ISIXHOSA

UMKHOMBANDLELA WOLUNTU

#RSABUDGET2025

Upapasho oludityanelweyo phakathi koNondyebo weSizwe kunye neNkonzo yeze Rhafu yoMzantsi Afrika #RSA Budget | #RSABudget2025

IKHUTSHIWE NGU
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IINKCUKACHA

YINTONI UHLAHLO LWABIWO-MALI?

Kwinyanga yoMdumba nyaka ngamnye, uMphathiswa wesebe lezeMali uthi thaca uhlahlo lwabiwo-mali lwesizwe, apho athi abhengeze inkcitho karhulumente, irhafu kunye nezicwangciso zokuboleka imali iminyaka emithathu ezayo. Uhlahlo lwabiwo-mali lwesizwe lwahlula imali phakathi kwamasebe kazwelonke, amaphondo kunye noomasipala.

LUHLELWA NJANI UHLAHLO LWABIWO-MALI?

1. Kukhutshwa imigaqo yeSebe ebonakalisa iinkcukacha zohlahlo lwabiwo-mali
2. Amasebe abeka phambili iinkqubo zawo aze aqulunqe izicwangciso zenkcitho kunye nezibophelelo zonikezelo lweenkonzo
3. Izindululo zohlahlo lwabiwo-mali zingeniswa kuNondyebo weSizwe ze kubekho iingxoxo zesisombululo
4. Izindululo zolwabiwo-mali ziqwalaselwa ziikomiti zangaphakathi zamasebe zaBalawuli-Jikelele
5. Lingcebiso zohlahlo lwabiwo-mali zenziwe kwiKomiti yabaPhathiswa
6. Ingxelo yoMgaqo-nkqubo woHlahlo-lwabiwo-mali lweXesha eliPhakathi ibonisa uHlahlo-lwabiwo-mali oluzayo
7. Ulwabiwo-mali lokugqibela lugqitywa kwiKhabhinethi
8. Amaxwebhu ohlahlo lwabiwo-mali ayalungiswa
9. Uhlahlo-lwabiwo mali olungundoqo luyandlalwa
10. IPalamente ixoxa kwaye yamkele uHlahlo-lwabiwo-mali
11. UHlahlo-lwabiwo-mali luthunyelwe kuMongameli ukuze atyikitye ukuba lubengumthetho

UKWENZA INKQUBELA-PHAMBILI KUKHULO LWEZOQOQOSHO OLUBANDAKANYAYO NOLUZINZILEYO

MR. ENOCH GODONGWANA
UMPHATHISWA WESEBE LEZEMALI

Ukujongana nemiceli-mngeni emikhulu yezentlalo nokuphucula umgangatho wobomi kweli lizwe, uMzantsi Afrika udinga ukukhula koqoqosho olukhawulezayo kwaye kudalwe imisebenzi emininzi.

Ukujongana nemiceli-mngeni emikhulu yezentlalo nokuphucula umgangatho wobomi kweli lizwe, uMzantsi Afrika udinga ukukhula koqoqosho olukhawulezayo kwaye kudalwe imisebenzi emininzi. Oku kufuna amaxabiso azinzileyo kunye nemali karhulumente, umbane othe chatha nokuhamba ngokukhawuleza kweempahla, iinkonzo zikarhulumente ezithembekileyo notyalo-mali olo-meleleyo kwiiprojekthi zeziseko ezingundoqo.

UHlahlo-lwabiwo mali luka-2025 lwenza utyalo-mali olucwangcisekileyo ukuze kufikelelwe kukhulo loqoqosho olukhawulezayo, lugxile kumbane, koololiwe, amanzi neeprojekthi zeziseko ezingundoqo zothutho. Nangona ukusebenza kwezoqoqosho bekungenamandla ngo-2024, imbonakalo ibonakala ingcono ukusukela ngo-2025 ukuya phambili. Kule minyaka mithathu izayo, uqoqosho kuqikelelwa ukuba luza kukhula nge-1.8 yeepesenti ngonyaka, kwaye ukuphunyezwa ngempumelelo kohlaziyo kunokukhokelela kukhulo loqoqosho oluphezulu. Amacandelo ombane nezothutho enza inkqubela, ngelixa uhlaziyo olutsha lujolise kuzinziso nokuphuculwa konikezelo lwamanzi. Kuqikelelwa ukuba i-103 triliyoni zeeranti iza kuchithwa kule minyaka mithathu izayo kwiiprojekthi zeziseko ezingundoqo ezahlukeneyo.

> “Kuqikelelwa ukuba i-103 triliyoni zeeranti iza kuchithwa kule minyaka mithathu izayo kwiiprojekthi zeziseko ezingundoqo ezahlukeneyo”

Ukuphendula kuxinzelelo olutsha kunye noluzingisileyo lwenkcitho, uHlahlo-lwabiwo mali luka-2025 luphakamisa ukwanda okubonakalayo kwingeniso. Okona kubaluleke kakhulu, urhulumente uthathe isigqibo esinzima umlinganiselo werhafu yokongeza ixabiso (i-VAT) ngeepesenti ezi-2, ukuya kwi-17 pesenti. Urhulumente uza kugcina inkxaso kwabahluphekileyo nabasemngciphekweni ngezabelo ezinkulu zezemfundo, ezempilo kunye nophuhliso lwentlalo. Isibonelelo sexeshana se-COVID-19 sohlangulo loluntu loku-bandezeleka siya kwandiswa kude kube yeyoKwindla ka-2026, kunye nolwabiwo lwethutyana lokhuseleko loluntu kunye neenkqubo zengqesho ngo-2026/27 no-2027/28. Urhulumente ukwabekele bucala izixhobo zokusebenza kwixesha eliphakathi ukwenzela ulawulo lweentlekele kunye neeprojekthi zeziseko ezingundoqo.

Ukunciphisa umthwalo wetyala ekugqibeleni kuza kunciphisa imali urhulumente ayichithayo ekuhlawuleni elo tyala. Ekuhambeni kwexesha oku kuncitshiswa kwentlawulo yenzala kuza kunceda urhulumente alawule iimali zoluntu ngcono kwaye kuncede ukukhula koqoqosho. Njengoko inzala ehlawulweyo ihla, ingeniso eninzi iza kufumaneka ukuze urhulumente ayichithe kwiinkalo ezifana nezemfundo, ezempilo kunye neziseko zoncedo.

Ukusukela ngomhla woku-1 kweyoMnga ka-2024, uMzantsi Afrika ububambe ubumongameli be-G20. Ubumongameli boMzantsi Afrika bonyaka omnye buza kugxila ekukhuthazeni ukukhula kwezoqoqosho okubandakanyayo nokuzinzileyo kunye nokuqubisana nentlupheko. I-ofisi kamongameli kulindeleke ukuba inyuse imisebenzi yezoqoqosho ingakumbi kumacandelo afana nokhenketho kunye nelokwamkela iindwendwe.

UTYALO-MALI LWEZISEKO EZINGUNDOQO UKUXHASA UKUKHULA KWEZOQOQOSHO

Kwiminyaka emithathu ezayo, utyalo-mali lwecandelo likarhulumente nelabucala luza kunyuka njengepesenti ye-GDP, nto leyo ephawula inyathelo eliya phambili kwiinzame zelizwe zokukhulisa ukukhula kwezoqoqosho.

Nangona kunjalo, ukukhula ngokukhawuleza kuyafuneka ukujongana nemiceli-mngeni ethe gqolo yokukhula okuphantsi, intswela-ngqesho ephezulu kunye nentlupheko.

Urhulumente uphumeza uhlengahlengiso lokwandisa utyalo-mali kwiziseko ezingundoqo kunye nokukhuthaza intatho-nxaxheba yecandelo labucala. Olu hlengahlengiso luquka ukwenza kube lula kwinkampani yabucala ukusebenzisana ne-arhente karhulumente ukunikezela ngeeprojekthi, ukuphucula indlela urhulumente aceba ngayo iziseko ezingundoqo kunye nokwandisa ukuphendula kwamasebe namaziko karhulumente. Ngokudibeneyo, uhlengahlengiso olucetywayo lweziseko ezingundoqo luya kuphucula ukucwangciswa, inkxaso-mali kunye nokwenziwa kweeprojekthi zeziseko ezingundoqo, ukuqinisekisa ukuhanjiswa okukhawulezileyo kweziseko ezingundoqo ezixhasa ukukhula koqoqosho, ukwandisa ukufikelela kwiinkonzo ezisisiseko nokudala imisebenzi.

Icandelo likarhulumente liza kuchitha i-R103 triliyoni zeerandi kwiziseko ezingundoqo kule minyaka mithathu izayo. Utyalo-mali kwiziseko ezingundoqo zoqoqosho, ikakhulu ziinkampani eziphantsi kukarhulumente, lubalelwa kwi-81.5 yeepesenti yoqikelelo lwexesha eliphakathi. Ezi nkxaso-mali ziza kusetyenziselwa ukwandisa amandla okuvelisa umbane, ukuphucula nokwandisa uthungelwano lwezothutho, nokuphucula iinkonzo zogutyulo lwelindle nezamanzi. Iziseko ezingundoqo zeenkonzo zentlalo, kuquka ukhathalelo lwempilo nemfundo, zenza i-15.5 yeepesenti yenkcitho iyonke. Ezinye zezi projekthi ziza kufuna inkxaso-mali eyongezelelweyo kubatyali-zimali babucala, ngelixa ezinye ziya kuphunyezwa ngokubambisana ziinkampani zabucala kunye namaziko karhulumente.

AMAGQABANTSHINTSHI OHLAHLO LWABIWO-MALI LUKA-2025

1. Umvuzo wezentlalo – kuquka uphuhliso loluntu, iinkqubo zeng-qesho, ezempilo, imfundo kunye nokhuseleko loluntu - kuya kwenza umyinge we-61 yeepesenti yenkcitho engenzi nzala kwixesha eliphakathi.
2. Izibonelelo zezentlalo ziya kunyuka ngaphezulu kokunyuka kwamaxabiso kwaye isibonelelo soluntu *se COVID-19 sohlangulo lonxunguphalo* siya kuqhubeka kude kube ngumhla wama-31 kweyoKwindla ka-2026.
3. Uphuhliso lwezoqoqosho ngowona msebenzi ukhula ngokukhawuleza kumyinge wonyaka we-8.1 yeepesenti, oqhutywa lulwabiwo lweziseko ezingundoqo oluphezulu.
4. Izindululo eziphambili zerhafu ziquka ukunyuswa komlinganiselo we-VAT ngamanqaku eepesenti ezi-2 ukuya kwi-17 pesenti kunye nokongeza izinto zokutya ezingaphezulu kuluhlu lwezinto ezilinganiswe ngu-zero, ngelixa irhafu yepetroli ihleli ingatshintshi.
5. Ngo-2025/26, ityala likarhulumente liza kuzinza kwi-76.1 yeepesenti ye-GDP.
6. Ukukhula kokwenyani koqoqosho kuqikelelwa ukuba kuza kunyuka kuye kwi-1.9 yeepesenti ngo-2025, ukusuka kwi-0.8 yeepesenti ngo-2024.
7. Iphulo lomhlalaphantsi waphambi kwexesha labelwe i-11 leebhiliyoni zeeranti ngo-2025/26 nango-2026/27 ukulawula ubungakanani babasebenzi abangangxamisekanga kumasebe kazwelonke nakumaphondo.

THYILA KWIPHEPHA ELILANDELAYO →

UKUKHULISA UKUKHULA KOQOQOSHO NGOHLENGAHLENGISO LWEZISEKO EZINGUNDOQO

Uqoqosho loMzantsi Afrika lujongene nemiceli-mngeni efana nocimi-cimi wombane, inkqubo yezothutho ebuthathaka kunye nezinga eliphezulu lolwaphulo-mthetho norhwaphilizo, oluthe lwaphelisa ukuzithemba kuqoqosho lwaza lwabangela ukuhla kwemveliso.

Isigaba sokuqala se-Operation Vulindlela sijolise ekucutheni ucimi-cimi wombane, ukulungisa inkqubo yezothutho, ukuthoba iindleko zedatha, ukwandisa unikezelo lwamanzi, ukutsala izakhono nokuxhasa ukhenketho. Uhlengahlengiso oluzayo luza kugxila ekwenzeni kube lula ukufumana umsebenzi kunye nokuqesha abantu – ingakumbi ngokujongana nokungalingani ngokwemimandla, kusetyenziswa izixeko ukuqhuba imisebenzi yezoqoqosho nokuphucula unikezelo lweenkonzo zikamasipala.

IINKQUBO ZOKUQESHWA KOLUNTU ZIFUMANA UVUSELELO

Nangona inani labantu abasebenzayo linyuke laya kutsho kwi-16.9 yezigidi kwikota yesithathu ka-2024, izinga lentswelo-ngqesho eMzantsi Afrika lisahleli liphezulu kakhulu kwi-32.1 yeepesenti. Iinkqubo zokuqeshwa koluntu (ii-PEP) zibalulekile ukujongana nentswela-ngqesho ethe gqolo.

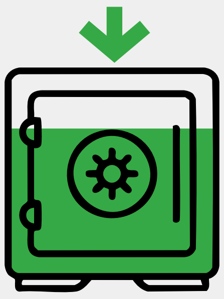
Ii-PEP ziza kufumana inkxaso-mali eyongezelelweyo ye-8.8 yeebhiliyoni zeeranti ngo-2025/26. Abaxhamli abaphambili baquka:

- **ISebe leMfundo esiSiseko:** 5.8 yeebhiliyoni zeeranti ukulungiselela iphulo lokuqeshwa kwezikolo zemfundo esisiseko.
- **ISebe lezeMidlalo, ubuGcisa neNkcubeko:** 0.35 yeebhiliyoni zeeranti yokuvuselela ishishini loyilo.
- **ISebe lezoRhwebo, uShishino noKhuphiswano:** 1.3 yeebhiliyoni zeeranti kwiNgxowa-mali yeNgqesho yoLuntu.
- **UNondyebo weSizwe:** 0.45 yeebhiliyoni zeeranti yeNkqubo yeNgqesho yeeDolophu.
- **I-Arhente yeSizwe yoPhuhliso loLutsha:** 0.55 yeebhiliyoni zeerandi kwiNkonzo yoLutsha yeSizwe.
- **ISebe lezeNgqesho nezaBasebenzi:** 0.35 yeebhiliyoni zeeranti zamaphulo afana noThungelwano loLawulo lweNdlela yeSizwe, iNgxowa-mali yoTshintsho kunye noqeqesho.

Ukongeza, iSebe lezeMali leSizwe kunye noBongameli, besebenzisana namanye amaziko karhulumente, baqalise uphononongo olubanzi lweenkqubo zemarike yezemisebenzi esebenzayo, ii-PEP kunye nenkqubo yenkxaso yentlalontle ukuphucula impumelelo nokusebenza kakuhle.

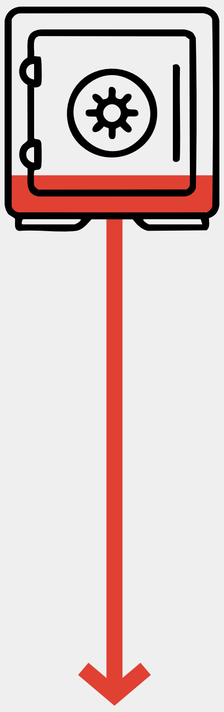
Ngale mizamo, urhulumente unethemba lokuba uza kwenza imitsi ebonakalayo ekunciphiseni intswela-ngqesho.

1 IMITHOMBO YOMVUZO KARHULUMENTE NGO-2025/26



Imali	Ipesenti	
R 2 067.6bn	79.5%	IRHAFU
R 353.1bn	13.6%	IMALI-MBOLEKO
R 180.1bn	6.9%	IMALI YENGENISO ENGEYIYO IRHAFU

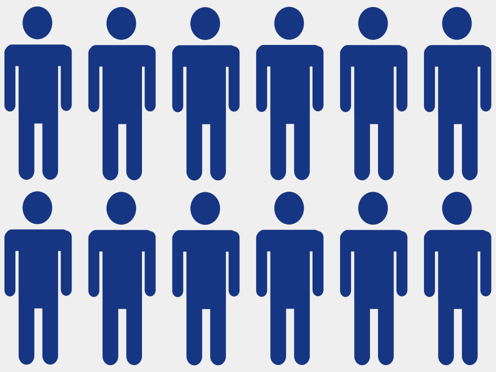
2 INKCITHO KARHULUMENTE NGO-2025/26



Imali	Ipesenti	
R 427.0bn	16.4%	EZENTLALO-NTLE
R 424.2bn	16.3%	IINDLEKO ZENKONZO YETYALA
R 349.6bn	13.4%	IMFUNDO ESISISEKO
R 298.9bn	11.5%	IMPILO
R 289.8bn	11.1%	UPHUHLISO LWEZOQOQOSHO
R 286.6bn	11.0%	UPHUHLISO LOLUNTU
R 267.6bn	10.3%	EZOXOLO NOKHUSELEKO
R 146.6bn	5.6%	IMFUNDO NOQEQESHO KWIMFUNDO EPHAKAMILEYO

3 IZIBONELELO ZENTLALONTLE

	2024/25	2025/26
ISIBONELELO SIKARHULUMENTE SABANTU ABADALA	R2 185	R2 335
ISIBONELELO SAMAGQALA EMFAZWE	R2 205	R2 335
ISIBONELELO SABANTU ABAKHUBAZEKILEYO	R2 185	R2 335
ISIBONELELO SOKUKHATHALELA ABANTWANA ABANGENABAZALI	R1 180	R1 260
ISIBONELELO SOKUXHOMEKEKA KWINKATHALELO	R2 185	R2 335
ISIBONELELO SENKXASO YOMNTWANA	R530	R580
ISIBONELELO SONCEDO	R530	R580



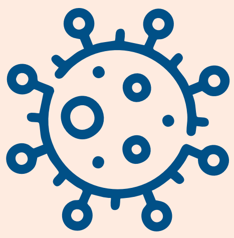
19.3 yezigidi
abantu ukuba bafumane izibonelelo zentlalontle **kweyoKwindla ka- 2028**

Uhlahlo-lwabiwo mali luya kwandisa amaxabiso ezibonelelo ezisisigxina ngaphezulu kokunyuka kwamaxabiso.

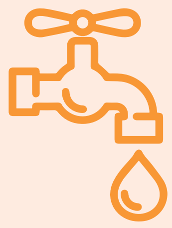
4 UHLAHLO LWABIWO-MALI LUXHASA UKUKHULA KOQOQOSHO, UKUDALA IMISEBENZI NOPHUHLISO LOLUNTU.

1.9 yeepesenti
ukukhula **kokwenyani kwe-GDP** kulindeleke ngo-2025

61 yeepesenti
kwinkcitho karhulumente iyonke ibekelwe **uphuhliso loluntu, iinkqubo zengqesho, ezempilo, imfundo nokhuseleko lwentlalo** kule minyaka mi-3 izayo



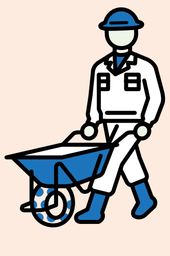
R35.2 yeebhiliyoni
Inkxaso-mali eyongezelelweyo yabelwe ukwandisa isibonelelo soluntu *se-COVID-19 sohlangulo lonxunguphalo* de kube kweyoKwindla ka-2026



R885.7 yeebhiliyoni
yabelwa **iinkonzo ezisisiseko, izindlu nezithuthi zikawonke-wonke, kunye nenguqu yemi-mandla kunye nophuhliso lwedolophu** kule minyaka mi-3 izayo

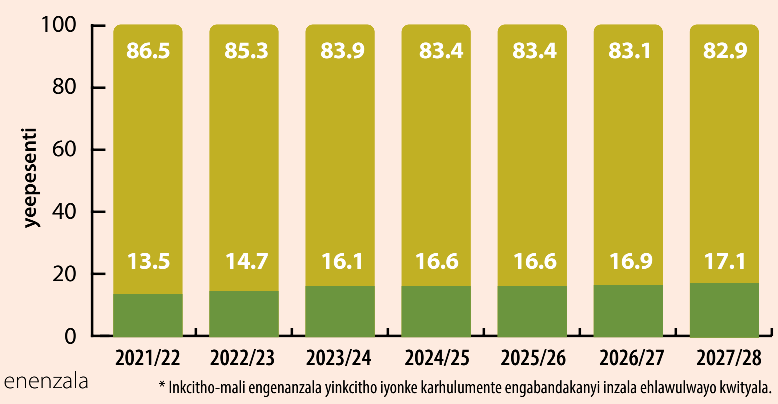
R905.9 yeebhiliyoni
yokuvelisa, **amashishini amancinci kunye neenkqubo zengqesho yoluntu** kwiminyaka emi-3 ukuvuselela uqoqosho

5 IINKQUBO ZENGQESHO YOLUNTU



R8.8 yeebhiliyoni
zeeranti yabelwe iiNkqubo zokuQeshwa koLuntu ngo-2025/26, **ukuxhasa iindlela zokuphila, ukuqhubelisa phambili uhlengahlengiso lweziseko ezingundoqo, kunye nokwenza ukuba kudalwe imisebenzi**

6 IINTLAWULO ZIKARHULUMENTE EZINGENANZALA NEZINENZALA NJENGESABELO SENKCITHO YONKE



* Inkcitho-mali engenanzala yinkcitho iyonke karhulumente engabandakanyi inzala ehlawulwayo kwityala.

IZIPHAKAMISO ZERHAFU KA-2025

SARS At Your Service

IRHAFU YOMVUZO WOMNTU

ZIKUCHAPHAZELA NJANI IINGUQU ZERHAFU KUMVUZO WAKHO?

Uhlahlo-lwabiwo mali luka-2025 lulungisa uluhlu lwerhafu yengeniso yomntu buqu kunye nezaphulelo ukuze kuhlawulwe ngokuyinxenye iziphumo zokunyuka kwamaxabiso. Isixa-mali esinokufunyanwa ngumntu phambi kokuba kufuneke ahlawule irhafu kunyaka werhafu ukusuka ngomhla woku-1 kweyoKwindla ka-2025 ukuya ku-28 kweyoMdumba ka-2026 simi ngolu hlobo lulandelayo:

IMIDA YERHAFU	UNYAKA WERHAFU: 2024/25	UNYAKA WERHAFU: 2025/26
Abangaphantsi kweminyaka eyi-65	R95 750	R100 350
Abaneminyaka eyi-65 ukuya ku-74	R148 217	R155 350
Abaneminyaka eyi-75 nangaphezulu	R165 689	R173 650

Izaphulelo zerhafu kubahlawuli berhafu bomntu ngamnye zezi zilandelayo:

IZAPHULELO ZERHAFU	UNYAKA WERHAFU: 2024/25	UNYAKA WERHAFU: 2025/26
Okokuqala (bonke abantu)	R17 235	R18 063
Okwesibini (abaneminyaka eyi-65 nangaphezulu)	R9 444	R9 900
Okwesithathu (abaneminyaka eyi-75 nangaphezulu)	R3 145	R3 294

IRHAFU YOTYWALA NECUBA

UKONYUKA KWIRHAFU YOTYWALA NECUBA

Iirhafu ezithile kwiziselo ezinxilisayo ziza kunyuka phakathi kwe-6.83 yeepesenti kwaye iimveliso zecuba ziza kunyuka phakathi kwe-4.83 yeepesenti kunye ne-6.83 yeepesenti ukusukela ngomhla we-19 kweyoMdumba ka-2025.

	INYUKA NGE:
Ibhiya yeMalt	6c inkonkxa ye-340ml
Iwayini engamfaxangwanga	28.5c ibhotile ye-750ml
Iwayini emfaxangiweyo	48c ibhotile ye-750ml
Iwayini ehlwahlwazayo	91.5c ibhotile ye-750ml
Ii-cider kunye notywala obenziwe ngeziqhamo	16c inkonkxa ye-340ml
Ezikrakrayo	R6.04 ibhotile ye-750ml
Imidiza	R1.05 ipakethi ye-20
Amacuba ombane	79c ipakethi ye-20
Icuba elingumgubo	R1.18 nge-50g
Icuba lenqawa	51cnge-25g
Ii-cigar	R8.60 nge-23g
Umxube we-nicotine kunye nongeyiyo i-nicotine kwiinkqubo zokuhanjiswa kwezo zisebenzisa umbane	14c nge-ml

IMILINGANISELO YERHAFU

IRHAFU YENGENISO: ABANTU NGABANYE

Irhafu ehlawulwa ngabantu yonyaka werhafu ophela phakathi komhla woku-1 kweyoKwindla ka-2025 kunye ne-28 kweyoMdumba ka-2026.

Ingeniso Erhafiswayo (R)	Umlinganiselo weRhafu (R)
R0 ukuya kwi-R248 600	18% yengeniso erhafiswayo
R248 601 ukuya kwi-R388 400	R44 748 + 26% yengeniso erhafiswayo engaphezulu kwe R248 600
R388 401 ukuya kwi-R529 200	R81 096 + 31% yengeniso erhafiswayo engaphezulu kwe R388 400
R529 201 ukuya kwi-R694 500	R124 744 + 36% yengeniso erhafiswayo engaphezulu kwe R529 200
R694 501 ukuya kwi-R885 400	R184 252 + 39% yengeniso erhafiswayo engaphezulu kwe R694 500
R885 401 ukuya kwi-R1 875 100	R258 703 + 41% yengeniso erhafiswayo engaphezulu kwe R885 400
R1 875 101 nangaphezulu	R664 480 + 45% yengeniso erhafiswayo engaphezulu kwe R1 875 100

Source: National Treasury

IRHAFU EYONGEZWE KWIXABISO

Umlinganiselo we-VAT unyuswe ukusuka kwi-15% ukuya kwi-17% ukususela ngomhla woku-1 kuTshazimpuzi ka-2025.

IRHAFU YEXABISO LEPROPATI

Uluhlu lwerhafu luyahlengahlengiswa ukususela ngomhla woku-1 kweyoKwindla ka-2025. I-1 210 000 yezigidi zeeranti yokuqala yexabiso lepropati efunyenweyo ayihlawuliswa kwirhafu yexabiso lepropati. Uluhlu olutsha lwemilinganisela lumi ngolu hlobo lulandelayo:

Ixabiso lePropati	Umlinganiselo weRhafu
R0 ukuya kwi-R1 210 000	0% yexabiso lepropati
R1 210 001 ukuya kwi-R1 663 800	3% yexabiso lepropati engaphezulu kwe-R1 210 000
R1 663 801 ukuya kwi-R2 329 300	R13 614 + 6% yexabiso lepropati engaphezulu kwe-R1 663 800
R2 329 301 ukuya kwi-R2 994 800	R53 544 + 8% yexabiso lepropati engaphezulu kwe-R2 329 300
R2 994 801 ukuya kwi-R13 310 000	R106 784 + 11% yexabiso lepropati engaphezulu kwe-R2 994 800
R13 310 001 nangaphezulu	R1 241 456 + 13% yexabiso lepropati engaphezulu kwe-R13 310 000

Source: National Treasury

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IZIMVO ZAKHO ZIBALULEKILE

INGABA UWUFUMENE ULUNCEDO NA LO MKHOMBANDLELA WOLUNTU WOHLAHLO LWABIWO-MALI?

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