I-New Age Forestry (Pty) Ltd

Mayelana Nenkampani: I-New Age Forestry yasungulwa ngoNdasa 2021. Le Nkampani inikezwe yiMondi South Africa (Pty) Ltd inkontileka yeminyaka emihlanu yokuvuna izinkuni.

Abaphathi: Iphethwe yintsha ensundu

Imisebenzi Ekhandekile: 16

Uxhaso: U-R9,7 miliyoni wezimali zempahla kanye nokunakekela ibhizinisi

Itende nezihlalo ze-SkyTent

4. I-SkyTent (Pty) Ltd

Mayelana Nenkampani: I-SkyTent ikhiqiza amatende, ama-jumping castle kanye nezindawo zokuziphumulela ezixhumeka kalula. Inkampani ibuye ithengise namatafula, izihlalo, izindwangu zokuhlobisa kanye nezindlu zangasese ezingumahamba nendlwana.

Abaphathi: yenganyelwe yintsha ensundu

Imisebenzi Ekhandekile: 15 (57 egciniwe)

Uxhaso: U-R24,1 miliyoni wezimali zempahla kanye nokunakekela ibhizinisi ukuze kwesekwe ukwanda kwebhizinisi. INkampani iphinde yathola isibonelelo sika-R18,6 miliyoni kwi-dtic.

Indawo yokudlela i-Crane and Feathers, uMhlanga Rocks

5. I-Thubelihle Properties (Pty) Ltd

Mayelana Nenkampani: I-Thubelihle Properties inhlangano esanda kusungulwa ezibiza nge-Crane and Feathers kwezamabhizinisi futhi yenze indawo yokudlela esezingeni eliphezulu e-Oceans Mall, uMhlanga.

Abaphathi: Yenganyelwe abantu abansundu

Imisebenzi Ekhandekile: 25

Uxhaso: U-R8,6 miliyoni wokuthuthukisa indawo yokudlela, wokunakekela ibhizinisi kanye nezimali zempahla

Esibambisene Nabo

Umnyango Wezezimali ZamaBhizinisi we-IDFC uzimisele ukufeza isibopho Sokwenza Kwenzeke Ndawonye. Kulokhu, uMnyango usungule ama-MOU nabangu-13 esibambisene nabo abanamasu, enzelwe ukuqinisa umthelela nokuzinza kwenhlangano. Ngenxa yala ma-MOU, umnyango ugunyaze imalimboleko ka-R87,6 miliyoni okulindeleke ukuba kube nenzalo yemali engenayo engu-R13,6 miliyoni.

- I-Durban University of Technology (DUT)
- Umgeni Water
- I-Trade and Investment KwaZulu-Natal (TIKZN)
- I-Agriculture Development Agency (ADA)
- UMnyango Wezokuthutha (DOT)
- Umhlosinga Development Agency (UMDA)
- I-South African Technicians Association (SATA)
- UMnyango WezeMfundo
- I-SAPPI
- I-South African Farmers Development Association (SAFDA)
- uMzinyathi Development Agency
- uMgungundlovu District Development Agency
- UMondi (i-MOU esalindiwe)

AMA-MOU AKHONA

Okulandelayo ukubuka ngokwengeziwe amanye ama-MOU agcinwe noma asungulwe yi-IDFC phakathi nonyaka wokuhlolwa:

1. I-SAPPI

I-IDFC ne-SAPPI basayine i-MOU ngomhlaka-23 Nhlangulana 2022 ukuze kuhlinzekwe ngoxhaso lwezezimali nolwezinye izindlela kosomabhizinisi abasakhula abavela emiphakathini yendawo ye-SAPPI, ababethole izinkontileka ezivela eNkampanini. Umphumela walokhu kubambisana ube ukuxhaswa ngokuyimpumelelo kwamabhizinisi amane (4) ngemali engango-R34 miliyoni, okudale nemisebenzi engu-129.

Igama Leklayenti	ISifunda
I-Thuba Construction CC	iSifunda iLembe
I-Exodec 345 CC	uMasipala waseThekwini
I-Mandeni Waste Recyclers	uMasipala wesifunda iLembe
I-Sikhunya Security Service	iSifunda uKing Cetshwayo

2. I-SOUTH AFRICAN FARMERS DEVELOPMENT ASSOCIATION (SAFDA)

I-IDFC ibambisane ne-SAFDA ukuze inikeze abalimi abasafufusa, okuhlanganisa amaklayenti e-IDFC, usizo lwezimali nolwezinye izindlela kumaphrojekthi okuthuthukisa ezolimo, ekuhlelweni kabusha kwezikweletu, ukuxhaswa ngezimali kwamapulazi ahlengayo ngaphansi kokuhlenga ibhizinisi, kanye nezivumelwano ezihlose ukuguqula nokuhlukanisa uhlu lwenani yezolimo.

Ubambiswano luhlanganisa imalimboleko, ukwesekwa ngaphambili nangemva kokutshalwa kwezimali, kanye nengxenye yesibonelelo sokunciphisa isibopho sezimali sabamukeli besikhwama, uma nje ibhizinisi lihlangabezana nezimfuneko zoxhaso ze-IDFC. Ngalokhu kubambisana, i-IDFC ixhase amaklayenti amabili (2) embonini yomoba ngenani lika-R11,2 miliyoni, kwadala imisebenzi engu-160. La maklayenti aphinde ahlomula u-10% wendawo yesibonelelo enikezwe yi-South African Sugar Association.

Igama Leklayenti	ISifunda
I-Dhanpal Sugar Estate (Pty) Ltd	iSifunda iLembe
I-Asambe Cane (Pty) Ltd	iSifunda iLembe

I-IDFC isayina i-MOU ne-South African Farmers Development Association (SAFDA)

3. UMNYANGO WEZOKUTHUTHA

I-IDFC isayine i-MOU noMnyango Wezokuthutha ngoNhlaba 2022. I-MOU iholele ekuxhasweni kwamabhizinisi amabili (2) ngemali engango-R16 miliyoni.

Igama Leklayenti	ISifunda
I-Nguyazane Plant Hire (Pty) Ltd	uMasipala waseThekwini
I-Magedla Construction (Pty) Ltd	uMasipala waseThekwini

I-IDFC noMnyango Wezokuthutha eKZN baqalisa i-MOU eMthonjaneni Bus Service eMelmoth

4. UMNYANGO WEZEMFUNDO

I-IDFC noMnyango wezeMfundo eKZN basayine i-MOU eyenza i-IDFC ikwazi ukuhlinzeka ngemali yokusebenza kosonkontileka abaqokwe ngumnyango ukuba bahambise i-National School Nutrition Programme (NSNP) ezikole. I-NSNP inikeza abafundi ukudla okunomsoco esifundazweni sonke ngenhloso yokuthuthukisa izinga abafundi abaya ngalo esikoleni kanye nemiphumela yabo. Phakathi nonyaka wezimali ka-2022/23, i-IDFC inikeze osonkontileka be-NSNP imali engango-R40 miliyoni.

5. U-MONDI (ESALINDIWE)

Ngenkathi kubikwa, i-IDFC yasungula ukubambisana noMondi, inkampani ehamba phambili yokupakisha neyenza amaphepha. Lezi zinkampani zisebenza ndawonye ukuze ziphothule i-MOU phakathi nonyaka wezimali ozayo. Kuze kube manje, lokhu kubambisana kuholele ekuxhasweni kwamaklayenti amathathu (3) ngemali engango-R16,8 miliyoni futhi kwavula imisebenzi engu-52.

Igama Leklayenti	ISifunda
I-Goobs Forestry Ltd	uZululand
I-New Age Forestry Pty Ltd	iSifunda uThungulu
I-Footprint Holdings Pty Ltd	iSifunda uKing Cetshwayo

6. I-DURBAN UNIVERSITY OF TECHNOLOGY

I-IDFC ne-Durban University of Technology (DUT) yasungula i-MOU yokuqhuba ukuthuthukiswa kwebhizinisi, ukulinganisa amaklayenti e-IDFC ngokuqeqeshelwa amabhizinisi, nokuhambisa ukweseka ama-SMME. Kwaqeqeshwa amaklayenti angu-50 phakathi nonyaka wezimali ka-2022/23, kwathi ngomhlaka-26 Ncwaba 2022 kwaba nomcimbi wokwethweswa iziqu. Ukuqeqeshwa okwengeziwe kuzokwenziwa njengengxenye ye-MOU onyakeni wezimali omusha.

7. UMZINYATHI DEVELOPMENT AGENCY

I-IDFC kanye ne-uMzinyathi Development Agency yasungula ubudlelwane bokusebenza ukuze bahlinzeke ngezinsizakalo zokuthuthukisa amabhizinisi kuma-SMME, okubandakanya ukwelulekwa kwamabhizinisi, izinsizakalo zokuthuthukisa amabhizinisi kanye nokufinyelela kwezezimali. Ngalobu budlelwane, i-Agency inikeza uxhaso lwezezimali nolwezinye izindlela ezinkampanini ezimbili (2).

Amadili Axhaswe Ngokuhlanganyela

Amaklayenti axhaswe nguMnyango wezeziMali zamaBhizinisi akwazile ukuthola izimali ezifanayo ngenani elingu-R54,9 miliyoni phakathi nonyaka wezimali ka-2022/23, uma kuqhathaniswa nomgomo ka-R50 miliyoni.

Iklayenti	Imali-mboleko egunyazwe yi-IDFC	Uxhaso olufanayo	Isikhungo
I-Dhanpal Sugar Estate (Pty) Ltd	R4,4m	R0,44m	SASSA
I-Goobs Forestry (Pty) Ltd	R3,3m	R4,2m	MONDI
I-Footprint Holdings (Pty) Ltd	R3,9m	R8,5m	MONDI
I-New Age Forestry (Pty) Ltd	R9,8m	R13,5m	MONDI
I-Skytent (Pty) Ltd	R24,1m	R18,9m	DTIC
I-Folweni Filling Station	R3,9m	R8m	NEF
I-Mjonaisa (Pty) Ltd	R5,9m	R1,5m	uMzinyathi District Agency

Izikhukhula zango-Ephreli 2022
Izikhukhula ezahlasela iKwaZulu-Natal ngoMbasa 2022 zenza izinhlekelele zemvelo ezinzima kunazo zonke ezake zaba khona esifundazweni. Lezi zikhukhula zaholela ekufeni kwabantu abangu-461 abaqinisekisiwe, zabangela nomonakalo omkhulu emigwaqweni, kubalwa amabhuloho, amabhizinisi kanye nemizi yabantu. Angu-44 amaklayenti e-IDFC athinteka ngenxa yezikhukhula, kuyilapho ayesazama ukululama kubhubhane lwe-Covid-19 naseziyaluyalwini zomphakathi zika-2021.

Izikhukhula zahlasela kakhulu umkhakha wezolimo. Abalimi balimalelwa ingqalasizinda, balahlekelwa izitshalo, futhi kwaba nzima ukuthola izitshalo kanye nokuhambisa imikhiqizo emakethe.

Ukuze kwesekwe amaklayenti ezolimo e-IDFC, ukungenelela okulandelayo kwenziwa phakathi nonyaka wokuhlolwa:
- Ukuvakashela izindawo zamaklayenti athintekile ukuze aboniswe ukwesekwa, ukuhlola ubukhulu bomonakalo kanye nezindleko zokubuyisela imisebenzi esimweni sayo.
- Izinyathelo zokukhululeka ezikweletini ngokukhokhela amaholidi asetshenziwe, i-capital moratorium kanye nokuhlelwa kabusha kwemalimboleko.
- Ukudluliselwa kwamaklayenti kuma-ejensi athola izimali zosizo lwezikhukhula ezivela eMnyangweni Wezokuthuthukiswa Kwamabhizinisi Amancane kanye namanye amathimba, ngenhloso yokuqinisa umthelela esinawo ngokusebenzisana.

MEC: Iqembu le-EDTEA nele-IDFC livakashele iklayenti elithinteke ezikhukhuleni

IZAKHIWO

I-IDFC ingenye yabaphathi abakhulu bezindawo KwaZulu-Natal, enephothifoliyo ehlanganisa izikwele zamamitha angu-1,2 miliyoni endawo yezimboni neyokuthengisa. Lezi zakhiwo zitholakala ezindaweni zasemadolobheni nasezindaweni eziseduze namadolobha esifundazweni sonke futhi zisezindaweni ezikahle ukuze zikwazi ukuba usizo kabantu abahlala emadolobheni.

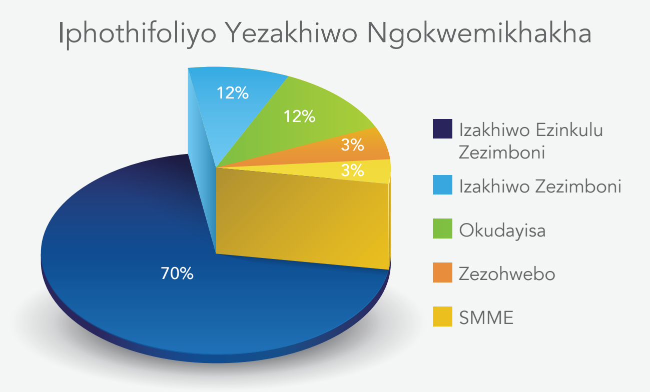
UMnyango Wezakhiwo unemikhakha emine:

1. Ukuphathwa Kwezakhiwo - Ubhekene nokuqashwa kwezakhiwo, ukuqinisekisa ukuxubana kweziqashi ezifanele kanye nokuphatha iziqashi.
2. Ukuphathwa Kwempahla - Ubhekene nokuhlela isikhathi eside, amasu kanye nezezimali ukuze kukhuliswe amanani empahla yezakhiwo, ukuqaphela imbuyiselo nokufeza izinhloso zokukhula.
3. Ukuthuthukiswa Kwezakhiwo Nokuphathwa Kwamaphrojekthi - Ubhekene nokuphathwa kwamaphrojekthi okwakha izakhiwo kanye nokuzilungisa kabusha.
4. Imisebenzi Yezobuchwepheshe - Ubhekene Nokuphathwa Kwezindawo, okuhlanganisa ukulungiswa kwezakhiwo okuhleliwe nokusebenzayo, kanye Nezinsizakalo Zobunjiniyela, kuhlanganisa ukuphathwa kwengqalasizinda nezinsizakalo zikamasipala.

Ukubuka Ngokwengeziwe IPhothifoliyo

Iphothifoliyo yezakhiwo ye-IDFC imelela izindawo zezimboni nezamabhizinisi athengisayo ezihlukahlukene. Umdwebo olandelayo ubonisa iphothifoliyo yezakhiwo ngokwemikhakha, kuhlanganisa izimboni ezinkulu (70%), izimboni ezincane (12%), izindawo ezinkulu zamabhizinisi (12%), izandawo ezincane zamabhizinisi (3%) kanye nendawo yama-SMME (3%), kulandele ukubuka ngokwengeziwe uhlobo ngalunye lwesakhiwo.

Isithombe 6: Iphothifoliyo Yezakhiwo Ngokwemikhakha



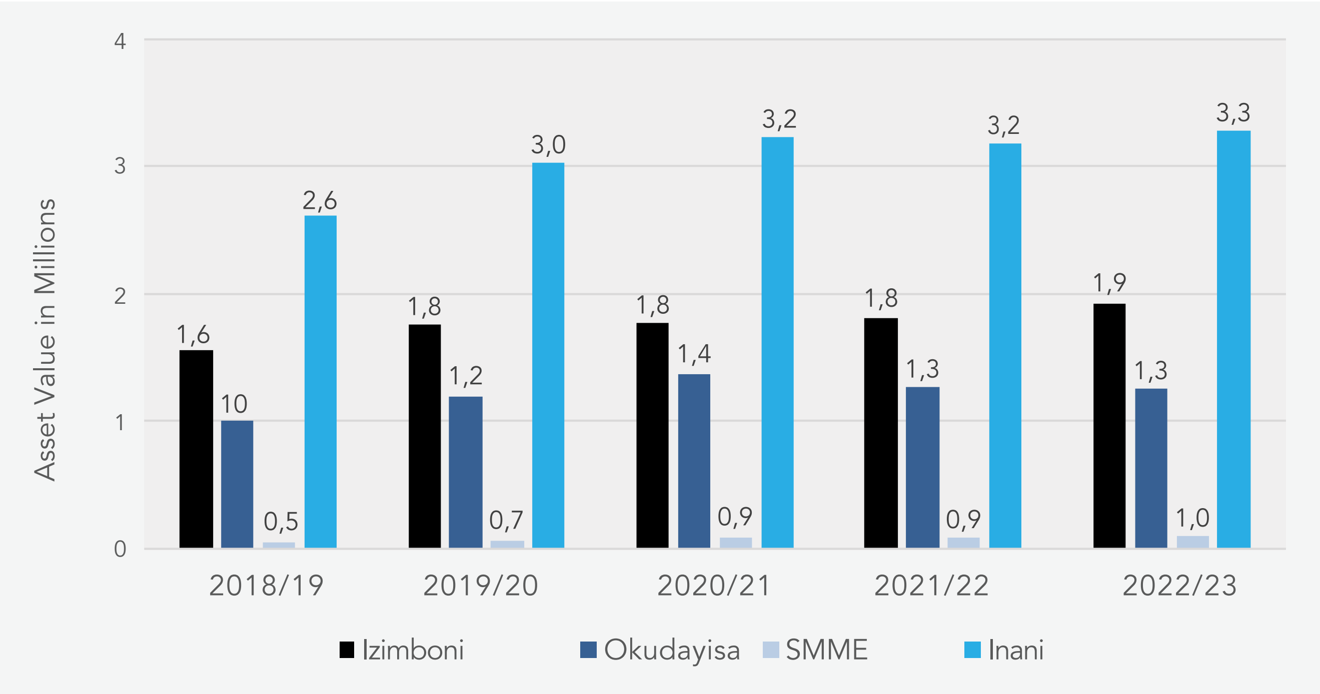
- Izakhiwo Zezimboni Ezinkulu: Izakhiwo zezimboni ezintathu (3) - Isithebe, Ezakheni naseMadadeni – zinamabhizinisi okukhiqiza nenza ezinye izinto angu-235. Esewonke, la mabhizinisi aqashe abantu abacishe babe ngu-20 000 emiphakathini eseduze.
- Iphothifoliyo Yezimboni Ezincane: Inezindawo zezimboni eziyisishiyagalolunye (9) nezimboni ezizimele zodwa ezinhlanu (5), ezihlalise amabhizinisi angu-163. Ezimbili kulezi zimboni ezincane siziphethe ngokubambisana ne-Growth Point Properties.
- Iphothifoliyo Yezindawo Ezinkulu Zamabhizinisi: Inenxanxathela yezitolo ezingu-21, eneziqashi ezingu-429 phakathi nonyaka wokuhlolwa. Iphothifoliyo yezindawo ezinkulu zamabhizinisi ilungiselela kokubili amabhizinisi amancane neziqashi zikazwelonke, anezitolo ezinkulu ezisuka kumamitha-sikwele angu-4 kuya kwangu-5 158.
- Iphothifoliyo Yezindawo Ezincane Zamabhizinisi: Inezakhiwo ezingu-13, ezihlanganisa izindawo ezingamahhovisi eziyisithupha (6) kanye nezinye izindawo zokuthengisa eziyisikhombisa (7). Izindawo ezimbili ezingahhovisi kuhlala i-IDFC kuzo, okuhlanganisa Ithala Trade Centre, eseDurban's Point Waterfront Precinct. Indawo esele iqashwe njengengxenye yephothifoliyo yokuqasha, ihlalisa iziqashi ezingu-35 ngonyaka wokuhlolwa.
- Iphothifoliyo yama-SMME: Inezakhiwo ezincane ezingu-43, eziqashiswe njengezimboni ezincane, izindawo zokwenza imisebenzi yezandla kanye nezindawo zokupaka izimoto, ihlalise iziqashi ezingu-230 ngonyaka wokuhlolwa.

Ngaphezu kwePhothifoliyo yeZakhiwo, i-IDFC ibuye ibe nendawo engenabantu. Ihlanganisa izindawo ezisevisiwe ngokugcwele ezingu-167 ezisendaweni yezimboni, ezingu-19 zamabhizinisi nezingu-235 zokuhlala. Izindawo ezingu-110 ezingenamuntu ze-IDFC kuhlalwa kuzo ngokungemthetho. Ngesikhathi kubikwa, i-IDFC iqale ngephrojekthi yokuhlola nokuqinisekisa isimo sayo yonke indawo engenamuntu, ngaphandle kwezindawo ezitholakala ngaphakathi kwezindawo zezimboni. Sihlela ukunakekela noma yimiphi imiphumela engemihle ngonyaka wezimali ka-2023/24.

Ukubuka Ngokwengeziwe Ukutshalwa Kwezimali

Inani eliphelele lephothifoliyo yezakhiwo ye-IDFC ngo-2022/23 lingu-R3,28 miliyoni, okubonisa ukwenyuka ngamaphesenti angu-3,3 kusukela ngonyaka odlule. Lokhu kwenyuka kubangelwa ukuthuthuka okuncane emazingeni okusebenza nokuqashisa njengoba iNkampani iqhubeka nokusebenzisa izindlela zokulungisa umonakalo owabangelwa iziyaluyalu zomphakathi ngo-2021.

Isithombe 7: Amanani Ephothifoliyo Yezakhiwo



Uhlelo lwe-CAPEX

Uhlelo lwe-IDFC CAPEX lunikeza ukutshalwa kwezimali ukuze kuthuthukiswe isimo, ukusebenza ngokulandelwa kwemithetho yezakhiwo zayo. Izindleko eminyakeni emihlanu edlule zifinyelele ku-R319 miliyoni, omunye u-R140 miliyoni ubekelwe unyaka wezimali olandelayo. Amaphrojekthi enziwe phakathi nonyaka wokuhlolwa ahlanganisa ukulungiswa kabusha kwe-Tugela Ferry Shopping Centre, enerenke yamatekisi kanye nemakethe yokuthengisa, futhi kulindeleke ukuba iphothulwe ngoNhlangulana ka2023. Amanye ahlanganisa ukufakwa kophahla nokulungiswa kwezakhiwo zezimboni.

Indawo yamabhasi esanda kwakhiwa eRenke Yamatekisi eTugela Ferry

I-IDFC iphinde yathola ukutshalwa kwezimali okungango-R14,6 miliyoni ezakhiweni ezimbili phakathi nonyaka wezimali ka-2022/23. Lezo zakhiwo ziyiindawo yamabhizinisi ku-Umbilo Road eThekwini kanye nendawo ezoba imakethe yokuthengisa eDurban Point Waterfront. Kuhlelwe ukuba kutholwe nokunye ukutshalwa kwezimali ngonyaka wezimali olandelayo.

Phakathi nonyaka wezimali, kuzoba nokwakhiwa kabusha kwezakhiwo ezalimala ngesikhathi kuneziyaluyalu zomphakathi ngo-2021 kuzoqalwa ngeNongoma Shopping Centre nezimboni ezine (4) eziseMadadeni Industrial Estate. Kulindeleke ukuba ukwakhiwa kabusha kwalezi zakhiwo ezinhlanu (5) kuphothulwe ngasekupheleni kukaJulayi 2023. Ukubhidlizwa kwengxenye eyalimala kuqalile e-Eshowe shopping centre. Ukwakhiwa kabusha kwezakhiwo ezisele kulindeleke ukuba kuqale ngekota yesibili yonyaka omusha wezimali.

Ukwakhiwa kabusha eLot 50 eseMadadeni Industrial Estate

Ukwakhiwa kabusha eLot 50 eseMadadeni Industrial Estate

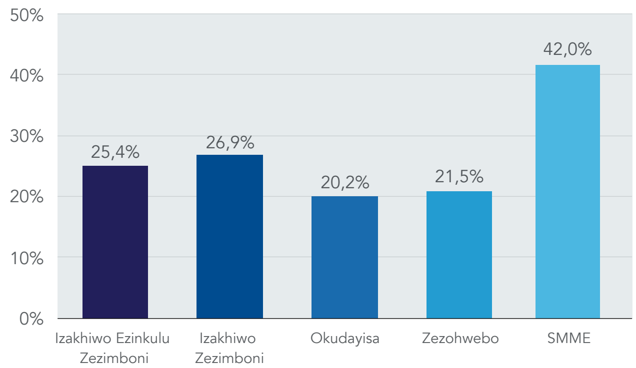
Amathuba Okutshala Izimali

I-IDFC iphinde yabona isidingo sokulungisa kabusha izakhiwo ezine (4) ezikhiqiza kakhulu, ngemali elinganiselwa ku-R3,7 bhiliyoni. Amaphrojekthi ahlanganisa ukulungisa kabusha Umlazi Shopping Centre neKwamashu Shopping Centre, ezalimala kakhulu ngesikhathi seziyaluyalu zomphakathi ngo-2021, kanye nokushintshwa kweManguzi Shopping Centre neWilson's Warf zibe izakhiwo ezisezingeni eliphezulu. La maphrojekthi azoxhaswa kusetshenziswa inhlanganisela yezimali ze-IDFC, ukubolekwa kwezimali zokuthengisa kanye nokubambisana kwamasu. Izicelo zeZiphakamiso zakhishwa phakathi nonyaka wokuhlolwa futhi izicelo ziyahlolwa.

Amazinga Ezikhala

Phakathi nonyaka wezimali ka-2022/2023 izinga lezikhala zephothifoliyo yezakhiwo lehle lisuka emaphesentini angu-27,8 laya emaphesentini angu-23,3, kuyilapho amanani ezikhala elokhu ephezulu kwiphothifoliyo yama-SMME ngamaphesenti angu-42,0. Izinga lezikhala elilokhu liphikelela liba phezulu libangelwa isimo somnotho esinzima, ukuwohloka kwengqalasizinda ye-IDFC, kanye nezinselelo zakamuva amabhizinisi aseKZN abhekene nazo, ezichazwe kabanzi ekuqaleni kwalo mbiko. Ukuze kuncishiswe lezi zinselelo, i-IDFC ihlola izindlela ezintsha zokuvikela iziqashi ezintsha nokugcina ezikhona.

Isithombe 8: Izikhala Ngokwemikhakha



Esinethemba lokukufeza ngo-2023/24

UMnyango weZakhiwo uhlose ukufeza lokhu okulandelayo onyakeni wezimali ka-2023/24:

- Ukukhulisa imali engenayo yezakhiwo (ngaphandle kokulungiswa kwenani elifanele) ngamaphesenti angu-35;
- Ukugcina ukusetshenziswa kwezindleko zokusebenza kusezingeni lamanje;
- Ukunciphisa amazinga ezikhala zezakhiwo abe amaphesenti angu-18; kanye
- Nokuthuthukisa amanani ephothifoliyo yezakhiwo.

I-IMPLEMENTING AGENT

I-IDFC iphinde yasungula kabusha i-Implementing Agent Unit futhi iyaqhubeka nokunyusa izinga nokuqinisa ukuba i-agent ethenjwayo ekuthuthukiseni umnotho kanye nokuthuthukisa izakhiwo esifundazweni. Lokhu kuhambisana nalokho okuwumgomo omkhulu kuhulumeni wesifundazwe ukuthuthukisa ingqalasizinda namanye amaphrojekthi.

Ukuze isekele le nqubo, iBhodi le-IDFC ligunyaze i-Implementing Agent Strategy kanye ne-Project and Programme Management Policy ukuze ilawule futhi ibeke imithetho yokusebenza kwezinhlelo namaphrojekthi, ngokuvumelana nemigomo yomthetho.

Ngokuqalisa ngemphumelelo amaphrojekthi ahlukahlukene, i-Implementing Agent Division yenze inzuzo engu-R10,9 miliyoni uma kuqhathaniswa nomgomo obuhlosiwe ka-R10 miliyoni phakathi ngonyaka wezimali ka-2022/23.

Amaphrojekthi enziwe i-IDFC ngaphansi kwe-KZN EDTEA ahlanganisa:

- I-Industrial Hubs – Clothing and textiles;
- I-Ndumo Retail Development;
- I-Refurbishment of the Thokazi Royal Lodge;
- I-Bulk Buying Programme;
- I-Radical Agrarian Socio-Economic Transformation (i-RASET);
- I-KwaMashu Cleaning Detergents Shared Production Facility;
- I-Establishment of Cleaning Detergents Shared Production Facility eSifundeni Ugu naseKing Cetshwayo;
- I-KwaZulu-Natal Corporative Grant Funding;
- I-Zimele Traders Fund: Spaza and Township Revitalisation; kanye
- Ne-Government garages/ auto service hubs.

I-IDFC ibandakanya ngenkuthalo ababambiqhaza ukkuze ithole amaphrojekthi engeziwe futhi ithuthukise ukuba kwayo i-Implementing Agent. Onyakeni wokuhlolwa, i-IDFC yaphumelela ekutholeni amaphrojekthi alandelayo:

- I-IDFC yavumelana ne-Kwazulu-Natal Department of Human Settlements ekuhlinzekeni Indawo Yokuhlala Yezimo Eziphuthumayo Yesikhashana kwababa izisulu zezikhukhula zango-Mbasa 2022.
- I-EDTEA: Ukusungulwa kwe-Vula Detergents centre ekuMasipala weSifunda i-Amajuba
- I-EDTEA: Yenza ucwaningo lokungenzeka ukuze kusungulwe i-Maritime Boat Building Yard
- I-EDTEA: Ukusungulwa kweNdawo ye-Pulp and Paper Incubation Ethekwini
- I-EDTEA: Ukusungulwa kweNdawo ye-Bakery Incubation Ethekwini

I-Kwamashu Vula Detergents Shared Manufacturing

I-Gamalakhe Vula Detergents Shared Manufacturing

I-Esikhawini Vula Detergents Shared Manufacturing

Isithebe Bulk Buying

ITHALA SOC LIMITED

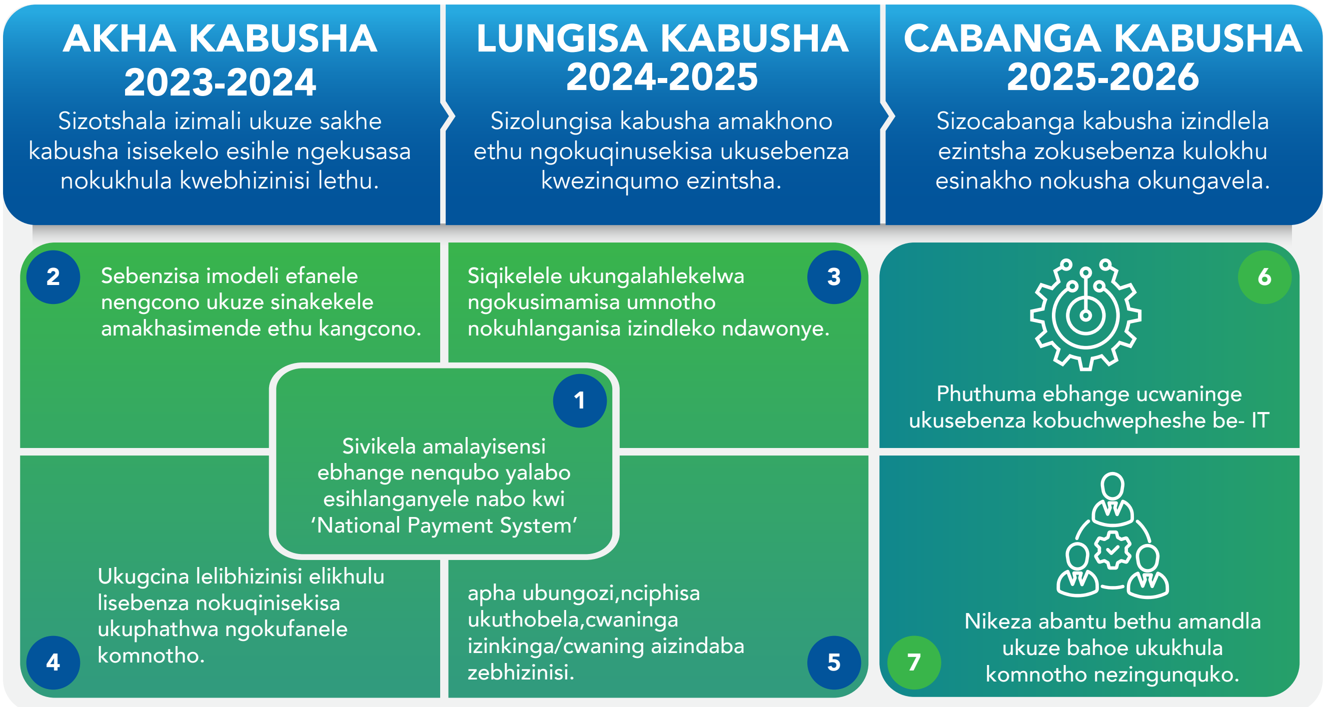
I-Ithala SOC Limited ingumhlinzeki wezimali ogunyaziwe nosemthethweni, ophethwe ngokuphelele i-IDFC. Umgomo walezi zinkampani ukuhlinzeka ngosizo lwezezimali kubantu baseKZN kanti kwezinye izindawo zasemakhaya, iyona kuphela enezikhungo lapho abantu bekwazi ukuya kuzona mathupha. Okulandelayo kubonisa imisebenzi ye-Ithala SOC Limited, ekwenzile kanye nekufinyelele phakathi nonyaka wezimali ka-2022/23. Ukusebenza kwe-Ithala SOC Limited kuchazwe kuMbiko Ohlanganisiwe Weminyaka Yonke wenhlanga odawunilodekayo kuyiwebusayithi: www.myithala.co.za.

Njengesikhungo sezimali, i-Ithala SOC Limited ithintwa ngokuqondile yizinkinga ezinjengesivunguvungu ezithinta umhlaba wonke kanye nezwe lethu, okuphazamisa umnotho wase-KZN. Emhlabeni wonke lokhu kuhlanganisa ukukhula komnotho okuhamba ngonyawo lonwabu, imiphumela yobhubhane lwe-Covid-19, kanye nempi yase-Ukraine, kuyilapho isifundazwe sidonsa kanzima ngenxa kokukhula kwenkinga yokuhamba kukagesi, imiphumela emibi ebangelwe izikhukhula zika-Ephreli 2022, kanye nokwenyuka kokuwa komnotho nenzalo yemali mboleko. Lokhu kube nomphumela wengcindezi esimweni sezimali se-Ithala SOC Limited. Inhlangano ibike ukulahlekelwa ngu-R60,5 miliyoni phakathi nonyaka wezimali ka-2022/23, uma kuqhathanisawa no-R52,0 miliyoni owalahleka ngonyaka odlule. Ngonyaka ka-2022/23, kuqoqwe izikweletu ezifinyelela ku-R8,7 miliyoni, uma kuqhathaniswa no-R7,2 miliyoni ngonyaka wezimali odlule.

Naphezu kwalezi zingqinamba, i-Ithala SOC Limited ibike ukukhula kwemali engenayo phakathi nenkathi yokubika, ukukhula ngamaphesenti angu-19,9 unyaka nonyaka, okuphumele ekuthuthukeni kwesilinganiso sezindleko nemali engenayo engamaphesenti angu-113,1. Ngaphezu kwalokho, isilinganiso semali i-Ithala SOC Limited elinayo lalingamaphesenti angu-18.1 phakathi nenkathi yokubika, uma kuqhathathaniswa no-R7,2 miliyoni ngonyaka wezimali odlule.

Onyakeni wokuhlolwa, Amasu e-Ithala SOC Limited Okuvuselela, Okwakha Kabusha naWokulungisa Kabusha, ayeqokwe ngonyaka ka-2020, abuye achazwa kabusha ngokuthi Amasu Okwakha Kabusha, Okulungisa Kabusha naWokucabanga Kabusha. La masu amasha asekelwe ezinhlosweni eziyisikhombisa (7) ezizosiza i-Ithala SOC Limited lifinyelele izifiso zalo zonyaka ka-2026:

Isithombe 9: Ibalazwe Elibonisa Ukwakha Kabusha, Ukulungisa Kabusha kanye Nokucabanga Kabusha



Okugxilwe kukho kakhulu ngonyaka ka-2022/23 ukuba i-Ithala SOC Limited lilawule imisebenzi yalo futhi lifake isicelo selayisensi yasebhange, ngokuvumelana nayo yonke imithetho esebenzayo kanye nemigomo yokulawula. Ngenxa yalokhu, i-Ithala SOC Limited izoqhubeka nokuthuthukisa uhlaka lwayo lokuphatha, ithuthukise izinqubo nezinhlelo zayo, futhi iqinisekise ukuthi inani lilethwa kumakhasimende ngendlela ephumelelayo. Inhloso iwukwenweba isisekelo semali engenayo ye-Ithala SOC Limited, ukuthola inzuzo eqhubekayo, ukunciphisa ukuthembela emalini eyinzalo, nokukhulisa imali engenayo engenzi nzalo.

UKUSEBENZA KWETHU

I-Annual Performance Plan (i-APP) ye-IDFC yonyaka ka-2022/23 ibonisa lokho inhlangano ekukhiqizayo kanye nalokho efuna ukukufinyelela onyakeni wezimali. Lokhu kubuyekezwe ethebuleni 5, okuhambisana nokuphawula kwabaphathi be-IDFC.

Ithebula 5: Imiphumela kanye Nezinkomba Ze-IDFC

Izinkomba Zemikhiqizo	Okuhlosiwe Ngonyaka ka-2022/23	Esikukhiqizile Ngonyaka	Okuphawulwe Abaphathi
Umphumela 1 Ukunyuka kokutshalwa kwemali ezinhlelweni nakumaphrojekthi entuthuko			
Inani lamarandi loxhaso oluvela ngaphandle elitholakele ngonyaka	R50 miliyoni	R54,9 miliyoni	Umgomo ufinyelelwe
Inani lamarandi lotshalo mali olutholakele (imali eqoqiwe) ukuthuthukisa izakhiwo	R100 miliyoni	Akukho	Izicelo zeziphakamiso (ama-RFP) ezivela kwabatshala izimali ukuze kulungiswe kabusha futhi kunwetshwe ama-shopping centre angu-4 zakhishwa ngoLwezi 2022 futhi zavalwa ngomhlaka-28 kuNhlolanja 2023. Iziphakamiso zilinde ukucutshungulwa ngabeluleki bezohwebo.
Umphumela 2 Ukugxila ekuthuthukisweni kwezakhiwo ukuze kugcinwe abaziqashile futhi zikhange			
Inani lamarandi lezindleko zokuthuthukiswa kwezakhiwo, zokuzinweba nokuzilungisa kabusha	R100 miliyoni	R100,2 miliyoni	Umgomo ufinyelelwe
Inani lemisebenzi esunguliwe ngenxa ye-Capital Development Programme kanye nezivumelwano ezintsha zokuqasha	2 660	3 129	Umgomo ufinyelelwe
Inani lezivumelwano ezintsha zokuqasha izakhiwo eziphothuliswe neziqashi	200	209	Umgomo ufinyelelwe
Amaphesenti okulungiswa kanye nokunakekelwa kwempahla esinayo	3,4%	3,8%	Umgomo ufinyelelwe
Inzuzo emalini esiyitshale ezakhiweni	5,2%	5,6%	Umgomo ufinyelelwe
Umphumela 3 Ukukhula kwendima edlalwa ama-SMME athole ukuxhaswa kanye namabhizinisi anamalungu amaningi ukuze asekele imiphakathi ehlwempu futhi asungule amathuba emisebenzi			
Isilinganiso sesikhathi esilindwayo ukuze kugunyazwe isicelo sokuboleka imali ukusuka osukwini esifakwe ngaso (uma wonke amaphepha esephelele)	Phakathi nezinsuku ezingu-15 zokusebenza	Izinsuku ezingu-6 zokusebenza	Umgomo ufinyelelwe
Amaphesenti ezicelo zemali ebolekwayo ezigunyaziwe ngonyaka	Amaphesenti angu-60	Amaphesenti angu-67	Umgomo ufinyelelwe
Isilinganiso sesikhathi sokuqala ukukhokhelwa kwemali ebolekiwe egunyaziwe	Isilinganiso sezinsuku ezingu-25 zokusebenza kusukela ngosuku lokugunyazwa	Izinsuku ezingu-18 zokusebenza	Umgomo ufinyelelwe
Isilinganiso samaphesenti eSigaba 3 (engeke ibuyiswe yonke) semalimboleko ngonyaka	<= amaphesenti angu-65	Amaphesenti angu-69,5	Ukuncipha kwebhuku lemalimboleko kuholele ekunyukeni kwamaphesenti emalimboleko engabuyiswa. Imalimboleko engabuyiswa ikhule ngamaphesenti angu-1,5 uma kuqhathaniswa nonyaka owedlule.

Izinkomba Zemikhiqizo	Okuhlosiwe Ngonyaka ka-2022/23	Esikukhiqizile Ngonyaka	Okuphawulwe Abaphathi
Amaphesenti amabhizinisi ayesekelwa ngaphambilini athole uxhaso	Amaphesenti angu-80	Amaphesenti angu-99,6	Umgomo ufinyelelwe
Amaphesenti amabhizinisi athola uxhaso asaqhuba kahle ngemva kweminyaka emibili ekhokhe okokuqala imali ayexhaswe ngayo	Amaphesenti angu-60	Amaphesenti angu-96,7	Umgomo ufinyelelwe
Inani lemisebenzi ekhandekile ngokusebenzisa ama-SMME kanye namabhizinisi anamalungu amaningi athole uxhaso kwi-IDFC	1 667	2 018	Umgomo ufinyelelwe
Umphumela 4 Ukwanda kwamathuba ezomnotho kubahlali baseKZN kanye nakumabhizinisi anamaqembu anabantu abakhethekile			
Amaphesenti ezimpahla ezithengwe kumabhizinisi: Aphethwe abantu abansundu	Abantu abansundu: amaphesenti angu-60	Amaphesenti angu-97	Umgomo ufinyelelwe
Amaphesenti ezimphahla ezithengwe kumabhizinisi: Aphethwe abantu besifazane	Abesifazane: amaphesenti angu-28	Amaphesenti angu-26	Amaphesenti angu-90 ezimpahla ezithengwe phakathi nonyaka wezimali zathengwa ngokwabiwa kwephaneli ngokujikeleza. Ngokunikezwa kwamaphaneli ngo-2021, ukukhetha kwanikezwa abanikeli be-Level 1 BBBEE ngaphandle kokugcizelela izinhloso zokuthengwa kwempahla ye-IDFC (abesifazane, intsha nabakhubazekile).
Amaphesenti ezimpahla ezithengwe kumabhizinisi: Aphethwe intsha	Intsha: amaphesenti angu-15	Amaphesenti angu-12	
Amaphesenti ezimpahla ezithengwe kumabhizinisi: Abantu abakhubazekile (ama-PwD)-abaphathi	Abakhubazekile: amaphesenti angu-0,5	Iphesenti elilodwa	Umgomo ufinyelelwe
Amaphesenti emali yoxhaso ebekelwa amaqembu abantu abakhethekile ngonyaka: Abantu abansundu, ikakhulu Ama-Afrika	Abantu abansundu, Ikakhulu Ama-Afrika: 85%	Amaphesenti angu-94	Umgomo ufinyelelwe
Amaphesenti emali yoxhaso ebekelwa amaqembu abantu abakhethekile ngonyaka: Abesifazane	Abesifazane: amaphesenti angu-20	Amaphesenti angu-32	Umgomo ufinyelelwe
Amaphesenti emali yoxhaso ebekelwa amaqembu abantu abakhethekile ngonyaka: Intsha	Intsha: amaphesenti angu-35	Amaphesenti angu-44	Umgomo ufinyelelwe
Amaphesenti emali yoxhaso ebekelwa amaqembu abantu abakhethekile ngonyaka: Abantu abakhubazekile (ama-PwD)	Abakhubazekile: iphesenti elilodwa	Amaphesenti angu-0,3	Ukulandelela izimali ezibolekwe abantu abakhubazekile kwenziwa phakathi ebhange, okubangele ukuthi ingabikeki. Ifomu elisha lokufaka isicelo semalimboleko laqala ukusetshenziswa NgoMandulo 2023 okwaqinisekisa abakhubazekile, okuthuthukise izinga lokubika. Usizo kumabhizinisi luyenziwa ukuze kusizwe abafaka izicelo, okuhlanganisa abakhubazekile, ngokufaka izicelo zabo zokubolekwa imali.
Inani lerandi le-IDFC lisekele ama-SMME kanye nama-co-operatives ahlomula ngokusetshenziswa kwempahla kaHulumeni wesiFundazwe	R100 miliyoni	R126,5 miliyoni	Umgomo ufinyelelwe
Isibalo sama-SMME kanye namabhizinisi anamalungu amaningi asekelwayo ukuba ahlinzeke uhulumeni waseKZN ngezimpahla ezihamba phambili	2	49	Umgomo ufinyelelwe

Izinkomba Zemikhiqizo	Okuhlosiwe Ngonyaka ka-2022/23	Esikukhiqizile Ngonyaka	Okuphawulwe Abaphathi
Umphumela 5 Ukuqaliswa ngempumelelo kwezinhlelo namaphrojekthi entuthuko esifundazweni			
Amaphesenti amaphrojekthi anikezwe i-IDFC azuza okungenani ingqophamlando yamaphesenti angu-80 e-SLA (ukuhlinzeka)	>=amaphesenti angu-80 okufinyelela ingqophamlando yalokho okwakuvunyelwe ngakho	Amaphesenti angu-81,3	Umgomo ufinyelelwe
Isilinganiso samaphesenti empumeleo yalokho okwakuvunyelwene ngakho ekuthuthukisweni kwengqalasizinda	>=amaphesenti angu-75 okufinyelela ingqophamlando yalokho okwakuvunyelwe ngakho	Amaphesenti angu-92,0	Umgomo ufinyelelwe
Umphumela 6 Inhlangano ezinzile futhi esebenza ngezinga eliphezulu			
Umphumela wokuhlolwa kwamabhuku kwangaphakathi esitatimendeni sezimali sonyaka odlule	Umbiko omuhle ,ongenalutho olubi olubikiwe	Umbiko omuhle ,ongenalutho olubi olubikiwe	Umgomo ufinyelelwe
Inani lezinto ezitholakele ekuhlolweni kwamabhuku kwangaphandle kwendlela okuhloswe ukusebenza ngayo	Akukho okutholakele	Akukho okutholakele	Umgomo ufinyelelwe
Inani lezinto ezitholakele lapho kwenziwa ukuhlolwa kwamabhuku kwangaphandle okubonisa ukungahambisani nomthetho	Akukho okutholakele	Okukodwa okutholakele okungahambisani nomthetho mayelana nokulungiselela Ama-i-AFS	Isitatimende Sezimali Saminyaka Yonke esathunyelwa ukuze sihlolwe, sasingalungisiwe ngokuvumelana nohlaka olunqunyiwe lokubika lwezezimali, njengoba kudingwa isigaba 55(1)(b) se-PFMA. Izitatimende ezingalungile zohwebo nemali esiyithole kumakhasimende, ukutshalwa kwezimali ezakhiweni, ukutshalwa kwezimali ezinkampanini ezingaphansi kwethu, amanye amanothi aphawulwe umncwaningi mabhuku ezitatimendeni zezimali ezithunyelwe alungisiwe, okuholele ekutheni izitatimende zezimali siphawulwe umncwaningi mabhuku njengezihlanzekile.
Yonke imali eqoqiwe (iyakhula)	R1,1 bhiliyoni	R1,1 bhiliyoni	Umgomo ufinyelelwe
Inzuzo (iyakhula)	R71,3 miliyoni	R28,2 miliyoni	The Fair Value Adjustment on investment properties was lower than expected, while Expected Credit Loss (ECL) provisions were high. Delays in the Rebuild Programme also contributed to lower-than expected ROI for the year.
Isilinganiso sezindleko nemali engenayo	Kuhlanganisa izibonelelo kanye ne-FV elungisiwe: amaphesenti angu-82,8 Engahlanganisi izibonelelo: amaphesenti angu-89,7	Kuhlanganisa izibonelelo kanye ne-FV elungisiwe: amaphesenti angu-86,9 Engahlanganisi izibonelelo: amaphesenti angu-95,3	
Inani lezinsuku zemali esesandleni	>izinsuku ezingu-45 imali esesandleni	Izinsuku ezingu-7 imali esesandleni	Ukuqoqwa kwemali kumakhasimende Ezimali Zebhizinisi kanye nabaqashe Ezakhiweni kwehlile kunalokho obekulindelekile okuholele ekwehleni kwemali yokuthenga izinto ezidingekayo ebhizinisini
Inani lerandi lemali engenile eyisilinganiso etholakele kumaphrojekthi anikezwe i-IDFC ukuba iwaqalise	R10 miliyoni	R10,9 miliyoni	Umgomo ufinyelelwe

Izinkomba Zemikhiqizo	Okuhlosiwe Ngonyaka ka-2022/23	Esikukhiqizile Ngonyaka	Okuphawulwe Abaphathi
Amaphesenti endlela engavamile esichithe ngayo imali ethunyelwe kuMgcinimafa weSifundazwe ukuba ayihlabe	Amaphesenti angu-40	Amaphesenti angu-6	Ukusungula Inani Lemali (i-VFM) kuyinqubo yesikhathi eside. Iziwombe eziningi yokungasetshenziswa kahle kwemali kwaqala emuva ngonyaka wezimali ka-2016/2017 futhi izisebenzi eziningi ezithintekayo sezayishiya inhlangano.
Amaphesenti ezindleko ezingabanga nanzuzo nezamosha ezitholwe noma zasulwa iBhodi	Amaphesenti angu-60	U-0 phesenti	Kunamacala angu-2 asalenga. Inqubo engokomthetho yokukulungisa isiqalisiwe.
Isikhathi esibekiwe sokulungisa izikhalo zamakhasimende	Ikhasimende Kufanele likuphawule engakapheli amahora angu-24 ukuthi izikhalo sizitholile futhi sizilungise phakathi nezinyanga ezingu-6.	Amaviki angu-4,4	Umgomo ufinyelelwe
Amaphesenti okusetshenziswa kwazo zonke izinhlelo ze-ICT	Amaphesenti angu-80	Amaphesenti angu-86,1	Umgomo ufinyelelwe
Amaphesenti ezinga lokwaneliseka kwabasebenzi	Intuthuko engamaphesenti angu-10 kwinhlolovo eyedlule	Intuthuko engamaphesenti angu-30 kwinhlolovo eyedlule	Umgomo ufinyelelwe
Amaphesenti amacala okuphathwa kwemiphumela ahlobene nenkohlakalo aqedwa phakathi kwezinsuku ezingu-90	Amaphesenti angu-80	Akukho	Awekho amacala enkohlakalo abikiwe ngaphansi konyaka wokuhlolwa noma alengayo eminyakeni edlule.
Amaphesenti amacala aphelile kwabikelwe ukuba aphenywe	Amaphesenti angu-50	Amaphesenti angu-61	Umgomo ufinyelelwe

UKUSEBENZA KWEZINKAMPANI EZINGAPHANSI KWETHU

Ithebula elilandelayo libonisa imininingwane yendlela zonke izinkampani ezisebenza ngaphansi kwe-IDFC ezisebenze ngayo. Lemininingwane ayifaki phakathi i-Ithala SOC Limited, ezilungiselela owayo Umbiko Ohlanganisiwe Weminyaka Yonke futhi ungadawunilodwa ku-www.myithala.co.za.

Ithebula 6: Imisebenzi Yezinkampani Ezingaphansi kwe-IDFC

Izinkomba Ezibalulekile Zendlela Esisebenze Ngayo	Umgomo wonyaka ka-2022/23	Esikufezile Ngonyaka	Ukuphawula kwabaphathi
I-UBUCIKO TWINES & FABRIC SOC LTD			
Ukukoleka izimali kwabaqashile	R175,000	R175,000	Umgomo Ufinyelelwe
I-NONGOMA PLAZA LIMITED			
Yonke imali esiyiqoqile	R20,4 miliyoni	R20,0 miliyoni	Asikwazanga ukufinyelela ebesikuhlosile ngenxa yokungakhokhi kweziqashi okubangelwa izinkinga zomnotho.
Ingqikithi yenzuzo (ayikho inzuzo)	R1,3 miliyoni	(R18,5 miliyoni)	Ukulahlekelwa ngenxa yokwehla kokutshalwa kwezimali ezakhiweni ngo-R21,8 miliyoni.
I-SUNDUMBILI PLAZA LIMITED			
Yonke imali esiyiqoqile	R17,0 miliyoni	R18,2 miliyoni	Umgomo Ufinyelelwe
Ingqikithi yenzuzo	R7,5 miliyoni	R23,9 miliyoni	Umgomo Ufinyelelwe
I-DURBAN WHARFSIDE TRUST			
Yonke imali esiyiqoqile	R8,8 miliyoni	R11,7 miliyoni	Umgomo Ufinyelelwe
Ingqikithi yenzuzo	R5,5 miliyoni	R4,5 miliyoni	Umgomo Ufinyelelwe

ABASEBENZI

Umnyango waBasebenzi be-IDFC uhlose ukunikeza usizo oluyinhloko ekuqhubekiseni imigomo namasu enkampani, ngokuhlinzeka ngezinsiza ezisezingeni eliphezulu zokuphathwa kwabasebenzi.

I-IDFC izimisele ukuhlinzeka ngabasebenzi abanekhono, abagqugquzelekile futhi abanentshisekelo eyanele ukuqinisekisa ukuthi i-IDFC ithuthukisa umnotho nokuwusimamisa esifundazweni. Ngesikhathi esifanayo, abasebenzi kumele bathuthukise uzinzo olungolwezezimali yenkampani nokuqiniseka ukuthi iqhubeka iyisikhungo sezezimali esithuthukayo.

Uhlelo Lwamasu Lwabasebenzi kumele luxhase imizamo yabantu abanamabhizinisi. Kumele luqiniseke ukuthi i-IDFC inabasebenzi abafanelekile, abanamakhono awusizo futhi adingekile ukuze kwenziwe umsebenzi wenkampani. Lokhu kufezwa ngale ndlela:

- Ukugxilisa isiko lenkampani lokusebenza ngezinga eliphezulu;
- Ukusekela izinhlaka zebhizinisi ukuze zifinyelele umgomo wazo webhizinisi;
- Ukwenza ngokuvumelana nezinqubo zabasebenzi zenguquko nokulethwa kwezinsiza;
- Ukwenza ngokuvumelana nenqubo yokusebenzisa amakhono ezisebenzi ngempumelelo; kanye
- Nokusebenzisa Isiphakamiso Esididiyelwe Sokubaluleka Kwabasebenzi njengendlela yokubagcina.

Iphrofayili Yabasebenzi

Okwenziwa ngumnyango waBasebenzi be-IDFC kubhekelela amathimba oHlelo Lokuqasha Ngokulingana, oluhlose ukubhekana nezindaba zokulingana emsebenzini, kuhlanganise ukuqashwa kwabantu abakhubazekile kanye nokumelwa ngokulinganayo kwabesifazane ezikhundleni zokuphatha. Ngenxa yalokho, i-IDFC ikwenza ngenhloso, iyeyaveza imigomo yayo yokulingana kumafomu ayo okufaka isicelo. Phakathi nenkathi yokubika, i-IDFC yaqasha abasebenzi abathathu abaphila nokukhubazeka, okuwukwanda ngamaphesenti angu-300 uma kuqhathaniswa nonyaka odlule. Lokhu kubangelwe umkhankaso wokuqwashisa, oholele ekutheni abasebenzi ababili ababevele bekhona badalule ukukhubazeka abaphila nakho.

I-IDFC iqashe abasebenzi abawu-302 abaqashwe ngokugcwele ngasekupheleni konyaka wezimali, okwenza kube nabasebenzi abane (4) abengeziwe uma kuqhathaniswa nonyaka odlule, ngenhloso yokubafaka ezikhundleni ezibucayi. Ithebula elingezansi libonisa emaphrofayili abasebenzi be-IDFC kusukela ngomhlaka-31 Ndasa 2023, ngokwezinga lomholo ngamunye.

Umbukiso we IDFC wamabhizinisi eThekwini

Ithebula 7: Iphrofayili Labasebenzi kusukela ngomhlaka-31 Ndasa 2023

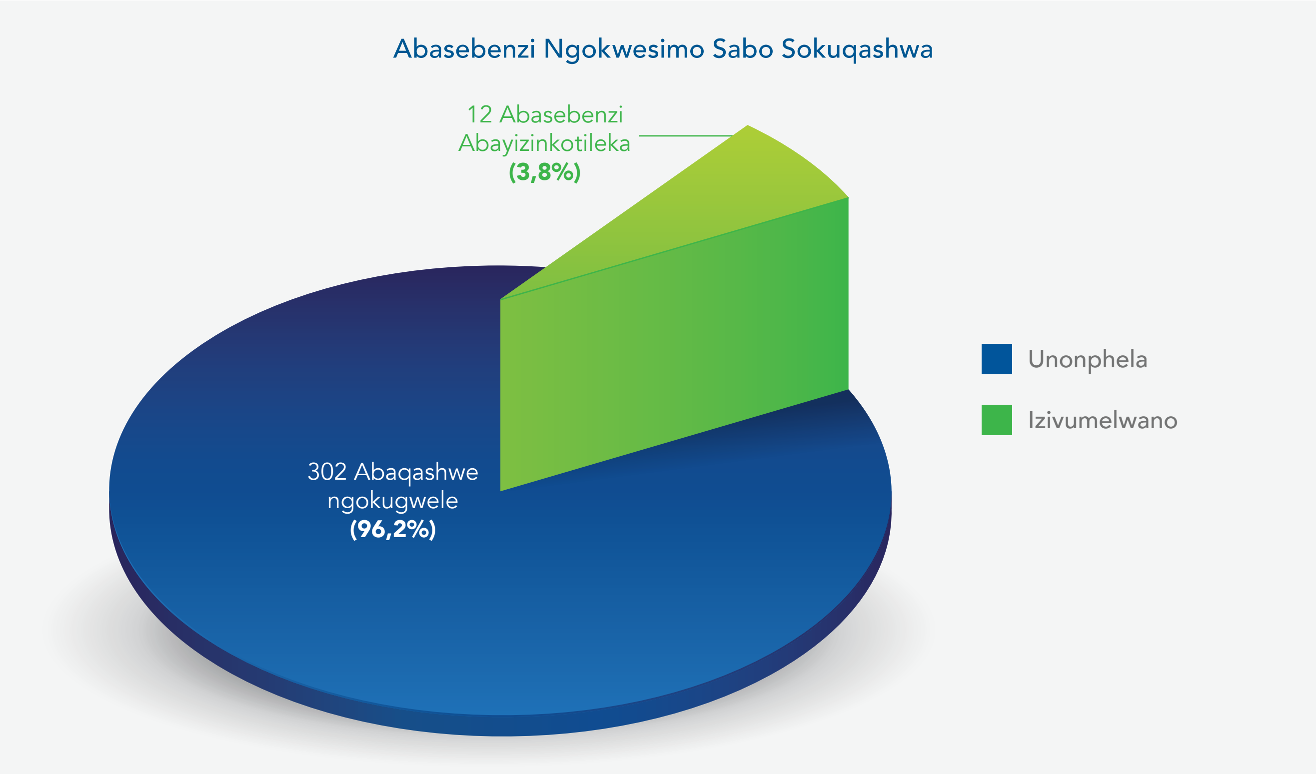
Amazinga Abasebenzi/	Abaqokiwe												Owelinye Izwe			Abangaqokiwe		Inani Eliphelele	Abaphila Nokukhu-bazeka
	UmAfrika			Ikhaladi			UmNdiya			OmHlophe									
	F	M	Total	F	M	Total	F	M	Total	F	M	Total	F	M	Total	M	Total		
A2	5	21	26															26	
A3		3	3															3	
B1	1	10	11															11	
B2		5	5															5	
B3	7	10	17															17	
B4	3	9	12															12	1
C1	15	14	29	1		1	1		1	2		2						33	1
C2	9	1	10															10	
C3	10	4	14															14	
C4	33	20	53	1	1	2	2	1	3				1		1			58	1
C5	10	9	19	1	1	2	3		3									24	
D1	7	10	17	1		1	3		3	1		1	1		1			22	
D2	6	4	10				1		1									11	
D3	4	2	6					3	3									9	
D4	5	16	21				2	3	5							3	3	29	
EL	3	5	8				2		2									10	
EU	1		1						0									1	
FL	2	3	5					1	1									6	
FU	1		1															1	
Abaqashwe Ngokugcwele	**122**	**146**	**268**	**4**	**2**	**6**	**14**	**8**	**22**	**3**		**3**	**2**		**2**	**3**	**3**	**302**	
TT (Abaqashwe isikhashana Esedlula Inyanga eyodwa)	5	7	12															12	
Inani Eliphelele	**127**	**153**	**280**	**4**	**2**	**6**	**14**	**8**	**22**	**3**		**3**	**2**	**0**	**2**	**3**	**3**	**314**	**3**

Izithombe 10 no-11 zikhombisa ukusatshalaliswa kwabasebenzi be-IDFC ngokuvumelana nesimo sabo sokuqashwa, ubulili kanye nobuhlanga kusukela ngomhlaka-31 kuNdasa 2023. Abasebenzi abangamaphesenti angu-96,2 baqashwe ngokugcwele, kanti abangamaphesenti angu-3,8 bangaphansi kwenkontileka. Kucishe kube nokulingana phakathi kwabasebenzi besilisa (52,6%) nabesifazane (47,4%), futhi abesifazane befinyelela ku-0,3% uma kusukela ngonyaka odlule. Kubasebenzi besilisa, abangamaphesenti angu-48,3 bangabansundu base-Afrika, amaphesenti angu-2,6 amaNdiya, amaphesenti angu-0,7 amaKhaladi, iphesenti elingu-1,0 abaMhlophe, kanti kubasebenzi besifazane, amaphesenti angu-40,4 bangabaNsundu base-Afrika, amaphesenti angu-4,6 amaNdiya, amaphesenti angu-1,3 amaKhaladi futhi iphesenti elingu-1,0 abaMhlophe.

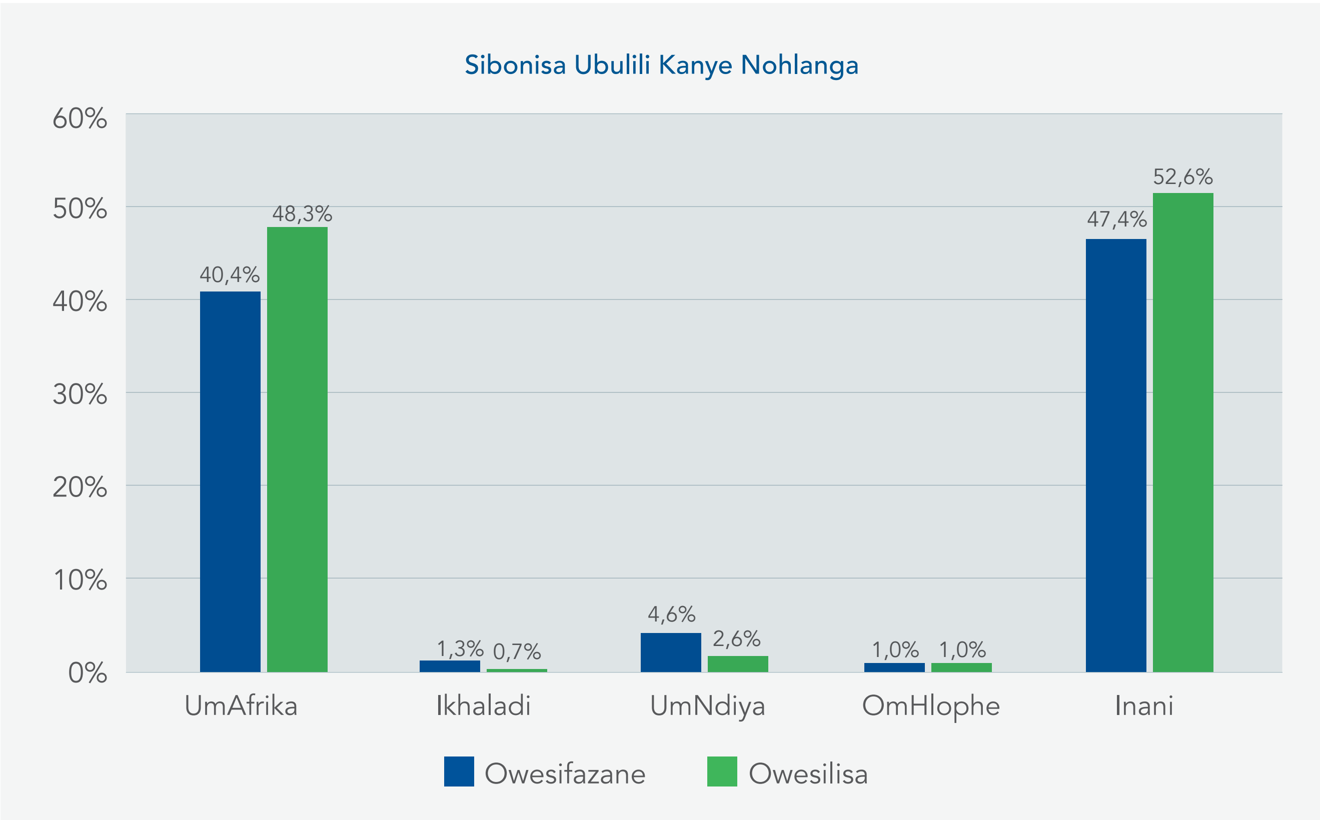
Izithombe 12 no-13 zikhombisa iminyaka yobudala kanye nephrofayili yokuphatha yabasebenzi be-IDFC. Iningi labasebenzi (u-74%) liphakathi kweminyaka ewu-36 no-55, bese amaphesenti angu-10 kube yintsha (eno-35 nangaphansi). Abasebenzi abangamaphesenti angu-16 kuphela abaneminyaka engaphezu kuka-55 futhi ngenxa yalokho, kufanele bathathe umhlalaphansi eminyakeni eyishumi ezayo. Ukusatshalaliswa kwabasebenzi ngokwesimo sokuphatha nangobudala kuvezwe eSithombeni 14, futhi iBhendi F limelele izisebenzi ezindala zenhlangano. Njengoba kubonisiwe, okwamanje abekho abaphathi be-IDFC abangaphansi kweminyaka engu-36, noma kunjalo, izikhundla zokuphatha zabiwe ngokulingana kuwo womathathu amaqembu obudala.

Lezi zithombe zibonisa imigomo eyimpumelelo mayelana nohlanga ebekwe Uhlelo Lokuqasha Ngokulingana lwe-IDFC, kanye nesidingo sokuqasha nokugcina abasebenzi besifazane ukuze kuzuzwe umgomo wokuqashwa kwabesifazane abangamaphesenti angu-50,5. I-IDFC izophinde ifune amathuba okuqoka abasebenzi abangaphansi kweminyaka engama-36 ezikhundleni zokuphatha.

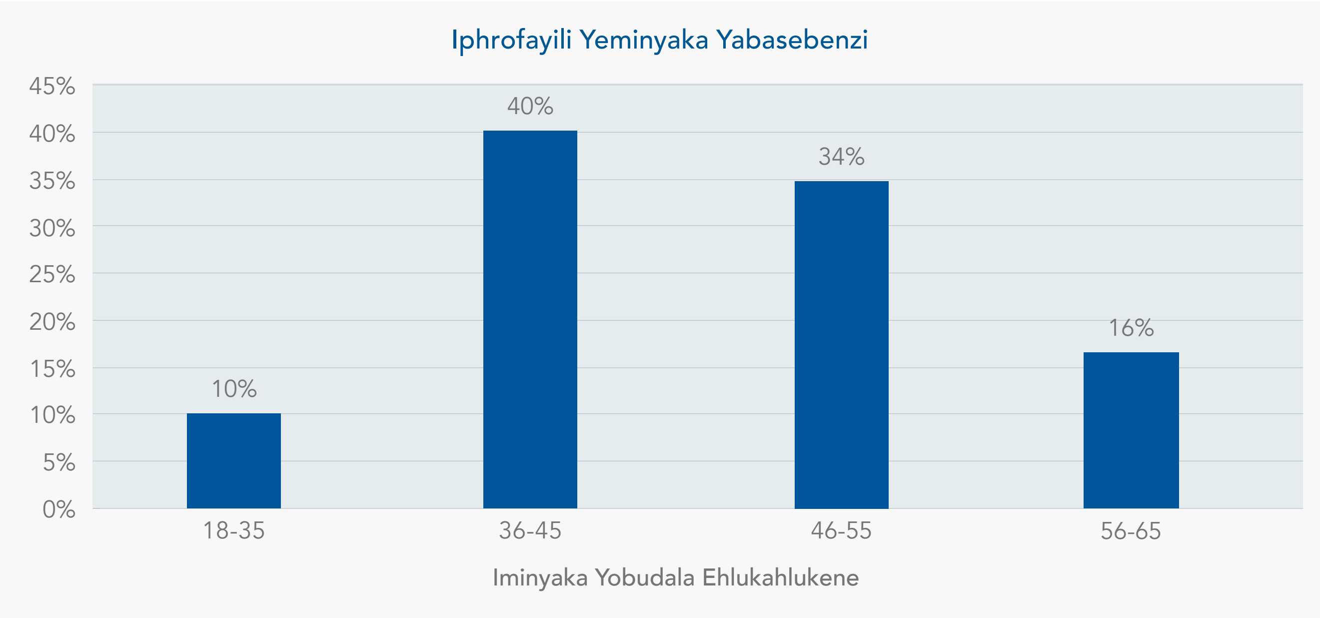
Isithombe 10: Abasebenzi Ngokwesimo Sabo Sokuqashwa ngo-31 Mashi 2023



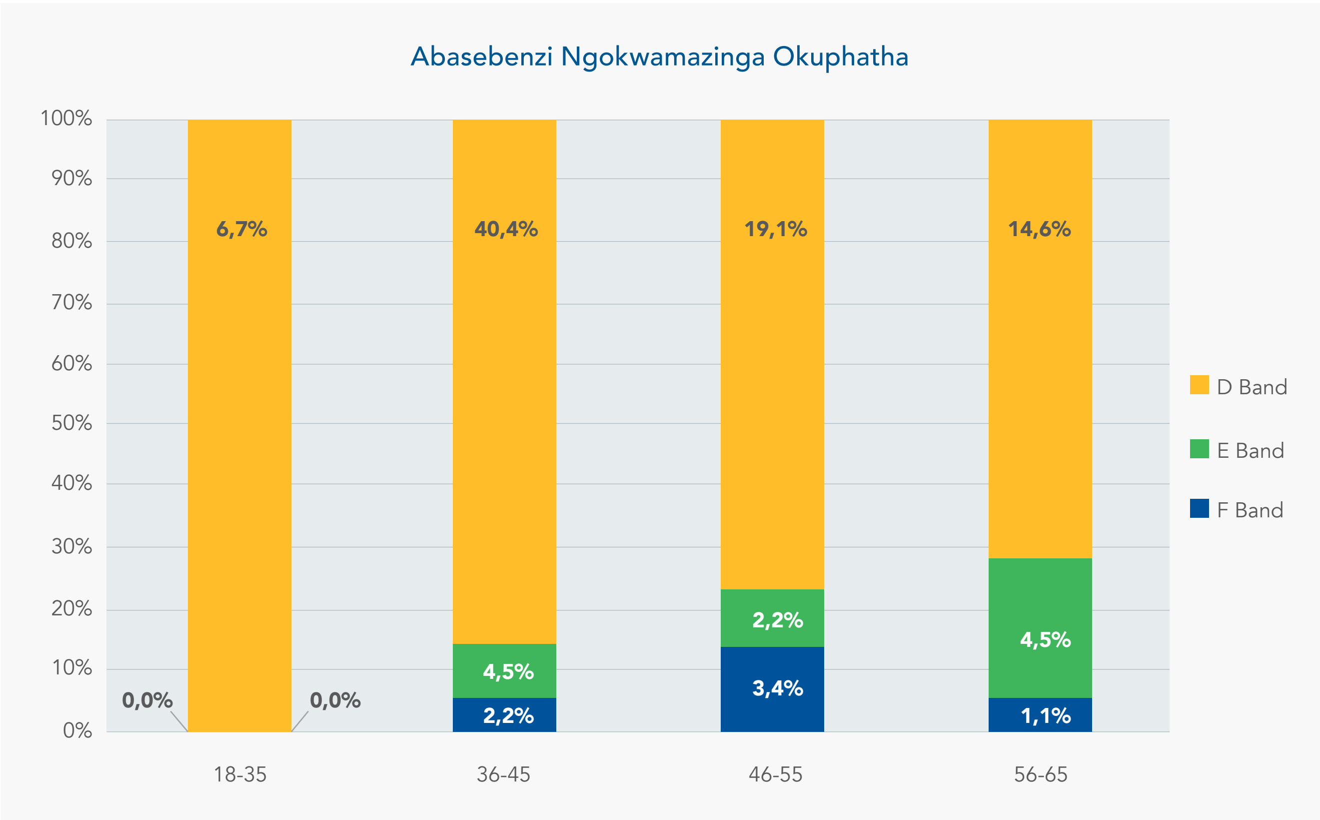
Isithombe 11: Sibonisa Ubulili Kanye Nohlanga ngo-31 Ndasa 2023



Isithombe 12: Iphrofayili Yeminyaka Yabasebenzi ngo-31 Ndasa 2023



Isithombe 13: Abasebenzi Ngokwamazinga Okuphatha ngo-31 Ndasa 2023



I-IDFC ihlangabezane nembibizane yokuhamba kwabasebenzi (-1,3%) phakathi nesikhathi sokubika, ngaphansi kakhulu kwalokho okuhlosiwe okungungamaphesenti angu-10, ngenxa yokwanda kwenani labasebenzi. Lokhu kuwumelela kahle umkhuba omuhle wenhlangano. Ngesikhathi sokubika, abasebenzi abangu-21 bashiya inhlangano, abangu-13 basulile, abathathu (3) bashonile, ababili (2) baxoshiwe futhi abathathu (3) bathathe umhlalaphansi. Phakathi nalesi sikhathi, i-IDFC iqashe abanye abasebenzi abangu-25, okuyinani eliledlula kude elabahambile.

UKUQEQESHWA NOKUTHUTHUKISA

I-IDFC isebenzise Uhlelo Lokuqeqesha Lonyaka luka-2022-23, ukubhekana nezidingo zokuqeqeshwa zoPhiko ngalunye Lwebhizinisi. Ungenelelo lokuqeqeshwa olungamashumi amathathu nesithupha (36) lwenziwe ngaphakathi nangaphandle, futhi sezizonke izindleko zokuqeqesha zifinyelele ku-R1,2 miliyoni.I-IDFC izibophezele ukuthuthukisa amakhono abasebenzi abasha, okuzokwakha ukusimama enhlanganweni ngenkathi iqhubekisela phambili umgomo wayo wentuthuko. Abathathu (3) abaqeqeshelwa umsebenzi babhaliswe Ohlelweni Lokuqeqeshelwa Umsebenzi phakathi nonyaka wezimali emkhakheni woLwazi Lwezobuchwepheshe (IT). Lolu hlelo luqondiswe kwabasanda kuthola iziqu abafuna isipiliyoni, futhi luhlinzeka ngokuqeqeshwa okuthatha izinyanga eziwu-24.

Njengengxenye yokugxila kwe-IDFC esibophweni 'Sokukwenza Kwenzeke Ndawonye', inhlangano iqhubekile nokusebenzisana ne-South African Institute of Chartered Accountants (i-SAICA). I-IDFC iqeqesha abantu abathathu (3) abafisa ukuba ama-Chartered Accounted (CAs) esikhathini esiyiminyaka emithathu. Ngasekupheleni konyaka wezimali, i-IDFC yethule umkhankaso wokuhlonza abanye abathathu (3) abaneziqu ze-Accounting abazobhaliswa ohlelweni lokuqeqeshwa lwe-SAICA ngo-2023/24.

I-IDFC isebenzise u-R804 000 ohlelweni lokuqeqeshela umsebenzi kanye nohlelo lwe-SAICA. Sekukonke, lokhu kubalelwa ngaphezu kuka-R2,1 miliyoni wokuqeqesha kanye nokuthuthukisa onyakeni wezimali ka-2022/23.

Abaqeqeshwa yi-SAICA

UNomanini Sithole

UThabiso Moloi

UThulasizwe Ndebele

UKUPHATHWA KWAMAKHONO

Ukuze kufezwe izinhloso kanye namasu e-IDFC kudingeka kuthuthukiswe umzila wamakhono, oqinisekisa ukuthi kuqhubeka kutholakala amakhono ezikhundleni ezibalulekile. Phakathi nonyaka wokuhlolwa, i-IDFC iphinde yaqala kabusha ukuhlolwa Kwenqubomgomo Yokulandelana kanye nohlu lwamakhono ayindlala. Ukusebenza Kwalenqubomgomo Yokulandelana kuwo wonke amazinga enhlangano kuzoqala uma Inqubo Yenguquko isiqediwe. Le mizamo iqiniswa impumelelo ekuqasheni ithalente elisha, okuhlanganisa nokuqasha abasebenzi abasha abangu-25 kanye nokukhushulelwa ezikhundleni eziphezulu kwabasebenzi abayisithupha (6). Le mpumelelo inengxenye enkulu kwiSiphakamiso Sokubaluleka Kwabasebenzi Be-IDFC.

Ukuze ikale ukusebenza kweSiphakamiso Sokubaluleka Kwabasebenzi, i-IDFC yenze i-Employee Satisfaction Survey (i-ESS) ukuze ihlole ukuthi amakhono aphethwe kanjani ngaphakathi e-IDFC. Le nhlolovo yathola ukuthi abasebenzi abangamaphesenti angu-80 bazizwa benelisekile futhi bayazikhandla, uma kuqhathaniswa namaphesenti angu-50 ango-2020. Le ntuthuko ibangelwe ukungenelela okuhlosiwe okwenziwa yi-IDFC ukuzwe kulungiswe amaphutha avezwa abasebenzi kunhlolovo ka-2020.

UBUDLELWANE OBUSEBENZA KAHLE NOBUYIMPUMELELO

I-Human Resources Strategy ye-IDFC ifuna ukulondoloza nokuheha amakhono awusizo, kuyilapho yenza inhlangano ibe umqashi ohamba phambili esifundazweni. Indlela yethu ihlanganisa ukulondoloza ubudlelwane obuhle nabasebenzi kanye nokuqaphela ukuthi sidinga ukuhlonipha amalungela abo futhi sikhuthaze izinqubo zokuqashwa ezinobulungisa.

Ibhizinisi liyaqhubeka lilondoloza Isivumelwano Sokuhlonishwa neNyunyana yalo, i-NEHAWU. Lezi zinhlangano ezimbili zibulondolozile ubudlewano bomqashi-nabasebenzi ngokuzibandakanya ngendlela efanele ku-Local Labour Forum futhi ziphothule izivumelwano ezimbili (2) ezihlangene, okuyiSivumelwano

Sokuxoxisana Ngemiholo sika-2022/23 kanye neSivumelwano Sesitolo Se-Agency. Ngenxa yobudlelwano obuhle bokusebenzisana ne-NEHAWU kanye nokuzibophezela ekuxazululeni izinkinga eziphakanyiswe ngabasebenzi kanye nozakwethu bezenhlalakahle, i-IDFC ayizange ibhekane nezikhalo ezivela embonini phakathi nonyaka wezimali ka-2022/23.

Noma kunjalo, kuye kwavela izinkinga ezihlobene nokuziphatha kwabasebenzi nokungaboni ngaso linye nabaphathi. Sezizonke, angu-13 amacala okungaboni ngaso linye asingathwa yi-IDFC, izingxabano eziyisikhombisa (7) zisingathwa yi-Commission for Conciliation, Mediation and Arbitration (i-CCMA), futhi eziyisithupha (6) zisingathwa yiNkantolo Yabasebenzi. Ekupheleni konyaka wezimali, ziyisithupha (6) kuphela izingxabano kwezingu-13 ezingakalungiswa, okuhlanganisa ezimbili (2) eziku-CCMA nezine (4) eziseNkantolo Yabasebenzi.

UKUQASHELWA KWEZENZO EZINHLE

I-IDFC iyaqhubeka nomkhuba wayo wokusebenza ngokuzimisela futhi iqaphela izinto ezinhle ngezinhlelo ezihlukahlukene zokuqashelwa nokuklomelisa, eziklanyelwe ukuthuthukisa isimilo nokugcina abasebenzi besebenza ngokuzimisela. Kulo nyaka wokuhlolwa, i-IDFC iqalise uhlelo lokuqaphela nokuklomelisa ukuze lenze lokhu kwenzeke.

I-IDFC ibonise nentuthuko ephawulekayo ekusebenzeni kwenhlangano yethu, okukhombisa inqubekelaphambili ekusunguleni isikhungo esisebenza ngezinga eliphezulu. Lo msebenzi omuhle waqashelwa yiBhodi Labaqondisi ngokukhokhwa kwamabhonasi okusebenza kahle kubo bonke abasebenzi abafinyelela izinga lokusebenza elalidingekile. La mabhonasi ayingxenye Yesiphakamiso Sokubaluleka Kwabasebenzi se-IDFC.

IMPILO YABASEBENZI

UHlelo Lempilo Yabasebenzi lwe-IDFC lusiza abasebenzi kanye namalungu emindeni yabo athinteke kabi noma angase athinteke kabi emsebenzini yawo. Lolu Hlelo luzosiza inhlangano ngokukhuthaza inhlalakahle yabasebenzi, ukukhulisa izinga lomsebenzi, kanye nokuthuthukisa ukusebenzisana. Imizamo eyenziwe njengengxenye yalolu Hlelo ihlanganisa ukuqeqeshwa kwezezimali, Isikhumbuzo Sosuku Lwengculazi, ukuhlolwa kwamehlo kanye nokuhlolwa kwempilo. Ngo-Mfumfu 2022, i-IDFC yaqoka umhlinzeki omusha Wezempilo Zabasebenzi, i-Institute for Counselling and Advisory Services (i-ICAS). I-ICAS yamukelwa kahle ngabasebenzi ngenkathi yethulwa ezindaweni ze-IDFC.

I-IDFC iphinde yasungula amaForamu Abasebenzi amathathu (3) njengengxenye yoHlelo Lwempilo-iForamu Yentsha, iForamu Yabesilisa kanye neForamu Yabesifazane. La maforamu akha uhlaka olufanele futhi olukhethiwe, ukuze kusekelwe abasebenzi kanye nemiphakathi abakuyo. Okwenziwa yila maForamu kuhlanganisa ukugujwa koSuku Lwentsha, uSuku Lwabesifazane kanye nokusingathwa kwesinyathelo se-'Movember' yabesilisa.

Ukuvulwa kweForamu Yamadoda ye-IDFC

IZINGUQUKO KUBAPHATHI

I-IDFC yenze isigaba sezinguquko kwi-Organisational Review Project phakathi nonyaka wokuhlolwa. Lesi sinyathelo sihlanganise ukufanisa nokubekwa kwabasebenzi emikhakheni emihlanu (5) yebhizinisi, okuyi-Corporate Support Services, i-Group Finance, i-Business Finance Group Risk, i-Compliance and Legal, kanye kanye ne-Group Chief Executive Office. Njengengxenye yalesi sinyathelo, Abaphathi bafaka imibono kwiKomidi LeziNguquko ngaphambi kokuba lenze izincomo zokugcina zabazobekwa ku-EXCO.

Lesi sinyathelo seziNguquko sizokwenziwa kwi-Properties and Information Technology Business Units phakathi nonyaka wezimali ozayo.

UKUGUQULWA KWEZENHLALO NEZOMNOTHO

I-IDFC izibophezele kwi-ajenda kazwelonke yokuguqulwa kwezenhlalo nezomnotho, igxile ngokukhethekile ku-Broad-Based Black Economic Empowerment (i-B-BBEE) kanye nezinhlelo ezihlobene nomphakathi ezisekelwa emphakathini. Okubalulekile ekuzibophezeleni kwethu isidingo sokufaka abantu ababehlupheka ngaphambilini futhi bencishwe amathuba emnothweni ojwayelekile. Ukuze yenze kanjalo, i-IDFC ilandela imisebenzi yebhizinisi ehlanganisa ukutshalwa kwezimali kwezenhlalo yenkampani, izinhlelo zemifundaze, ukuxhaswa, ukuthuthukiswa kwamakhono, ukugcizelela ukulingana emisebenzini, ukusetshenziswa kokuthengwa kwempahla okukhethiwe, izingqungquthela ezikhuthaza abesifazane kanye nentsha, kanye nokuvunyelwa kwemalimboleko kuma-co-operatives aphethwe abantu abaNsundu kanye nama-SMME.

NjengeNhlangano Yomphakathi, i-IDFC iphinde inamathele kwi-Public Finance Management Act (i-PFMA), efuna ukukhulisa ukulethwa kwezinsizakalo ngokusetshenziswa ngempumelelo nangendlela efanele kwezinsiza zezimali. Ngokwe-PFMA, nangokuhambisana neSigaba 217 soMthethosisekelo, kufanele kugcinwe uhlelo olufanele lokuthenga nokuhlinzeka oluhlose ukuba nobulungiswa, nokulingana, nokucaca, nokuncintisana kanye nokubiza kahle. Ukuchitha imali yokuthengwa kwempahla ye-IDFC ngo-2022/23 kwafinyelela ku-R301,4 miliyoni, uma kuqhathaniswa no-R229,1 miliyoni waphakathi nonyaka odlule. Lokhu akuhlanganisi ukusetshenziswa kwemali engu-R561,5 miliyoni ekhokhela ezinye izikhungo zikahulumeni okubalwa kuzo u-Eskom, omasipala, iminyango kahulumeni, ama-SOE, amanyuvesi, amakolishi, izinhlaka zochwepheshe, kanye noMcwaningimabhuku-Jikelele waseNingizimu Afrika. Sekukonke, angamaphesenti angu-97 emali echithwe ekuthengeni isuka kumabhizinisi enganyelwe ngabantu abansundu ngokomgomo wamaphesenti angu-60.

Ukuze ihambisane nomgomo kaHulumeni wesiFundazwe wokugqugquzela ukuguqulwa komnotho okukhulu, i-IDFC yaqhubeka nokuqaliswa okuqinile kokuthengwa kwempahla okukhethiwe okuvuna ama-Exempted Micro-Enterprise (ama-EME) kanye nama-Qualifying Small Enterprises (ama-QSE) ase-Afrika, kanye namabhizinisi aphethwe ngabesifazane, yintsha kanye nabantu abakhubazekile (PwDs). Phakathi nonyaka wezimali ka-2022/23, ukuthengwa kwempahla okukhethiwe kwe-IDFC kusuka kumabhizinisi aphethwe ngabesifazane kwafinyelela kumaphesenti angu-26 uma kuqhathaniswa nomgomo wamaphesenti angu-28, kuyilapho izindleko zamabhizinisi aphethwe yintsha zifinyelela emaphesentini angu-12 uma kuqhathaniswa nomgomo wamaphesenti angu-15.

Abesifazane Abaqeqesha Ubuholi

IMISEBENZI YENKAMPANI YOKUTSHALA IZIMALI EMPHAKATHINI

Izinhlelo ze-Corporate Social Investment (i-CSI) ye-IDFC zenza ngokuvumelana nomyalezo omelela inhlangano othi 'Ndawonye Sikwenza Kwenzeke', futhi wenza abantu baKwaZulu-Natal babe nethemba, bakwazi ukuthola izinto futhi bavulekelwe amathuba. Izinhlelo eziphambili ze-CSI ye-IDFC yilezi:

- Ukuthuthukiswa Kwamakhono
- Ukukhandeka Kwemisebenzi Nezamabhizinisi
- Ukuma Kahle Kwezimali

Phakathi nonyaka wezimali ka-2022/23, izinhlelo zethu ze-CSI zigxile ekuthuthukiseni amabhizinisi nasekuthuthukiseni amabhizinisi abantu besifazane, entsha kanye nabakhubazekile.

Uhlelo Oluthi Imbokodo Iyazenzela Abesifazane Abasemabhizinisi

I-IDFC ibambisene ne-EDTEA Women Empowerment Unit, ne-South African Revenue Services (i-SARS) kanye noMgcinimafa waKwaZulu-Natal, yaqala ukuqeqesha abesifazane kumabhizinisi ngo-Ncwaba nangoMandulo 2022. Lolu qeqesho lwanikezwa abesifazane abahlala ezindaweni zasemakhaya neziseduze kwamadolobha kuleZifundazwe iZululand, uMkhanyakude, eThekwini naseKing Cetshwayo.

Lesi sinyathelo sikhuthaza intuthuko nokusimamiswa kosomabhizinisi besifazane ngokuletha ukuqeqeshwa okusebenzayo ukuze amabhizinisi abo asuke ekubeni amabhizinisi angabhalisiwe ngokomthetho abe amabhizinisi abhaliswe ngokomthetho. Kwafika abesifazane abangu-226 kulokhu kuqeqeshwa kwezamabhizinisi futhi kwaxoxwa ngezihloko ezilandelayo:

- Ukuphathwa kwebhizinisi;
- Ukuhlanganiswa kwepulani lebhizinisi;
- Ukukwazi ukudayisa imikhiqizo yebhizinisi;
- Ukuphathwa kwezimali;
- Ukulawulwa kokuthengwa nokuthengiswa kwemikhiqizo;
- Ukuhambisana nemigomo ye-SARS yamabhizinisi amancane; kanye
- Nokungena kwi-Database Efaka Imikhiqizo Yamabhizinisi

Imbokodo Iyazenzela Women in Business Training

Uhlelo Oluthi Inkunz'isematholeni (Intsha Esemabhizinisini)

I-IDFC, ibambisene ne-EDTEA Youth Empowerment Directorate, yabamba ingqungquthela yezinsuku ezimbili zoHlelo Lokuthuthukisa Inkunz'isematholeni Intsha Esemabhizinisini. Lezi zingqungquthela zabanjelwa ezindaweni zasemakhaya neziseduze kwamadolobha eziFundeni iHarry Gwala, uThukela neZululand. Abanye esibambisene nabo abanamasu iHhovisi likaNdunankulu, i-Small Enterprise Development Agency (i-SEDA), i-National Youth Development Agency (i-NYDA), i-Black Umbrellas kanye noMasipala besiFunda.

Ngosuku lokuqala lwengqungquthela kwakhulunywa ngokuthuthukiswa kwebhizinisi okuhlanganisa ukuqala nokukhulisa ibhizinisi lakho, ukuthuthukisa ipulani lebhizinisi, ukufinyelela ezezimali nokuthengisa ibhizinisi lakho kwabanye futhi kwakukhona izithameli zeNtsha ezingu-149. Usuku lwesibili lwagxila ekuthengiseni ibhizinisi kwabanye futhi kwanikezwa izithameli ezingu-49 ithuba lokucijisa amakhono abo okwethula amabhizinisi abo.

I-IDFC yaqala noMncintiswano we-Inkunz'isematholeni Intsha Esemabhizinisini ukuze iklomelise intsha engasebenzi ecabange amabhizinisi amasha agxile ekukhiqizeni izinto ezingeke zilimaze imvelo. Abaphumelele kulo Mncintiswano bamenyezelwa emcimbini wemiklomelo owawuseDurban International Convention Centre ngomhlaka-7 kuMfumfu 2022 futhi bathola nemali abazoqalisa ngayo amabhizinisi abo.

Ukuqeqeshwa kwe-Inkunz'isematholeni Intsha Esemabhizinisini e-Alfred Duma

Abaphumelele emncintiswaneni ka-2022/23 yilaba:

- R100 000 - UNtando Ndimande – usungule umkhiqizo owonga amanzi nothuthukisa ukusebenza kahle kompompi bamanzi abavamile nabazimele.
- R25 000 –UNksz. Nomandla Ngcoya – ukhiqiza izithako zemvelo ezisebenzayo ezizosetshenziswa izinkampani zemithi ukuze zelaphe izifo ezithile.
- R50 000 - UMbuso Tembe – usungule amalahle esebenzisa ukhuni oluqinile.
- R25 000 – UMnu. Sameer Khan – usungule ithuluzi elikhiqiza ugesi lisebenzisa amanzi angcolile.
- R50 000 - UHlomla Noziqwaba – uthuthukise umuthi wokugeza izimoto.
- R50 000 - UZigi Ziqubu – usungule umshini osheshisa ukuvunwa kwezitshalokwezitshalo

UMEC we-EDTEA uMnu. Siboniso Duma, uSihlalo weBhodi ye-IDFC uMnu. Sihle Mkhize, uMphathi Omkhulu Weqembu le-IDFC uNksz. Pearl Bengu kanye nalabo abaphumelele oHlelweni Inkunz'isematholeni Intsha Esemabhizinisi

IMasakhe Eqeqeshela Amabhizinisi Abantu Abakhubazekile nabama-SMME

I-IDFC iqalise iMasakhe "Let's build" ukuze ihlinzeke ngokuqeqeshwa kwezamabhizinisi kanye nosizo lwezimali kubantu abakhubazekile (PwDs). I-IDFC, ibambisene noMasipala waseThekwini noMasipala waseRay Nkonyeni, yabamba iseshini yokuqeqesha ngomhlaka-8 Zibandlela 2022 e-IDFC Knowledge Centre nangomhlaka-28 Nhlolanja 2023 ePort Shepstone Civic Centre. Kwakukhona abantu abakhubazekile (PwDs) nabama-SMME abangu-192 kulolu hlelo.

Uhlelo lokuqeqesha iMasakhe lwagxila kulokhu okulandelayo:

- Ukuqeqeshelwa ukulawulwa kokuthengwa nokuthengiswa kwemikhiqizo
- Imikhiqizo Nezinsizakalo Zezimali Zebhizinisi ye-IDFC
- Ukuhambisana nemigomo ye-South African Revenue Services (i-SARS) yamabhizinisi amancane
- Ukuphathwa Kwebhizinisi Nokuthuthukiswa Kohlelo Lwebhizinisi i-Small Enterprise Development Agency (i-SEDA)
- Imikhiqizo Nezinsizakalo ze-Small Enterprise Finance Agency (i-SEFA)
- Ukusekelwa Kwamabhizinisi Entsha Esemabhizinisi I-National Youth Development Agency (i-NYDA)

I-IDFC ihlose ukuqhubeka nalolu qeqesho naphakathi nonyaka wezimali ka-2022/23, futhi iye nakwezinye iziFunda ezisesifundazweni.

IMasakhe Eqeqeshela Amabhizinisi Abantu Abakhubazekile (PwDs) nabama-SMME

Usizo Lwabathinteke Ezikhukhuleni

Izikhukhula ezacekela phansi ingxenye enkulu yaKwaZulu-Natal ngo-Mbasa 2022 zadala isimo esiphuthumayo emiphakathini, okwadingeka ukuba uhulumeni nabasemikhakheni ezimele bangenelele ngokushesha. I-IDFC yanikela ngokudla, ngezinto zokugeza nangezinto zokulala kulabo ababethintwe izikhukhula eThekwini. Izinto ezanikelwa zahanjiswa kulabo ababezidinga ababegcinwe ezindaweni zokuhlala zesikhashana e-Te Huis (eMlazi), eHholo laseNtuzuma kwa-B (eNtuzuma) naseHholo eTshelimnyama (ePinetown).

IMandela Day

I-IDFC yagubha iMandela Day ngokunikeza usizo kwiMathonsi Traditional Council eMandeni, okuhlanganisa nokunikela ngamadeski, izihlalo, amayunifomu esikole kanye nezincwadi eLindayiphi Intermediate School naKwaVusumuzi High School. Lokhu kuhambisana nesihloko se-IDFC esithi 'Yenza okwazi ukukwenza, nganoma yini onayo, noma ngabe ukuphi'.

Umphathi Omkhulu Weqembu le-IDFC, uPearl Bengu unikeza ukudla okunikelelwe imindeni ese-Te Huis e-Mlazi

Amalungu eBhodi ye-IDFC, Umphathi Omkhulu Weqembu, othisha nabafundi basemcimbini wokunikezela.

Umkhankaso We-StarSaver Ofundisa Izingane Ukonga /

I-IDFC izimisele ukwakha ulwazi lwezezimali entsheni yaseKZN ngokubambisana kwayo noHlelo lwe-StarSaver. Uhlelo lufakwe esifundweni se-Economic Management Sciences (i-EMS) kwikharikhulamu yesikole futhi lufuna ukugxilisa isiko lokonga imali entsheni. I-IDFC ivakashele iLindayiphi Intermediate kanye neKwaVusumuzi High School e-Isithebe ngomhlaka-28 kaNtulikazi 2022 ukuze yenze kube lula ukufundisa ngezifundo zolwazi lwezezimali ze-StarSaver kubafundi abangaphezu kuka-200.

Abafundi eLindayiphi Intermediate School.

EZOBUCHWEPHESHE BOLWAZI NOKUXHUMANA

I-Information and Communication Technology (i-ICT) idlala indima ebalulekile ekwenzeni imikhakha yebhizinisi le-IDFC ihlangangene nemigomo yayo, ngokuletha izixazululo zebhizinisi ezisebenzayo nezinsiza ngendlela yabantu, inqubo nobuchwepheshe. Ukusetshenziswa kwezinhlelo ze-ICT yithimba le-IDFC kulinganiselwa emaphesentini angu-86 ngonyaka wokuhlolwa, okugqamisa ukubaluleka nokuncika eMnyangweni we-ICT kanye nokusebenza kwawo.

Indima edlalwe nguMnyango wethu we-ICT ihlanganisa ukuhlinzekwa kokubusa kwe-ICT, ukuzenzakalela kwezinqubo zebhizinisi, ukulethwa kwengqalasizinda eqinile ye-ICT, ukuhlelwa kwamasu e-IT kanye nezakhiwo, ukuphepha kolwazi kanye nokuphathwa kwezingozi ze-IT, ukuklanywa kwezicelo, ukuthuthukiswa nokuqaliswa, ukwesekwa kwezicelo nokugcinwa kwazo, kanye nokuphathwa kwe-data nolwazi. Phakathi nonyaka wokuhlolwa, ukukhuthaza isiko lobumbano, ukubambisana, nokuthuthukisa amandla ethu bekulokhu kuyinto ebaluleke kakhulu eMnyangweni.

Imizamo nokusebenza kwe-ICT kuhambisana ne-IDFC ICT Strategy egxile ezisekelweni ezintathu - Ukuzinzisa Ukusebenza, Ukugxila Ekulethweni Kwezinto Zobuchwepheshe, kanye Nokwakha Abasebenzi Namakhono. Lokhu okulandelayo kwafezwa nguMnyango we-ICT kuzo zonke lezi zisekelo phakathi nonyaka wokuhlolwa:

Ukuzinzisa Ukusebenza

- Kufakwe i-WiFi futhi yazinziswa emahhovisi ase-Isithebe Industrial Estate
- Kufakwe inethiwekhi yamafoni futhi yazinziswa eNdlini Yonogada e-Isithebe
- Kushintshwe amaswishi e-legacy ukuze kuzinziswe inethiwekhi Ezakheni Industrial Estate
- Kwenziwe izivivinyo kumanethiwekhi amathathu asengozini kanye nokuhlolwa kokungena
- Kuhlolwe imikhankaso yokuqwashisa ngokuphepha kwemininingwane ngokulingisa ubugebengu bokweba imininingwane ebucayi
- Kuhlolwe i-Disaster Recovery Plan (i-DRP) ezinhlelweni ezibucayi se-JDE ne-HALO
- Kuthuthukiswe izilawuli zokuphepha emngceleni we-firewall
- Kushintshwe izingxenye ezibalulekile ze-UPS ukuze kuqinisekiswe ukuthi ayaqhubeka esebenza uma kuhambe ugesi ehhovisi elikhulu le-IDFC

Ukugxila Ekulethweni Kwezinto Zobuchwepheshe

- Ukufakwa kwethuluzi le-HP ProActive Insights njenge-Proof of Concept yokuphathwa kwedivayisi yekhompyutha esebenzayo
- Ukukhishwa ngempumelelo kwama-SIM card anedata entsha kubo bonke abasebenzi abafanele
- Ukuqhubeka nokutholwa nokukhishwa kwama-laptops amasha namadeskithophu kubasebenzi
- Ukususwa kwe-Domain ye-IDFC kwi-Dimension Data iye ku-RSAWEB
- Ideshibhodi Yokuhlakanipha kwebhizinisi (Qlik Sense) Yabaphathi
- Ukuhlanganiswa kwe-Central Supply Database ne-JD Edwards ukuze kube lula ukuthengwa kwempahla

Ukwakha Abasebenzi Namakhono

- Kuqokwe abafundi abathathu (3) abaqeqeshwayo be-IT abaqale ukusebenza ngo-Ncwaba 2022, bazosebenza iminyaka emibili (2).
- Kugcwaliswe izikhundla ezibalulekile okuhlanganisa isikhundla soMphathi Wamanethiwekhi Nezokuxhumana, soMphathi Wezokuphepha Kwemininingwane; nesoMphathi weSigaba se-Strategy and Analytics, abanikezwe izinkontileka zesikhathi esinqunyiwe.

Ingqalasizinda ayizange yehle ngaphansi kwamaphesenti angu-97 phakathi nonyaka wokuhlolwa, kuqinisekiswa ukuthi imisebenzi eyenziwe yi-ICT ihlala ithembekile futhi ifinyeleleka. Lokhu kubalulekile ekusebenzeni kahle kwenhlangano.

UMnyango we-ICT uphinde wagcina abasebenzisi begculisekile unyaka wonke. Ithimba licela izilinganiso zokugculiseka komsebenzisi kulandela izingcingo zokucela usizo eqenjini lokusekela le-ICT futhi lithole i-Customer Satisfaction Index yamaphesenti angu-99 ngesikhathi sokuhlolwa. Lesi silinganiso sibonisa intuthuko emisebenzini, ekulethweni kwezinto ezidingekayo kanye nasemakhonweni.

EZEMPILO, EZOKUPHEPHA NEZEMVELO

Ezempilo, ezokuphepha nezemvelo ziyizici ezikhathaza kakhulu i-IDFC futhi ukuqwashisa okuqhubekayo kukhuthazwa kuyo yonke inhlangano. I-Strategy sezeMpilo, sezokuPhepha kanye nesezeMvelo se-IDFC sigxile kwinhlanganisela yokulawulwa kwezingozi, ukubeka inqubomgomo kanye nokuqwashisa abasebenzi. I-Strategy siqhubekela phambili sifuna ukusekela isiko elikhuthaza ukuziphatha okufiselekayo kwezempilo, kwezokuphepha kanye nakwezemvelo, ukwenziwa kwezinhlelo zokuphatha, kanye nokukhuthaza impilo nenhlalakahle yabasebenzi.

I-IDFC ifuna ukuhambisana nemigomo Kanye nemibandela yomthetho mayelana nokuvikelwa kwezempilo, ezokuphepha nezemvelo. Lokhu ikwenza ngokuthi:

- Ibone, ilawule, iqede noma inciphise kokubili izingozi zezempilo nezokuphepha kanye nemithelela ephawulekayo yezemvelo;
- Ivimbele ukungcola nezingozi, noma ukugula, kuyilapho iletha ukuthuthukiswa okuqhubekayo;
- Iqeqeshe futhi ifundise bonke abasebenzi, ukuze kuqinisekiswe ukuthi bahlome ngolwazi olwanele mayelana nemisebenzi yezempilo, yezokuphepha kanye neyezemvelo, kanye nokugxilisa kuyo yonke inhlangano isiko elihle lezempilo, lezokuphepha kanye nelezemvelo; futhi
- Yenze izinsiza ezifanele zitholakale, ngaleyo ndlela kuqinisekiswe ukuhambisana ngempumelelo nezinqubomgomo nezinqubo zethu zezeMpilo, zokuPhepha nezeMvelo.

Ngezikhathi ezithile, i-IDFC ihlola amazinga ethu okuthobela izinqubo, kuhlanganisa nezinqubo zokuqinisekisa. Ukuhlolwa okunjalo kuyenziwa ukuze kunikezwe isiqinisekiso kwiziphathimandla ezifanele ukuthi imisebenzi yethu kanye namekhakha yebhizinisi, empeleni, ihambisana nezimfuneko zomthetho nezinqubomgomo. Ngokuphathelene nalokhu, senze intuthuko enhle ekuthuthukiseni nasekusetshenzisweni kwezinhlelo zokuthuthukisa.

EZEMPILO

I-IDFC ihlala izinikele ngokuphelele ekuqinisekiseni impilo enhle yabasebenzi bethu, esingeke sibe wutho ngaphandle kwabo. Lokhu kufezwa ngokuqaliswa kokuqapha okuqhubekayo kwezokwelapha kanye nezinye izinhlelo zokuqapha, futhi kwenziwa ngokubambisana phakathi kwe-Occupational Health and Safety Business Unit kanye ne-Wellness Business Unit.

Nakuba i-World Health Organisation (i-WHO) ingasabheki i-COVID-19 njengobhubhane olusongela umhlaba wonke, i-IDFC iyaqhubeka nokuqinisekisa imikhuba emihle yokuhlanzeka emsebenzini.

EZOKUPHEPHA

Ukuqeqeshwa kwe-Occupational Health, Safety and Environment (i-OHSE), imikhankaso yokuqwashisa, ukuhlolwa kanye nokucwaninga kwenziwa njalo ukuze kugcinwe impilo enhle nokuphepha kwabasebenzi bethu emsebenzini. Azikho izehlakalo zokuphepha ezibikwayo phakathi nonyaka wezimali ka-2022/23 ngokweSigaba 24 soMthetho Wezempilo Nokuphepha Emsebenzini. I-IDFC iyaqhubeka nokulwela ukuba indawo yokusebenza ingabi nazingozi kubasebenzi bayo kanye nezivakashi.

EZEMVELO

I-IDFC izama ukuqinisekisa ukuthi imvelo ayithinteki kabi ngemisebenzi yethu yebhizinisi futhi iyaqaphela ukuthi ukungahambisani nezindaba zemvelo kuthinta kokubili ezemvelo kanye nokuzinza kwenhlangano.

Azikho izehlakalo zemvelo ezintsha ezibikwayo phakathi nonyaka wezimali ka-2022/23. Noma kunjalo, i-IDFC, yenze intuthuko ekuxazululeni izinkinga zonyaka odlule zokungathobeli imithetho ezaphakanyiswa ngokuqondene ne-Isithebe Industrial Estate Closed Waste Landfill Site and Waste Transfer Station. Siyaqhubeka nokusebenzisana neziphathimandla ezifanele ekuqinisekiseni ukuthi sihambisana nokuthobela imithetho yezemvelo futhi asiyilimazi.

UKUPHATHA

ISINGENISO

IBhodi Labaqondisi le-IDFC lisekela amazinga aphezulu kakhulu okuphathwa kwebhizinisi futhi lilindele ukubona lawo mazinga esetshenziswa kuyo yonke imisebenzi eyenziwayo ebhizinisini.

IBhodi linesibopho sokubeka izinhlaka zokuphathwa sokubeka izinhlaka zokuphathwa kwebhizinisi kanye nezinqubomgomo ukuze kuqinisekiswe ukuthi bonke ababambiqhaza bangaphakathi banomthwalo osemahlombe okuziphatha kahle futhi bathobela Indlela Yokuziphatha ye-IDFC. IBhodi liyabazisa ubudlelwane obuhle besikhathi eside namakhasimende, futhi linezinqubo zokuphatha ezisekelwe kahle ukuze ziqaphe ukulinganisela phakathi kokuzuza ekukhuleni kwebhizinisi, kanye nokuhlangabezana nalokho okulindelwe yilabo ababambe iqhaza. IBhodi lizwakalise ukuthi ngeke lilubekezelele nhlobo noma yiluphi uhlobo lokukhwabanisa, ukweba noma inkohlakalo.

UMphathi Omkhulu weQembu nguyena kuphela umphathi oyilungu leBhodi ngokwesikhundla. Ngakho-ke, ukulinganisela phakathi kwabaqondisi abangebona abaphethe nabaqondisi abaphethe akukho ezingeni lezincomo zoMbiko we-King. Lokhu kwehliswe ukuqokwa kwezikhulu njengamalungu amaKomidi Amabhodi athile.

IBhodi Labaqondisi likholelwa ukuthi kuzo zonke izinto ezibalulekile ebhizinisini lalo, i-IDFC iye yazithobela izincomo eziqukethwe eMbikweni we-King IV phakathi nonyaka wokuhlolwa.

UKWAKHEKA KWEBHODI

IBhodi liqokwa yiLungu loMkhandlu Ophezulu elibhekelele IsiFundazwe saKwaZulu-Natal. NgokweSigaba 6 (1)(a) soMthetho we-Ithala, iBhodi kufanele lakhiwe amalungu okungenani ayisikhombisa (7), kodwa angeqi kwangu-13. Isikhathi sokuba sesikhundleni seBhodi siphele ngomhlaka-31 Nhlaba 2022. Ngomhlaka-1 Nhlangulana 2022 isikhathi sokusebenza samalungu amahlanu eBhodi adlule, okunguMnu. S Mkhize, uNksz. P Sibiya, uMnu. C Gina, uNksz. K Mbonambi kanye noDkt. S Ndlovu selulelwa eminye iminyaka emithathu (3) ephela ngomhlaka-31 Nhlaba 2025.

Amalungu amasha amane (4) ebhodi, okunguDkt. D Jairam-Owthar, uMnu. M Ngcobo, uDkt. U Roopnarain kanye noMnu. Ma Ngubo aqokelwa ihlandla leminyaka emithathu (3) eliphela ngomhlaka-31 Nhlaba 2025, okwenza isibalo samalungu eBhodi safinyelela eshumini (10). UMnu. S Mkhize uqokwe njengoSihlalo weBhodi (wayeyiPhini likaSihlalo ngaphambilini) kwathi uMnu Gina waqokwa njengePhini likaSihlalo.

Ngesikhathi kumiswa kabusha IBhodi kuye kwahlaziywa amakhono ukuze kuqinisekiswe ukuthi bayahlangabezana nezimfuneko eziyisisekelo zamakhono njengoba zibalulwe eMthethweni we-Ithala, nokuthi banawo lawo makhono iBhodi eliwabheka njengabalulekile ukuze kufinyelelwe amasu ebhizinisi. Lokhu kusiza nasekuqinisekiseni ukuthi kwabelwa amakhono anele eKomidini ngalinye leBhodi.

AMAKHONO EBHODI NENHLANGANISELA YESIPILIYONI

Le nhlanganisela elandelayo yamakhono, ibonisa amakhono, isipiliyoni neziqu zelungu ngalinye leBhodi. Ibonisa ukuthi iBhodi, libambisene, linamakhono anele okuletha ukwahlulela okungachemile ezinqumweni zeBhodi futhi lisize i-IDFC ukuba ifinyelele imigomo yayo.

IDFC Property: Nongoma Shopping Centre

Ithebula 8: IBhodi Labaqondisi: Amakhono Nenhlanganisela Yesipiliyoni

Amakhono	Mnu. S. Mkhize	Mnu. C. Gina	Mnu. M. Ngcobo	Nksz. P.N. Sibiya	Dkt. U. Roopnarain	Mnu. M. Ngubo	Mnu. S. Ndlovu	Dkt. D. Jairam-Owthar	Nksz. K. Mbonambi	Nksz. P. Bengu
Amakhono Ezomthetho	✓				✓					
Amakhono Ezezimali	✓		✓	✓		✓	✓	✓	✓	✓
Isipiliyoni Ngokutshalwa Kwezimali noma Iziqu	✓		✓	✓		✓	✓	✓		
Isipiliyoni Ngezokudayisa noma Iziqu							✓			✓
Ezabasebenzi noma Isipiliyoni Ngezemisebenzi noma Iziqu	✓	✓		✓	✓	✓	✓	✓	✓	✓
Amakhono Okuhlela noma Okuthuthukisa Nesipiliyoni				✓		✓	✓	✓	✓	✓
Ezenhlalo Nokuziphatha Okuhle	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Ulwazi, Ezokuxhumana Nezobuchwepheshe	✓	✓	✓	✓				✓	✓	
Ezamabhange			✓	✓					✓	✓
Ezezimali Zamaphrojekthi	✓		✓	✓		✓	✓			
Ezezimali Zentuthuko			✓		✓	✓	✓		✓	✓
Ukulawulwa Kwezingozi	✓		✓	✓		✓	✓	✓	✓	✓
Ukuphathwa Kwebhizinisi	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Ukwakhiwa Nokuphathwa Kwamasu	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Ukulawulwa Kwezikweletu	✓	✓		✓				✓	✓	✓

UKUSEBENZA KAHLE KWEBHODI

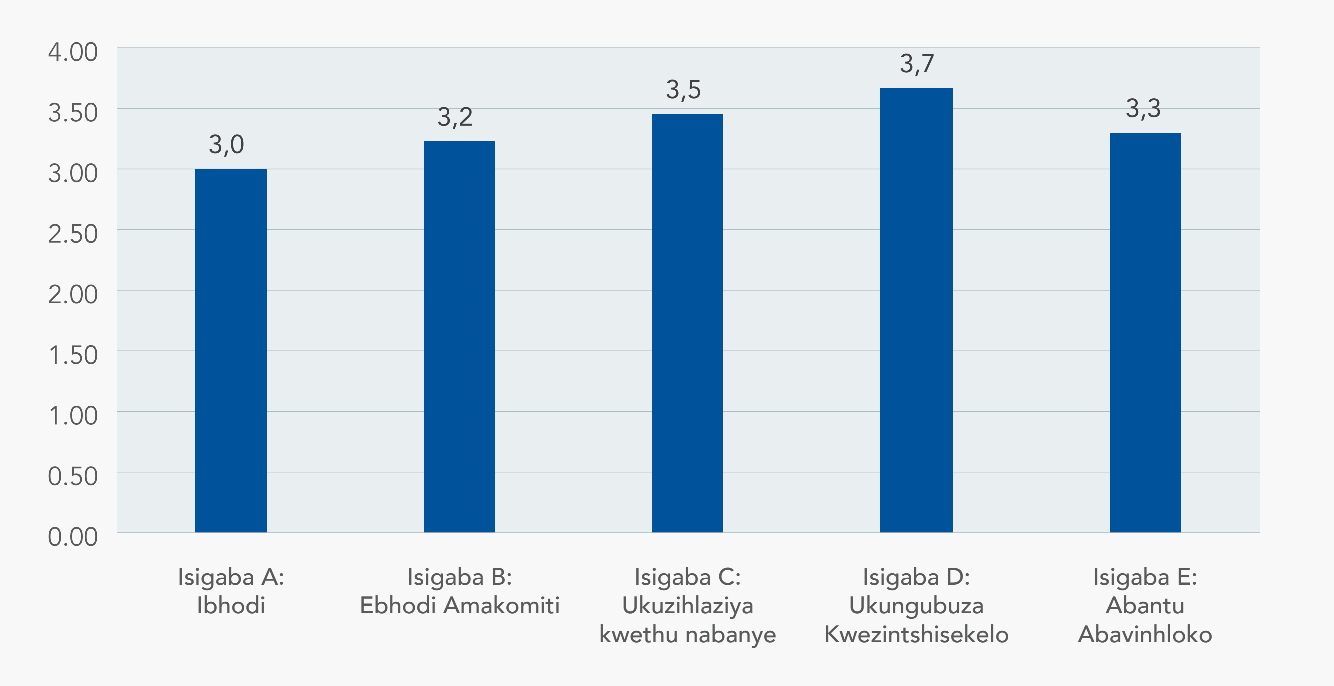
Uhlaka Lokuhlaziya Izinga Lokusebenza KweBhodi ludinga ukuba ukuhlaziywa kweBhodi kwenziwe unyaka ngamunye ngale ndlela elandelayo:

- Unyaka 1: Ukuhlaziywa kweBhodi lilonke (Kwenziwa ngo-2019/ 2020)
- Unyaka 2: Ukuhlaziywa KwamaKomidi EBhodi (Kwenziwa ngo-2020/2021)
- Unyaka 3: Ukuhlaziywa Okuzimele KweBhodi kanye namaKomidi alo

Ukuhlaziywa Okuzimele kwamaKomidi EBhodi kwenziwe ngemva kokwelulwa kwesikhathi sokusebenza, kusukela ngomhlaka-1 Nhlangulana 2022. Ukuhlaziywa bekungokonyaka wezimali ka-2021/22 nokwalabo kuphela ababakha iBhodi ngaleso sikhathi.

Umbiko wokuhlaziywa wahlanganiswa umhlinzeki wezinsiza ozimele futhi wabonisa ukuthi iBhodi liyazethemba kukho konke ekusebenzeni kwalo naseqhazeni elinalo ku-IDFC, ngamaphuzu angu-3.33 kwangu- 4.00 esewonke, nezindawana ezincane okwakudingeka lithuthukise kuzo. Uhlelo lwesinyathelo ezindaweni okufanele zithuthukiswe kanye nesikhathi sokukwenza sekuye kwadingidwa iBhodi. Igrafu elandelayo (Isithombe 14) iningiliza ngezindawo eziyinhloko eziyisithupha kanye nesilinganiso samaphuzu.

Isithombe 14: Ukuhlaziywa KweBhodi Okuzimele (2021/22)



Phakathi nonyaka wokuhlolwa, iBhodi ligunyaze uhlelo lokuqeqesha olusekelwe ezidingweni zamalungu eBhodi nezamaKomiti. Amalungu eBhodi ahambele amaseshini okuqeqeshwa ngokuziphatha okuhle kanye nobuholi bebhodi ngokuvumelana nezibopho zawo maqondana nokugunyazwa kwelayisensi yasebhange yenkampani engaphansi kwe-IDFC, Ithala SOC Limited.

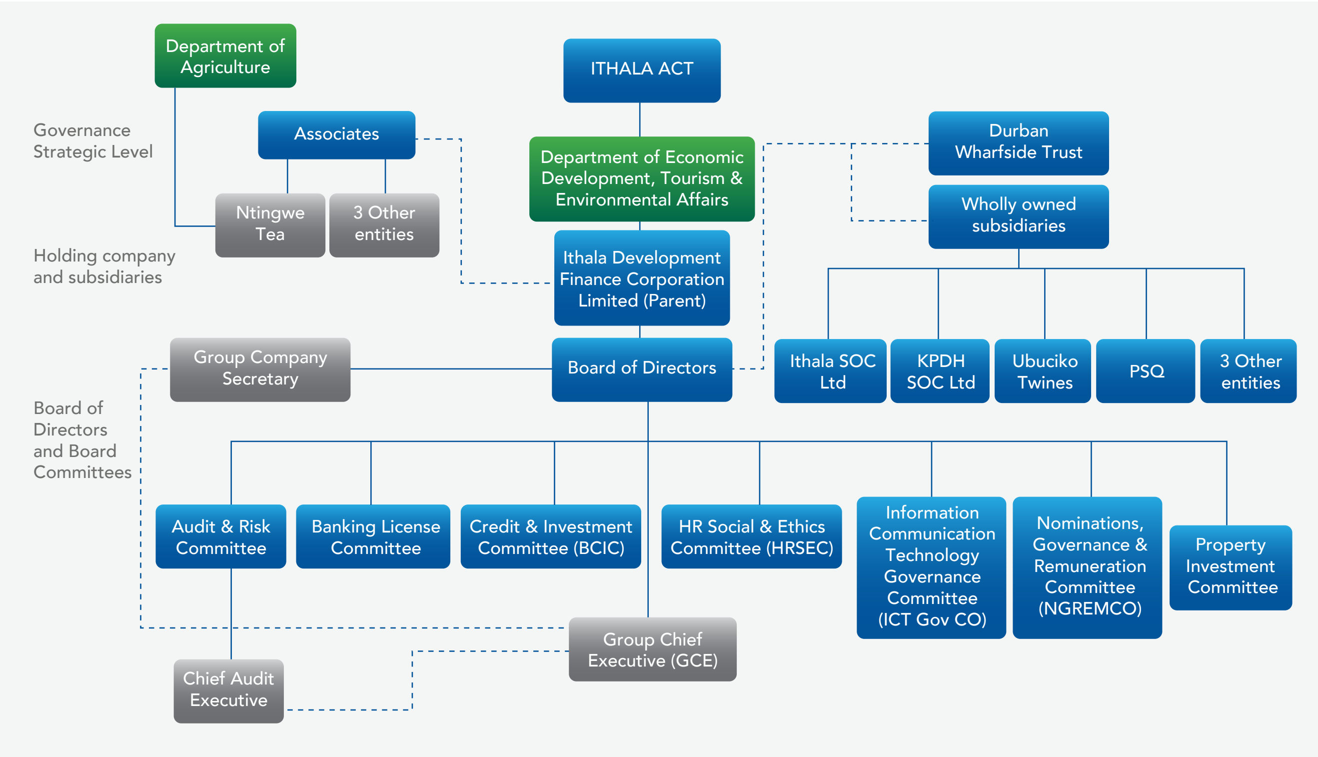
IBhodi liqhubekile nokuqapha inqubekela phambili yokwakhiwa kabusha kwezakhiwo ezacekelwa phansi ngesikhathi kuneziyaluyalu zomphakathi zangoNtulikazi2021.

Umcimbi wokusayina we MOU EmZINYATHI

UHLAKA LOKUPHATHA

I-IDFC isungule uhlaka lokuphatha kweqembu lebhizinisi ngokuhambisana nezimfuneko zoMthetho we-Ithala (Isithombe 15).

Isithombe 15: Uhlaka Lokuphatha Kweqembu Lebhizinisi Le-IDFC



AmaKomiti eBhodi asungulwa ngokweSigaba 15(1) soMthetho we-Ithala ukuze asize iBhodi ekwenzeni umsebenzi walo wokuhlola izinga lokusebenza nokuqapha ukulawulwa kwezingozi. Amalungu abelwe kumaKomiti ngokwamakhono awo futhi kwenziwe yonke imizamo yosabalalisa amalungu eKomiti ngendlela elinganayo kubo bonke abaqondisi abangebona abaphethe. IBhodi ligunyaze imigomo yereferensi phakathi nonyaka wokuhlolwa futhi yaphathisa igunya lokulawula kumaKomiti.

IKomiti ngalinye leBhodi linohlelo lokusebenza oluqinisekisa ukuthi imihlangano ihlelwe ngendlela yokuba ikwazi ukusingatha uMbiko we-King ezincomweni Zokuphathwa Kwebhizinisi, kanye nezimfuneko ze-Public Finance Management Act (i-PFMA) noMthetho Wezinkampani. Osihlalo bamaKomiti eBhodi babika imisebenzi yamaKomiti abo eBhodini kuyo yonke imihlangano, baqhakambise izingozi ezivelayo namasu abawancomayo kuye ngokubona kwabo, ukuze benze iBhodi likwazi ukuqapha, phakathi kokunye, izindawo eziyingozi ezithinta inhlangano. Amakomiti eBhodi anelungelo lokuthola iseluleko sikachwepheshe wangaphandle ozimele ukuze ayisize ekwenzeni imisebenzi yayo, ngezindleko zenkampani, ngokulandela inqubo egunyazwe iBhodi.

Amathebula 9 no-10 ahlinzeka iBhodi ngokubhalisa kwamalungu eBhodi onyakeni wezimali ka-2022/23, kanye nohlu lwababekhona emihlanganweni yeKomidi phakathi nalesi sikhathi.

Ithebula 9: IBhodi Namalungu eKomitii (2022/23)

Igama	IBhodi Labaqondisi	Ikomiti Labacwaningi Mabhuku Nezingozi (i-ARC)	IBhodi Lezikweletu Nokutshalwa Kwezimali (i-BCIC)	Ikomiti Yelayisensi Yasebhange (i-BLC)	Ikomiti Lolwazi Lwezobuchwepheshe Nokuxhumana Kwezokuphatha (i-ITCGC)	Ezabasebenzi, Ezenhlalo Nokuziphatha Okuhle (i-HRSEC)	Ikomiti Yokuqokwa Nokuphatha (i-NGREMCO)	Ikomiti Lotshalo-mali Lwezakhiwo (i-PIC)
uMnu. R Morar (WayenguSihlalo wathatha umhlalaphansi ngezi-31/05/2022)	✓			✓			✓	
Mr S Mkhize (Chairman appointed 01/06/2022)	✓	✓ Kuze kube nguNhlaba 2022	✓ Kuze kube nguNhlaba 2022	✓			✓	
uMnu. C Gina (Iphini Likasihlalo elaqokwa ngezi-1/06/2022)	✓		✓		✓ Kuze kube nguNhlaba 2022	✓		✓
uNksz. K Mbonambi	✓	✓			✓	✓	✓	
uDkt. S Ndlovu	✓	✓	✓			✓	✓	✓
uDkt. D Jairam-Owthar	✓	✓	✓		✓		✓	
uDkt. U Roopnarain	✓	✓			✓	✓	✓	
uMnu. M Ngubo	✓		✓	✓	✓			✓
uNksz. P Sibiya	✓	✓	✓	✓	✓ Kuze kube nguNhlaba 2022		✓	✓
uMnu. M Ngcobo	✓	✓		✓	✓			
uNksz. P Bengu - GCE	✓	✓	✓	✓	✓	✓	✓	✓
uNksz. P Mapisa - GCFO			✓					

Ithebula 10: IBhodi Nenani Lababekhona Emhlanganweni Wekomiti (2022/23)

Umqondisi		IBhodi Labaqondisi		Ikomiti Labacwaningi Mabhuku Nezingozi (i-ARC)		IBhodi Lezikweletu Nokutshalwa Kwezimali (i-BCIC)		Ikomiti Yelayisensi Yasebhange (i-BLC)		Ikomiti Lolwazi Lwezobuchwepheshe Nokuxhumana Kwezokuphatha (i-ITCGC)		Ezabasebenzi, Ezenhlalo Nokuziphatha Okuhle (i-HRSEC)		Ikomiti Yokuqokwa Nokuphatha (i-NGREMCO)		Ikomiti Lotshalo-mali Lwezakhiwo (i-PIC)**	
Igama	Usuku lwe-App	Imihlangano Ehleliwe	Obe khona Emhlanganweni	Imihlangano Ehleliwe	Obe khona Emhlanganweni	Imihlangano Ehleliwe	Obe khona Emhlanganweni	Imihlangano Ehleliwe	Obe khona Emhlanganweni	Imihlangano Ehleliwe	Obe khona Emhlanganweni	Imihlangano Ehleliwe	Obe khona Emhlanganweni	Imihlangano Ehleliwe	Obe khona Emhlanganweni	Imihlangano Ehleliwe	Obe khona Emhlanganweni
Mr R Morar (EX-Chairman)	01/06/17	16	02 Ndasa–Nhlaba 22	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	5	1 Ephreli–Meyi 22	n/a	n/a
Mr S Mkhize (Chairman)	01/06/17 Ukuqokwa kabusha 01/06/22	16	16	10	2 Ndasa–Nhlaba 22	8	2 Ndasa–Nhlaba 22	3	3	n/a	n/a	n/a	n/a	5	3	n/a	n/a
Mr C Gina (Deputy Chairman)	01/06/17 Ukuqokwa kabusha 01/06/22	16	16	n/a	n/a	8	7	3	3	8	8	8	8	5	4 Uqale ngoJuni 22	3	3
Ms K Mbonambi	01/06/17 Ukuqokwa kabusha 01/06/22	16	15	10	10	n/a	n/a	n/a	n/a	8	6	8	7	5	5	n/a	n/a
Dr S Ndlovu	01/06/17 Ukuqokwa kabusha 01/06/22	16	16	10	10	8	8	n/a	n/a	n/a	n/a	8	8	5	5	3	3
Ms P Sibiya	01/06/17 Ukuqokwa kabusha 01/06/22	16	13	10	8	8	8	3	3	n/a	n/a	n/a	n/a	5	5	3	3
Dr D Jairam-Owthar	01/06/22	16	13 *	10	8 *	8	6 *	n/a	n/a	8	7 *	n/a	n/a	5	4 *	n/a	n/a
Dr U Roopnarain	01/06/22	16	14 *	10	8 *	n/a	n/a	n/a	n/a	8	7 *	8	6 *	5	4 *	n/a	n/a
Mr M Ngubo	01/06/22	16	14 *	n/a	n/a	8	6 *	3	3	8	7 *	n/a	n/a	n/a	n/a	n/a	n/a
Mr M Ngcobo	01/06/22	16	13 *	10	8 *	n/a	n/a	3	3	8	7 *	n/a	n/a	n/a	n/a	n/a	n/a
Ms PS Bengu (GCE)	01/11/18	16	15	10	9	8	4	3	2	5	5	8	6	5	5	3	0

Usuku lwe-App = Usuku lokuqokwa
n/a = Umqondisi akalona ilungu leKomiti noma leBhodi
*Umqondisi oqokiwe uqala ukuba khona emhlanganweni kusukela ngosuku lokuqokwa (1 Juni 2022)
**IKomiti entsha nemihlangano iqale ukuhlelwa kusukela ngoDisemba 2022

IKOMITI LABACWANINGI MABHUKU NEZINGOZI

Inhloso eyinhloko yeKomiti Labacwaningi Mabhuku Nezingozi iwukuqinisekisa ubuqotho bezitatimende zezimali nokwengamela ukusebenza kahle kokulawulwa kwezimali kwangaphakathi kanye nemisebenzi yocwaningo lwamabhuku lwangaphandle nangaphakathi.

IKomiti Lwabacwaningi Mabhuku Nezingozi libuye lihlole izingozi eziphawulekayo nokuncishiswa okuhlobene nazo bese ikubika eBhodini ngemva komhlangano ngamunye wanyanga-ntathu. Kuba nezingqungquthela zokucobelelana ngamasu ezingozi futhi kukhonjwe ubungozi bese bubhalwa kurejista yezinhlekelele, futhi buhlolwe ngokwalokho okungase kwenzeke kanye nomthelela ongaba khona ku-IDFC (ukuveza obala ubungozi). I-IDFC iyaqhubeka ifuna ukwenza kangcono kanye nokuthuthukisa izindlela zayo zokubamba ubungozi, ibe futhi igcine indlela ibhizinisi eliqhutshwa ngayo.

Umsebenzi womcwaningi mabhuku wangaphakathi usebenzise uhlelo lokucwaninga amabhuku lwangaphakathi olumelene nokubhekana nobungozi, olusungulelwe Yithimba Lomnyango Wezingozi , isu elibuyekeziwe le-IDFC nezinye izingozi ezibalulekile eziqhamukayo. Isiqinisekiso ngengozi silawulwa ngendlela yesiqiniseko ehlanganiswa lapho wonke amazinga esiqinisekiso eba nendima ebalulekile futhi kubikwe ekomitini. Ngaphezu kohlelo locwaningo lwamabhuku lwangaphakathi, ukusebenza kusezandleni zethimba elizinikele elibheka izindaba zophenyo. IKomiti liqhubekile nokubheka ngeso lokhozi ukukhwabanisa nenkohlakalo ngaphakathi enkampanini futhi laqinisekisa ukuqalwa kokulawulwa kwemiphumela.

IKomiti Lwabacwaningi Mabhuku Nezingozi liphinde ligxile kwezempilo yasemsebenzini, ezokuphepha kanye nezingozi zemvelo. Aligcini nje ngokubheka ukuthi abasebenzi bayakhiqiza kodwa kubhekwa nezempilo kanye nokuphepha.Lokhu kunganciphisa kokubili izindleko zabantu, ezebhizinisi kanye nokumangalelwa okungenasidingo.

Inkampani inomithetho-nqubo olawula ukusebenza kwemisebenzini yayo futhi iyaqhubeka iqaphe ukuthotshelwa kwemithetho nezinqubo. Ukuhlolwa kwaminyaka yonke kanye nemibiko ekhishwa njalo emva kwezinyanga ezintahu ithunyelwa eKomitini Labacwaningi Mabhuku Nezingozi okubonisa isimo sokuthotshelwa kwemithetho.

Kulo nyaka wokuhlolwa, iKomiti Labacwaningi Mabhuku Nezingozi ligxile ekusebenzeni kwezimali kweqembu kanye nokusebenza kwalo uma kuqhathaniswa ne-Annual Performance Plan (i-APP), njengoba kwavunyelwana ne-EDTEA, kanye noMgcinimafa weSifundazwe saKwaZulu-Natal ngoNdasa 2022.

IKomiti Labacwaningi Mabhuku Nezingozi likunake kakhulu lokhu okulandelayo kulonyaka wokuhlolwa:

- Okutholwe ocwaningweni lwamabhuku lwangaphakathi nangaphandle, abaphathi abaqhubeka nokubakhona. Isinqumo salokho okutholakele ocwaningweni lwamabhuku sibhekwa ngeso lokhozi futhi kubikwe eKomitini ngabaCwaningi Mabhuku Bangaphakathi. Umphathi Omkhulu Weqembu Lezimali naye uyakuqaphisisa okutholwe ucwaningo mabhuku lwangaphandle.
- Ukubuyekezwa kokuba khona kwamakhono anele nobungcweti bamathimba Acwaninga amabhuku, Izimali Nezingozi.
- Ukungathotshelwa kwezinqubo zokuphatha kokuthengwa kwempahla onyakeni wezimali ka-2021/2022 nangaphambi kweminyaka yezimali yangaphambilini kuholele ezimweni zezindleko ezingafanele noma ezingenanzuzo nezisaphazayo. Ukubonelelwa kwezindleko ezingafanele nokubuyiswa kwanoma yini elahlekile kuhlale kuyinto iKomiti egxile kuyo. IKomiti lithathe isinqumo sokuthi kumele kube nemiphumela kubo bonke labo abanesandla ekusetshenzisweni kwezimali okungafanele, okungenanzuzo nokungajwayelekile.
- Ukuthuthukiswa nokugunyazwa kwerejista yezingozi egqamisa izingozi eziyinhloko ezibhekene nenkampani nokuqapha ukuthi kuyananyathelwa yini emithethweni nasemazingeni okubekezelelana.

Ngesikhathi sokubika sika-2022/23, iKomiti Labacwaningi Mabhuku Nezingozi labuyekeza futhi lakhuthaza,nangaphezulu, ukuba iBhodi ligunyaze lokhu okulandelayo:

- IKomiti Lemigomo Yokusebenzisa
- Uhlelo Lokusebenza Kwebhizinisi kanye Nohlelo Lezinga Lokusebenza Lonyaka ka-2023/24
- Isabelomali sika-2023/24
- Irejista Yamasu Ezingozi ka-2023/24
- Umbiko Ohlanganisiwe Waminyaka Yonke ka-2021/22
- Isu Lokucwaningwa Kwamabhuku Kwangaphandle Nencwadi Yokuxoxisana Yocwaningomabhuku luka-2021/22
- Inqubomgomo Ebuyekeziwe Yokulawula Ukuthengwa Kwempahla
- Uhlelo Lokulawulwa Ubungozi Nokuthotshelwa (i-RMCP)
- Uhlaka Lokulawulwa Kwezingozi kanye Nokuthotshelwa (i-CRMP)
- Inqubomgomo Yokulawulwa Kwempahla Engathwaleki

IKOMITI LELAYISENSI YEBHANGE

IKomiti Lelayisensi Yebhange ligxile ekubekweni kwemithethonqubo yemisebenzi yebhange le-Ithala SOC Limited, kugcizelelwa ngokukhethekile ukubeka iso ekuthotshelweni kwemibandela yokukhululwa kwelayisensi yasebhange.

IKomiti licubungule uhlaka lwebhange ngesikhathi lilungiselela isicelo selayisensi yasebhange ye-Ithala SOC Limited, esisacutshungulwa Abaphathi Abaphezulu ngokwezincomo zamaBhodi ahlangene e-IDFC kanye ne-Ithala SOC Limited.

IKOMITI LWEZIKWELETU NOKUTSHALWA KWEZIMALI

IKomiti Lezikweletu Nokutshalwa Kwezimali lisakhathazekile ngezinga lokusebenza kwemali-mboleko futhi ngenxa yalokho liyayibhekisisa, ikakhulukazi, ezindabeni zenani eliphezulu ezinegalelo elikhulu ezingeni lemali-mboleko engasebenzi. Uma kubhekwa ukuntengantenga kokusebenza kwemali-mboleko, ngenxa yezikhukhula zika-Mbasa 2022 kanye nesimo somnotho eNingizimu Afrika, ikomiti ligxile ekuqapheni ngeso elibukhali imali-mboleko engasebenzi nokusetshenziswa kohlelo ukuze kuguqulwe lezi zimali-mboleko.

IKomiti liqhubekile nokubheka ngeso lokhozi inqubekela phambili yohlelo lokuguqula isimo se-Port Shepstone Quarries (Pty) Ltd (PSQ).

Ngesikhathi sokubika, iKomiti layebukeza futhi lanikeza izincomo ezilandelayo kwiBhodi le-IDFC:
- Inqubomgomo Yesikhwama Sotshalomali Lokuthuthukiswa Kwamabhizinisi
- Inqubomgomo Yotshalomali Ye-IDFC
- Inqubomgomo Yotshalomali Lomnotho Wasemalokishini Nasemakhaya
- IKomiti Lemigomo Yokusebenzisa
- Izimali Zebhizinisi – ukwesulwa kwezikweletu ezimbi
- Inqubomgomo Yokulawulwa Kwempahla Yezakhiwo

IKOMITI LOKUQASHA ABASEBENZI, EZENHLALO NOKUZIPHATHA OKUHLE

IBhodi liye labuyekeza uhlaka oluncane lwenhlangano ngoLwezi 2021, okwenze ladingeka ngenxa yezinguquko ebhizinisini. Ikomiti lalandelela inqubekela phambili maqondana nokuvalwa kwezikhundla ezibucayi kanye nokusetshenziswa kwe-Transition Framework echaza indlela yokuqeda ukudlulela phambili kusukela ohlakeni lwamanje kuya "kokuzoba" uhlaka lwe-IDFC olusebenza ngokugcwele.

Njalo ngemva kwezinyanga ezintathu, iKomiti lilandelela inqubekela phambili eseyenziwe ekusetshenzisweni kwe-Employee Wellness Strategy futhi laphawula ukuthi ukubamba iqhaza kwabasebenzi kwakukhula njalo. I-Employee Wellness Strategy egunyaziwe Ihloselwe ukufinyelela le migomo nezinhloso:
- Ukwehlisa izindleko zokunakekelwa kwempilo;
- Ukunciphisa izinga eliphezulu lokulova emsebenzini;
- Ukukhulisa ukukhiqiza kwabasebenzi nezinga lokusebenza; kanye
- Nokuthuthukisa ugqozi lwabasebenzi, ukuzibandakanya nokugciwa kwabo.

Ubhubhane lwe-COVID-19 lwenze kwadingeka ukuba-IDFC ikhulise imisebenzi yayo yokukhulumisana yangaphakathi ukuze iqinisekise ukuthi abasebenzi bahlala benolwazi ngezinyathelo ezibekiwe zokuqinisekisa ukuphepha kwabo obhubhaneni. Lemizamo yenze zaba ncane izigameko zokuhaqwa i-COVID-19 enkampanini.Yize umthelela we-COVID-19 empilweni yomphakathi usesigabeni esilawulekayo, i-IDFC iyaqhubeka isebenzisa ezinye izinhlelo zezempilo kanye nokuxhumana mayelana nokunakekela izimpilo zabasebenzi.

Ukuze kuqinisekiswe ukuthi abasebenzi banempilo enhle futhi bayakhiqiza emsebenzini, i-IDFC iyaqhubeka iqaphe ngeso lokhozi futhi ibika umkhuba wamalivu okugula eKomitini.

Ngezincomo zeKomiti, iBhodi ligunyaze Indlela Yokuziphatha Okuhle Yebhizinisi futhi ikhuthaza abasebenzi be-IDFC ukuthi baziphathe ngendlela eyamukelekile.

Ukwengeza ezindabeni eziphathelene nabasebenzi, iKomiti lilandelela inqubekela phambili yazo zonke izinhlelo zokumaketha eziqhutshwa yi-IDFC.

IKOMITI LOKUPHATHA LE-ICT

Ngokuvumelana nemihlahlandlela yeziNdlela Zokwenza ze-Nkosi ebusayo, iBhodi lizibophezele ekulawuleni ukuphathwa kwe-Information Communication Technology (i-ICT) futhi lidlulisele indima yokwengamela kwezingozi ze-ICT nokuphatha eKomitini Lokuphatha ngalezi zindlela:
- Ukudluliselwa kwamandla egunya, njengoba ebekwe kwi-Terms of Reference of the ICT Governance Committee egunyaziwe, enemigomo ebandakanya izibopho ze-ICT, ukuxhumana kanye nokuphatha kwe-ICT;
- Ukuqinisekisa ukuthi uMphathi Omkhulu Weqembu uqoka Isikhulu Esiphezulu Seqembu Lolwazi esifanelekayo nesinolwazi olunzulu, esibhekelele ukuphathwa kwe-ICT; kanye

- Nokuqinisekisa ukuthi ukuphathwa kwe-ICT kuyahlanganiswa ekusebenzeni kweqembu le-Ithala kanye nezinqubo zokuphatha nezinhlaka, ezibuyekezwe njengengxenye yohlelo lonyaka locwaningo mabhuku lwangaphakathi.

IKomiti Lokuphatha le-ICT libika njalo kwiBhodi ngemva kwezinyanga ezintathu mayelana nezibopho zalo zokwengamela, okuhlanganisa ukuphatha kwe-ICT. Mayelana nokuphatha kwe-ICT, izingxoxo ezisemqoka zeKomiti zazigxile kwi-Information Technology Strategy, ekuqhubekeni kwebhizinisi kanye nasekwenziweni kwephrojekthi yi-ICT. Phakathi nonyaka wokuhlolwa iKomiti:

- Ligunyaze izimo zebhizinisi eziqondiswe ekushintsheni kwezinqubo zebhizinisi ngokugxila emalini engenayo emikhakheni yebhizinisi;
- Likhuthaze ama-Terms of Reference ayo kanye nezinqubomgomo ze-ICT ezilandelayo ukuze zigunyazwe yiBhodi:
    - o I-ICT Continuity Policy
    - o I-ICT Network Policy
    - o I-ICT Assets Management Policy
    - o I-ICT Cloud Computing Policy
    - o I-Content, Document and Record Management Policy
    - o I-Data Centre Facility Management Policy
    - o I-ICT Operations Policy

IKOMITI YOKUQOKWA, UKUPHATHA KANYE NEMIHOLO

IKomiti Lokuqoka, Ukuphatha kanye Nemiholo lisebenzisa ingxube yamakhono ukuze libuyekeze ububanzi nokufaneleka kwamakhono nezintshisekelo zabaQondisi ngokwemigomo yebhizinisi lenkampani. Inhloso bekuwukubona ukuthi ingabe ukuhlanganiswa kwamakhono kuyalenza yini iBhodi likwazi ukwenza ukwahlulela okuzimele ezingxoxweni zeBhodi nasekuthathweni kwezinqumo.

IBhodi likholelwa ukuthi ukusungula kanye nokusebenzisa izinqubo ezihle zokuphatha kungenye yezinto eziwusizo olukhulu ukuze kwakheke iBhodi elisebenza kahle, nokuyilapho sakha khona isisekelo esifanele sokufinyelela Embonweni Nasemgomweni We-IDFC. IBhodi ligunyaze iKomiti Lokuqoka, Ukuphatha Nemiholo ukuba liqinisekise ukuthi inkampani ilandela izinqubo ezinhle zokuphatha.

Mayelana nemiholo, i-IDFC ihlinzeka abasebenzi bayo ngephakheji yeholo elisekelwe ekusebenzeni, uhlelo olugqugquzela isiko lokusebenza oluphezulu nokuphendula ngezenzo zethu ngaphakathi enkampanini.

IKOMITI LOKUTSHALWA KWEZIMALI ZEZAKHIWO

NgoLwezi 2022, iBhodi lasungula iKomiti Lokutshalwa Kwezimali Zezakhiwo ukuze:

- Lixhumanise futhi ligqugquzele ukuxhumana maqondana nezindaba eziphathelene nokutshalwa kwezimali zezakhiwo phakathi kweBhodi nabaphathi.
- Lengamele izinga lokusebenza kwephothifoliyo yezakhiwo ze-IDFC.
- Ukusiza iBhodi ekuqiniseni imisebenzi yezomnotho esifundazweni ngokubamba iqhaza ezinhlelweni zentuthuko ,nobudlelwane nabatshalizimali abanomqondo ofanayo.
- Ukusiza iBhodi ukuba lisebenzise izimali zikahulumeni nezezinkampani ezizimele ekuthuthukisweni kwamaphrojekthi engqalasizinda.

IKomiti lenze izincomo zeMigomo Yokusebenzisa ukuze igunyazwe iBhodi.

IKOMITI LOMPHATHI WETHIMBA

IKomiti loMphathi Wethimba liqokwe ngaphansi kobuholi boMphathi Omkhulu Wethimba ukuze lihlinzeke ngobuholi bansuku zonke bemisebenzi ye-IDFC. IKomiti linomthwalo osemahlombe alo wokuthuthukisa nokusiza ngokumelene nezinhlelo zebhizinisi le-IDFC. Lisebenza njengekomiti eliphezulu lokuphatha futhi lisebenza ukuze lisize uMphathi Omkhulu Wethimba ekwenzeni imisebenzi yakhe yokuphatha, ayinikezwe yiBhodi.

IKomiti lakhiwa uMphathi Omkhulu Wethimba, owuSihlalo, bese kuba yilo lonke ithimba labaphathi kanye noNobhala Wenkampani. UMcwaningi mabhuku Omkhulu kanye neMenenja Yesigaba: Samasu ENkampani, Abohlelo kanye Nokusebenza bamenywa njalo emihlanganweni yeKomiti loMphathi Omkhulu.

Amalungu ekomiti ayizikhulu ezikhethiwe, njengoba kuchazwe eMthethweni Wezinkampani futhi anesibopho sokusebenza kulezindima nezibopho, njengoba kufuneka kube umphathi okhethiwe. IKomiti libamba imihlangano ehleliwe eyanele ukuze lifeze imisebenzi yalo ngempumelelo, njengoba kubekwe Emigomeni yeReferensi (Terms of Reference), ngokuba nomhlangano okungenani kanye ngenyanga.

PFMA COMPLIANCE REPORT

IRREGULAR EXPENDITURE

	2023 R'000	2022 R'000
Opening Balance	36 970	36 155
Irregular expenditure - Current Year	-	1 094
Add: Irregular expenditure confirmed	-	-
Less: Irregular expenditure condoned	(679)	(279)
Less: Irregular expenditure removed	(698)	-
Less: Irregular expenditure recoverable	-	-
Less: Irregular expenditure not recovered and written off	-	-
Total Irregular Expenditure	**35 593**	**36 970**

a) Reconciling notes to the annual financial statement disclosure

Irregular expenditure that was under assessment in 2021/2022	-	-
Irregular expenditure that relates to 2021/22 and identified in 2022/23	-	-
Irregular expenditure for the current year	-	-
Total	**-**	**-**

There was no new irregular expenditure identified in the current or prior financial year.

b) Details of current and previous year irregular expenditure

Irregular expenditure under assessment	1 530	1 274
Irregular expenditure under determination	-	-
Irregular expenditure under investigation	34 063	35 975
Total	**35 593**	**37 249**

Irregular expenditure under assessment are the items submitted to Provincial Treasury for condonation which were still being assessed by them at financial year end.

c) Details of current and previous year irregular expenditure condoned

Irregular expenditure condoned	(679)	(279)
Total	**(679)**	**(279)**

This related to the cases where there was contravention with the SCM policies. Disciplinary actions were taken against the affected employees.

d) Details of current and previous year irregular expenditure removed

Irregular expenditure removed	(698)	-
Total	**(698)**	**-**

The variation amounts were below the 20% threshold as determined by the National Treasury Instruction Note 3 of 2016/2017 and was therefore was not deemed to be irregular expenditure. Approval for the removal was granted by the IDFC Board.

e) Details of current and previous year irregular expenditure recoverable

Irregular expenditure recovered	-	-
Total	**-**	**-**

No irregular expenditure was recovered in the current or prior financial year. During the 2022/23 financial year, IDFC commenced with the recovery of irregular expenditure amounting to R1177839.

	2023 R'000	2022 R'000

f) Details of current and previous year irregular expenditure not recoverable and written off

Irregular expenditure written off	-	-
Total	**-**	**-**

No irregular expenditure was written off in the current or prior financial year.

g) Details of non-compliance cases where an institution is involved in an inter-institutional arrangement

There is no non-compliance cases where IDFC was involved in an inter-institutional arrangement for the current or prior year.

h) Details of current and previous year disciplinary or criminal steps taken as a result of irregular expenditure

Disciplinary action or criminal steps in respect of confirmed irregular expenditure were taken prior to the 2021/22 financial year.

FRUITLESS & WASTEFUL EXPENDITURE

	2023 R'000	2022 R'000
Opening Balance	**698**	698
Add: fruitless and wasteful expenditure-confirmed	-	-
Less: fruitless and wasteful expenditure recovered	-	-
Less: fruitless and wasteful expenditure not recovered and written off	-	-
Total fruitless and wasteful Expenditure	**698**	**698**

a) Reconciling notes to the annual financial statement disclosure

Fruitless and wasteful expenditure that was under assessment in 2021/2022	-	-
Fruitless and wasteful expenditure that relates to 2021/22 and identified in 2022/23	-	-
Fruitless and wasteful expenditure for the current year	-	-
Total	**-**	**-**

There was no new fruitless and wasteful expenditure identified in the current year or prior financial year

b) Details of current and previous year fruitless and wasteful expenditure

Fruitless and wasteful expenditure under assessment	-	-
Fruitless and wasteful expenditure under determination	-	-
Fruitless and wasteful expenditure under investigation	-	698
Total	**-**	**698**

c) Details of current and previous year fruitless and wasteful expenditure recovered or transferred to receivables for recovery

Fruitless and wasteful expenditure recovered or transferred to receivables for recovery	698	-
Total	**698**	**-**

Legal recovery steps commenced on the 2 fruitless and wasteful expenditure matters in the 2022/2023 financial year.

d) Details of current and previous year fruitless and wasteful expenditure written off

No fruitless and wasteful expenditure was written off in the current or prior financial year as IDFC has instituted recovery steps

e) Details of current and previous year disciplinary or criminal steps taken as a result of fruitless and wasteful expenditure

Disciplinary steps taken as a result of fruitless and wasteful expenditure	11	-
Total	**11**	**-**

Disciplinary action for fruitless and wasteful expenditure amounting to R687 087 was taken against employees involved prior to the 2021/22 financial year.

NOTES

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