



# Tshikwama tsha Standard Bank Fundisa

Mbulungelo ya  
pfunzo ya nthu



Standard Bank



# Fundisa ndi mini?

Tshikwama tsha Bannga ya Standard tsha Fundisa ndi mbulungelo ya musi vhavhulingi vha tshi vhulungela pfunzo ya nthu ya nwana munwe na munwe wa Afrika Tshipembe.

Tshikwama tsha mbulungelo hetshi tshi tendela uri muvhulungi a kone u vhulungela nwana munwe na munwe na musi a si wawe . Mbulungelo hedzi dzi shumiswa kha tshikimu tsha Lushaka tsha u Thusa Vhagudiswa,(National Student Financial Aid-NSFAS) kha kholidzhi kana univesithi yo akhridetiwaho, u itela uri vha wane mbuelo yo dalaho,tshelede i shumiswa kha zwa pfunzo fhedzi.

Muvhuso na dzikhamphani dza uniti thrasiti vho tendelana u tikedza phrodzhekithi ya ndingedzo lwa minwaha miraru,u swika nga nwedzi wa Lara 2011,u tutuwedza ma-Afrika Tshipembe u vhulungela pfunzo ya vhana. Zwo ralo hu do vha na nyinga-mbuelo ine ya do nekedzwa ho sedwa,"Vho vhulungaho u thoma vha wana nyingambuelo u thoma". Zwo ralo vhane vha do dzhenelela tshikwama itshi tsha u vhulunga tsha

Fundisa u thoma, ndi vhone vhane vha do wana nyingambuelo ya itshi tshipida tsha nyinga-mbuelo tsho sedzaho phrodzhekithi ya ndingedzo fhedzi.

Tshikwama tsha Fundisa tsho fhambana na zwinwe nga uri vhane vha vha na akhaunthu vha wana nyinga-mbuelo nwaha munwe na munwe . Nyinga-mbuelo heyi i shuma sa mbuelo na thuthuwedzo ya vhane vha vha na dziakhaunthu uri vha ise phanda na u vhulunga.

## **Fundisa i shuma hani?**

Uri vha vule akhaunthu ya Fundisa ,muvhulungi u tea u vha na akhaunthu ya u vhulunga ya bannga nahone a ite ndaedzo ya u tusa tshelede iyaho kha akhaunthu ya mbulungelo.Arali vho ita ndaedzo ya tusa R40 nga nwedzi kana tshelede ine vha i vhulunga nga luthihi kha tshivhinga tshinwe na tshinwe kha minwedzi ya 12 u thoma nga nwedzi wa Tshimedzi u swika Khubvumedzi nwaha munwe na munwe,vha do wana nyingedzedzo ya 25% kana tshelede i sa fhiri R600 kha tshelede ye vha i vhulunga kha nwaha .

Nyinga-mbuelo dzi vhalelwa mafheloni a Khubvumedzi nwaha munwe na munwe nahone dza badelwa kha akhaunthu dza vhane vha vha na dziakhaunthi mafheloni a Phando nwaha u tevhelaho.

## **Mbadelo dzine dza badeliswa ndi dzifhio?**

A huna mbadelo dza u thoma u vhulunga nga nda ha musi vho thuswa nga mueletshedzi wa zwa masheleni o dinwalisaho. Hune vha vha vho thuswa nga mueletshedzi wa zwa masheleni, mueletshedzi o tendelwa u badelisa 3% (hu songo dzheniswa VAT) kha mbulungelo yavho.

Mbadelo ya 1.25% (hu songo dzheniswa VAT) i a badeliswa nahone i tuswa kha mbuelo yo wanalaho kha mbulungelo yavho.

Bannga dzi nga badelisa ndaedzo ya u tusa tshelede ine vha i vhulunga nga nwedzi ho teaho.





## **Nyinga-mbuelo i shuma hani?**

Vha do newa nyinga-mbuelo ya 25% kha tsheledze ine vha vhulunga nga nwaha ine ya si fhire R600-kha nwana munwe na munwe.

Tsumbo: Arali vha nga vhulunga R40 nga nwedzi minwedzi ya 12, vha do vha vho vhulunga R480 nahane vha do wana nyinga-mbuelo ya R120 (25% ya R480) nga nwaha. Arali vha vhulunga R200 nga nwedzi kha nwaha kana vho vhulunga R2400 luthuhi kha nwaha, vha do wana 25% ya R2400 ine ya vha R600 nahone ndi nyinga-mbuelo ya nthesa ine vha nga i wana nga nwaha (kha nwana munwe na munwe).

U vheelwa thungo ha nyinga-mbuelo hu do itwa arali hu tshi kha divha na tsheledze kha tshikwama tsha nyinga-mbuelo.

## **Ndi vho-nnyi vhane vha nga vhulunga na vhane vha si nga si vhulunge?**

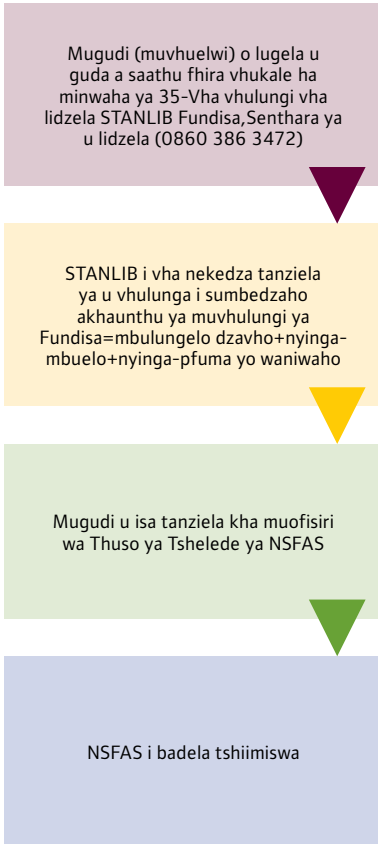
Muthu munwe na munwe a nga vhulunga kha tshikwama tsha Bannga ya Standard tsha Fundisa, fhedzi vha vhuvelwi vha tea u vha vhadzulapo vha Afrika Tshipembe.

Vhavhuvelwi vha tea u vha vhukale ha minwaha i sa fhiri 35 uri vha wane nyinga-mbuelo nahone vha tea u dzhena tshikolo vha saathu u fhirisa vhukale ha 35 uri vha kone u wana nyinga-mbuelo .

## Ndi shumisa hani mbulungelo dzanga?

Tshelede yo vhulungiwaho i shumiswa fhedzi u guda kha kholidzhi ya inyi na inyi kana univesithi ine ya tangedzwa nga tshikimu tsha Lushaka tsha Tshelede tsha u Thusa Vhagudi ,(National Student Financial Aid Scheme-NSFAS). Mutevhe wa zwiimiswa u wanala nga khumbelo kha STANLIB Collective Investments.

Zwitevhelaho ndi zwiga zwo leluwaho :





## Ndi nga vhulunga hani?

Kha vha dadze fomo ya khumbelo ya Fundisa kha davhi linwe na linwe la Bannga ya Standard kana vha wane fomo ya khumbelo kha webusaithi ya STANLIB kha [www.stanlib.com](http://www.stanlib.com)

Kana vha lidzela STANLIB kha senthara ya vhukwamanyi ya 0860 FUNDISA (386 3472) uri vha rumelwe fomo ya khumbelo kha fekisi.

Bambiri dzine dza tea u rumelwa ndi khophi ya bugu ya vhune ya mvhulungi na khophi ya tanziela ya mabebo ya nwana.

Musi khumbelo yavho yo tangedzwa nahone yo prosesiwa, tshelede ye vha ta uri i vhulungiwe i do bviswa kha akhaunthu yavho nwedzi munwe na munwe.

NDIVHADZO YA MULAYO :Tshikwama tsha Fundisa a si dephosithi ya bannga,fhedzi ndi tshikwama tsha u vhulunga tsho tanganelaho(unit trust),ine ya vha mbulungelo ya tshivhinga tshipfuvhi-nyana u ya kha tshilapfu. Ndeme ya mbulungelo yavhoil nga ya fhasi kana ntha kha tshifhinga tsha musi vho vhulunga. Uri tshikwama tsha u vhulunga itshi tshi do shuma hani tshifhinganani tshi daho a zwo ngo kwamana na uri tsho shuma hani tshifhinganani tsho fhelaho.Tshikwama tsha Fundisa tshi rengiswa nga muthengo wo langulwaho nahone tshi nga kolodisa . Muthevhe wa dzimbadelo na mbuelo ya nthesa u nga wanala vho humbela Tshikwama Tsha Gute tsha STANLIB ,mbuyelo na malamba zwi nga badelwa nahone arali zwo ralo zwi tanganyiswa na mbadelo dzothe dza tshumelo. Liberty ndi murado was dzangano la u vhulunga and mbulungelo Afrika Tshipembe. Mulanguli ndi murado wa khampani ya Liberty. Vhalangula mikovhe : Absa Bank Limited,6th Floor, Absa Towers North(6E1), 180 Commissioner Street, Johannesburg,2001. Founu: 011 350 4000.

Vhalangula lupfumo vha STANLIB vho ambadzwa maanda a u nekedza tshumelo dza masheleni ho tevhedzwa mulayo wa Financial Advisory and Intermediary Services Act 37 wa 2002 (laisense No.26/10/590). 32ZB03

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