

Inkulumo kaMongameli emhlanganweni wamashumi ayishiyagalombili nesikhombisa wabanikazi bamasheya

Isingeniso

Inhloso ebaluleke kakhulu yeBhange eliKhulu laseNingizimu Afrika (iBhange) ukuba nempumelelo yokugcina amanani ahlale esimeme. Kodwa-ke, umsebenzi weBhange awugcini nje ngokubhekisisa ukuphathwa komgomo wokuboleka amabhange ngezimali kuphela. Ukugcinwa kwezininga lokwehla kwamandla emali lihlale liphansi kwenza uhlaka olubalulekile lokuthi umnotho wezwe ukhule, bese kuthi ukuphathwa nokusingathwa kwezinhloso ezithile zezimali kanye nokuphathwa kwezokukhokhelana kwenza amasondo omnotho ahlale ephenduka ngendlela egculisayo. Ngonyaka odlule siphokelekile ukuhlala njalo siqaphe okungahle kube nomthelela ongemuhle kulomnotho wasekhaya. Izimakethe zezimali zaseNingizimu Afrika azikwazanga ukugwema umthelela wokuntengantenga kulezizimakethe okwabakhona, saphokeleka ukuhlala sibhekisisile izingozi ezingavela ezingaba nomthelela omubi emnothweni wakuleli. Kufanele futhi siqiniseke ukuthi iBhange lihlala liphethwe ngendlela egculisayo ukuze lisebenze kahle. Kungalesi simo sokuntengantenga kwezimakethe zezimali ukuthi lombiko ubhekiswe kuzo.

Namuhla sizophinde sikhuphe umbiko womnotho wonyaka owaziwa ngelokuthi yi-*Annual Economic Report*, oqukethe okwenzeka ngomnotho wasekhaya kanye nomhlaba wonke. Ikakhulukazi umbiko uqukethe izinguquko emnothweni wasekhaya ezibe nomthelela ekufezeni umsebenzi wethu kanye nasekubekeni izinqubo-mgomo. Umbiko wanamuhla ubheke kakhulu ezinhloso zomsebenzi weBhange ezibandakanya ukuphathwa komgomo wokuboleka amabhange ngezimali, ukuphathwa kwezimali namafa akwamanye amazwe, ukusimama kwezikhungo zezimali, izindlela zokhukhokhelana, ukuphathwa kwamabhange, ubudlelwano namazwe angomakhelwane kanye nokuphathwa kweBhange ngaphakathi.

Inkambiso yokubolekisa ngezimali

Unyaka odlule bekungonyaka onzima mayelana nokuphathwa komgomo wokuboleka amabhange ngezimali. Njengoba ngenza umbiko ngenyanga ka-Agasti ngonyaka odlule ukuthi kusukela phakathi konyaka ka 2006 ingcindezi yokwehla kwamandla emali yabe isiqalile ukubonakala, lengcindezi isidlondlobele kakhulu. Kuthe ngenyanga ka Disemba 2006 izinga lokwehla kwamandla emali, uma ingafakwanga inzalo yezikweletu zezindlu, iCPIX, labe lingama phesenti ama 5,0 uma liqhathaniswa nama phesenti ama 3,7 enyangeni ka-Apreli kulowonyaka. Izinga lokwehla kwamandla emali lahlala lingaphakathi kwamazinga ayebekiwe, lokhu okwaze kwaba yinyanga ka Apreli 2007, lapho lenyuka lisuka kuma phesenti ama 5,5 laba ngamaphesenti ayi 6,3. Kusukela ngaleso sikhathi izinga lokwehla kwamandla emali selilokhu lingaphezulu kwalawo mazinga abekiwe. Ekuqaleni lesisimo sokwehla kwamandla emali sabangelwa amanani aphakeme okudla kanye nentengo kaphitholi, kodwa muva nje kuyabonakala ukuthi ukuqhubeka kokwehla kwamandla emali sekubandakanya nokwenyuka kwamanani okwenza imisebenzi ethile.

IKomidi yoMgomo wokuPhathwa kokuBoleka amabhange ngezimali, eyaziwa ngelokhu yi MPC, yabe isikhuphula inzalo yokuboleka amabhange ngezimali, ngamalunga angama 50 ngenyanga kaJuni 2006, okwaba ukukhushulwa ngokokuqala kwalenzalo kusukela ngonyaka ka 2002. Lokho kwabe sekulandelwa ukwenyuswa ngamalunga angama

50 njalo uma iMPC ihlangana ngonyaka ka 2006. Kuthe ngenyanga kaDisemba 2006 izinga lenzalo yokuboleka amabhange ngezimali yabe isikhushulwe yaze yaba ngama phesenti ayisi 9,0 ngonyaka.

Ingcindezi yokwehla kwamandla emali yayivela emazweni angaphandle kanye nasekhaya. Umnotho womhlaba jikelele walokhu uqhubeke njalo ukusebenza ngamawala okwabe sekudalela ukuthi amanani kawoyela kanye nokudla akhuphuke, lokhu okwenza ukuthi amanani okudla kanye nophitholi wakuleli nawo enyuke. Lokhu kwenyuka kwamanani okudla kanye nophitholi kwaba nomthelela omkhulu ekwehleni kwamandla emali ngonyaka ka 2006.

Kuthe ngenyanga ka-Agasti ngonyaka odlule, amazinga amanani kawoyela enyuka ngamazinga angaphansi kancane kwamadola aseMelika angama US\$80 umphongolo. Lamazinga aphezulu ayebangelwa izidingo eziphezulu kakhulu zikawoyela emhlabeni jikelele, ukuphazamiseka kokuthunyelwa kukawoyela emazweni athile kanye nokuntengantenga kobudlelwano bamazwe. Kanti namanani entengo yokudla abanomthelela omkhulu emhlabeni jikelele. Isomiso emazweni athile kanye noguquko ekusetshenzisweni komkhiqizo otshaliweyo, ikakhulukazi ukolo, ummbila kanye nomoba, kusetshenziselwa ukukhiqizwa kukawoyela, kwaba nomthelela emazingeni amanani. INingizimu Afrika ayibanga nokuvikeleka kulezinguquko, okwathi sekuhlanganiswa nesomiso ezifundazweni ezithile kwabangela ukuthi kudlondlobale ukwehla kwamandla emali aqondene nentengo yokudla, ikakhulukazi intengo yenyama ilandelwe intengo yommbila. Kuthe ngenyanga ka-Okthoba nangenyanga kaNovemba 2006, amanani entengo enyama akhuphuka acishe aba ngamaphesenti angama 20, kanti amazinga entengo yommbila nokolo akhuphuka ngamaphesenti alinganiselwa kwayisi 6.

Noma izinga lokwehla kwamandla emali emhlabeni-jikelele lalilokhu liqashiwe, kodwa umthelela wezinguquko emhlabeni jikelele njengoba sekukhonjisiwe, wenza ukuthi kuqiniseke ukuphathwa komgomo wokuboleka amabhange ngezimali emazweni amaningi.

Ekhaya, ikomidi iMPC yaphoqeleka ukuqhubeka ibhekene nezinkinga zamazinga aphakeme okuthengwa kwezimpahla kanye nokuthenga ngezikweletu. Esigameni sesibili sonyaka ka 2006, izidingo zokuthengwa kwezimpahla yimindeni zadlondlobala ngamaphesenti alinganiselwa kwayi 7; kwathi izinkomba ezahlukene zokuthenga izinto ezahlukene zabonakalisa ukudlondlobala kakhulu, ngaphezu kokuthi umgomo wokuboleka amabhange ngezimali wawuya ngokuya uqiniswa. Ngasekupheleni konyaka ukuthengiswa kwezimonto kwakhombisa ukwehla, ikakhulukazi izimoto ezisetshenziswa imindeni. Imbangela yokukhula kokusetshenziswa kwezimali yimindeni kwabe kungukuqhubeka kwamazinga aphezulu okubolekisa ngezimali ngaphezu kokuthi imigomo yezibambiso zokweboleka yayisiqinile.

Ukwehla kwamazinga okushintshanisa ngemali ngamaphesenti ayi 15 kusukela ngenyanga kaMeyi kuya ku Julayi 2006 (okuyizinga lokushintshanisa nge randi) kwaba nomthelela emazingeni okwehla kwamandla emali. Noma kunjalo izinga lokushintshanisana ngerandi lahlala lisesimweni esinzima ngaphezu kokuqhubeka kokusetshenziswa kakhulu kwemali ephumayo nengenayo emabhukwini kahulumeni, eyabe ikhokhelwa ukungena kwezimali eziphuma emazweni angaphandle ekukhokheleni izimpahla zokwakha umkhiqizo.

Akusizona zonke izinkomba zokwehla kwamandla emali ezaziletha uhlevane ezingeni lokwehla kwamandla emali. Izindleko zokusebenza ezimbonini zagcinwa zisemazingeni afanele, ukusetshenziswa kwezimali zombuso kwaqhubeka kubambisene nomgomo wokweboleka amabhange ngezimali, kanti noma ukukhula komnotho wakuleli kwakukhula ngamandla, bekungabonakali kukhula ngaphezu kwamazinga ayelindelekile. Nokulindeleka kokukhula kokwehla kwamandla emali kwakulokhu kugcinwe emazingeni ayebekiwe.

Ezinyangeni ezimbili ekuqaleni konyaka ka 2007 intengo kawoyela yomhlaba yehla kakhulu, kwathi enyangeni kaJanuwari, intengo kawoyela ongahluziwe obizwa ngokuthi i-North Sea Brent crude oil yehla yafika kumadola angama US\$51 umphongolo. Lokhu kwaba nomthelela ukuthi kubuyekwezwe izinhlelo zokusebenzisa izimali. Ngaso lesosikhathi, kwaba nezimpawu ezazikhomba ukuthi kuyehla ukuthengwa kwezimpahla yimindeni, ikakhulukazi ukuthengwa kwezimoto zemindeni ngesikweletu. Ikomidi iMPC yabe yazi ukuthi kuthatha isikhathi ukubona imiphumela yokuguqulwa kwenzalo yokubolekisa amabhange ngezimali. Noma izinkinga eziqondene namazinga okwehla kwamandla emali zazibonakala zilokhu ziqhubekile, imizamo eyayiqhubeke njalo yokusimamisa ukushintshisana ngerandi, ukuphathwa kwezimali zombuso kanye nemigomo engcono eyayibhekiwe ngesimo sokwehla kwamandla emali, yenza ukuthi ikomidi iMPC igcine ngokungayiguquli inzalo yokubolekisa amabhange ngezimali ngezinyanga zikaFebhuwari no-Apreli.

Emhlanganweni wekomidi iMPC ngoJuni 2007 isimo sabe singesihle. Ngaphezu kokuba amazinga enzalo yokubolekisa amabhange ngezimali ayekhushuliwe, ukuthengwa kwezimpahla zemindeni kanye nokuthenga ngesikweletu yimindeni kwaqhubeka kudlondlobala okwathi uma kuqhathaniswa namazinga onyaka komunye unyaka kwakulinganiselwa kumaphesenti ayisi 7 kanye namaphesenti angama 26. Intengo kawoyela yomhlaba wonke yaqala yakhuphuka yaze yafinyelela kumadola angama US\$78 umphongolo ngenyanga ka Julayi. Ukwenyuka kwentengo kawoyela akuzwakalanga kakhulu lapha ekhaya ngenxa yokuthi izinga lokushintshanisa ngerandi labe lisimeme njalo. Kodwa ke, kuthe lapho amazinga okwehla kwamandla emali edlula emazingeni abekiweyo, kwaqala kwaba nezinkomba zokukhathazeka zokuthi izinga lokwehla kwamandla emali lingahle lenyuke. Phezu kwalokhu, ngokubona imiphumela yamazinga okwehla kwamandla emali, kwaba neziteleka zabasebenzi ezimbonini ezazifuna amaholo angcono, okwakuzoba nomthelela ekukhuphuleni amazinga okwehla kwamandla emali. Ngenxa yalezizinkomba kwadingeka ukuthi ikomidi iMPC, emhlanganweni wayo owaba senyangeni kaJuni kanye no-Agasti 2007, ikhuphule izinga lenzalo yokwebolekisa amabhange ngezimali. Ngesikhathi somhlangano enyangeni ka Agasti, kwase kuqalile ukuba nezinkinga ezimakethe zezimali emhlabeni wonke. Ngalesosikhathi ikomidi iMPC yayingakazi kahle ukuthi lezinkinga zizogcina ezimakethe zezimali kuphela, noma zizoba nomthelela ongemuhle ekukhuleni komnotho wakuleli nakwamanye amazwe. Ikomidi yabe isithatha isinqumo sokuthi kufanele libhekane nezinguquko ezingaba nomthelela ongemuhle emazingeni ayebekiwe okwehla kwamandla emali, liphinde libhekane nezinguquko ezivela ezimakethe zezimali ezingaba nomthelela ekwehleni kwamandla emali.

Ukweqa kulawo mazinga abekiwe okwehla kwamandla emali kuba yinkinga ekusingatheni umgomo wokwebolekisa amabhange ngezimali. Kodwa kufanele kwaziwe ukuthi ukweqa ngaphezulu kwamazinga abekiwe kwadalwa yisimo

esingaphezulu kwamandla omgomo wokubolekisa amabhange ngezimali. Asikhothlwa umthelela wezinguquko ezithinta ukwehla kwamandla emali nesidingo sokuvimbela amazinga okwehla kwamandla emali. Izinkomba ezisetshenziswa yiBhange zikhombisa ukuthi ukwehla kwamazinga amandla emali kuzobuyela emigomeni ebekiweyo kusukela esigamini sesibili sonyaka ozayo, kanti futhi umgomo wokubolekisa amabhange ngezimali uzoqhubeka uqiniseke ukuthi loluhlelo lube yimpumelelo.

Ukusebenza kwezimakethe zezimali

Ukuze kubenesiqiniseko sokuthi umgomo wokubolekisa amabhange ngezimali usenjengoba ubekiwe yikomidi iMPC, iBhange likwazile ukuthi ligcine izidingo zemali ezimakethe zakuleli zihlale zingaphakathi kwamarandi ayi R10 wamabhiliyoni kanye nayi R15 wamabhiliyoni. IBhange seliphinde landisa izinhlobo zezibambiso zokweboleka imali ezimakethe zezimali. Kusukela mhla zingama 23 kuMeyi 2007, amaqoqo amabili ezibambiso avumelekile ukuthi angasetshenziswa. Iqoqo lokuqala lifaka amabhondi kahulumeni okwaziwa ngokuthi ngama Government Bonds, amabhondi akhishwa yiBhange lezoLimo okwaziwa ngokuthi ngama Land Bank Bills, izibambiso ezishintshaniswa ngokufaka inzalo, okwaziwa ngokuthi STRIPS, izibambiso ezikhishwa yiBhange eliKhulu okwaziwa ngokuthi yiSARB debentures kanye nezibambiso zesikhashana zikahulumeni okwaziwa ngokuthi ngama Treasury Bills. Iqoqo lesibili lezibambiso lifaka amabhondi angakhishwa emabhange kanye nakuhulumeni lawo ashintshaniswa ezimakethe zamabhondi eyaziwa ngokuthi yiBond Exchange of South Africa. Kulabo ababoleka imali besebenzisa izibambiso ezingaphansi kweqoqo lesibili, kumele bakhiphe izibambiso ezingaphezulu kweqoqo lokuqala.

Ngokubambisana nalabo abase zimakethe zezimali, iBhange kade lihlolisisa indlela okubalwa ngayo inzalo esetshenziswa uma kubolekiswa ngezimali kuzimakethe eyaziwa ngelokuthi yiSouth African Overnight Interbank Average (Saonia) rate. LeSaonia isiguquliwe kwabe sekusetshenziswa indlela yokubala inzalo eyaziwa ngelokuthi yiSouth African Benchmark Overnight Rate (Sabor), okuyiyona esebenza kangcono futhi ethembekile kunale ebisetshenziswa.

Ukuphathwa kwezimali namafa abekwe emazweni angaphandle

IBhange liqhubekile nokwandisa amazinga okubeka izimali kanye namafa asemthethweni kwamanye amazwe. Ubungako begolide namanye amafa abekwe kwamanye amazwe bakhula kusukela kumadola angama US\$23 amabhiliyoni ekupheleni kwenyanga kaMashi 2006 kuya kumadola angama US\$29,8 amabhiliyoni ekupheleni kwenyanga ka-Agasti 2007. Izimali ezisezimakethe zomhlaba zanyuka kusukela kumadola ayi US\$19,5 amabhiliyoni kuya kumadola angama US\$27,4 amabhiliyoni. Lesisimo senziwa ngcono ngenxa yokukhokheleka kwesikweletu esabe senziwa ngonyaka ka 2004 esilinganiselwa kumadola a US\$1 webhiliyoni sikhokhwa yiBhange singakafiki isikhathi. Ukukhokha singakafiki isikhathi kwenza ukuthi iBhange longwe imali futhi lazibeka esimweni esihle kubalingani balo kwamanye amazwe. Ngokuthi uMnyango weZezimali kaHulumeni ukwazile ukukhokha isikweletu esibalwa ngezimali zakwamanye amazwe, lokhu kukhokha kwenza ukuthi izwe laseNingizimu Afrika lizibeke ezingeni elihle futhi eliqinile.

Okwabe kubhekelle kakhulu yiBhange kwaba ukuqiniseka ukuthi amakhono okuphatha amafa ahlale ebuyekezwa njalo. Lokho kwenza ukuthi iBhange lisebenzisane neBhange loMhlaba, iWorld Bank ngaphansi kophiko olusiza amanye amabhange amakhulu ngokufundisa ngobuciko bokuphatha amafa, elaziwa ngelokhu yiReserves Asset Management Programme. Ukwandisa ulwazi oluqondene nokuphathwa kwamafa

kuyinto emqoka kakhulu eBhange. Ngalendlela iBhange liqhubekile nokufundisa labo basebenzi abangaphansi kwalomkhakha wokuphathwa kwamafa ngenhloso yokuqinisa amakhono abo. Ngaphezu kwalokho umgomo wokutshala izimali zeBhange wabuyekwezwa, kwase kuthi nezinhlaka zokuphatha zenziwa ngcono ngokuthi kuphenjwe iKomidi lokuPhatha Amafa eBhange elaziwa ngelokuthi yiReserves Management Committee.

IBhange liqhubekile nokubambisana noMnyango kaHulumeni weZezimali ikakhulukazi ekukhuliseni amafa kanye nemali esetshenziswayo ezimakethe zezimali. UMnyango weZezimali uphinde wasiza iBhange ngokuthi kuncishiswe ukwanda kwemali esetshenziswa ezimakethe zezimali, lokhu okwadalwa yikuthi iBhange labe lithenga izimali zakwamanye amazwe. Kuthe ekupheleni kwenyanga kaJulayi 2007, i akhawunti esemabhukwini eBhange yokubeka izimali zoMnyango weZezimali kaHulumeni, yabe isenemali ebalelwa kumarandi angama R54,5 amabhiliyoni lokhu sekubandakanya nenzalo yalemali. Isivumelwano sesenziwe sokuthi kukhokhwe lezo zimali ezabe zibolekiwe, zafakwa kwi akhawunti eyayibhekelele isimo esingaba simbi. Lokhu kufaka igolide kanye nezimali zakwamanye amazwe eyaziwa ngelokuthi yiGold and Foreign Exchange Contingency Reserve Account (GFECRA). IBhange kanye noMnyango weZezimali sebevumelene ngelokuthi sekuzoba yinzuzo noma ukulahlekelwa okunomthelela ezimakethe zezimali osekuyokhokhelwa ngaso sonke isikhathi. Loluhlelo lubonakala luzonciphisa ukushintshana kwemali isuka eBhange iya eMnyangweni weZezimali njalo, kuphinde kunciphise ubungako bemali ezimakethe zezimali. Ngaphansi kwalolu hlelo iBhange selithumele imali yama randi angama R319,3 amamiliyoni sekufaka nenzalo eMnyangweni weZezimali ukuqedela imali ebisele ye GFECRA mhla zingama 31 kuMashi 2006.

Ukusabalaliswa kwemali ezweni

Izindlela nezinhlelo zokunciphisa ukungena kwemali-mbumbulu ezweni zisaqhubeka ukuze kusebenze leyomali evumelekile kuphela futhi esemthethweni. Sekumiswe imigomo ethile yokukhipha imali entsha.

Isigaba sokuqala sokuphathwa kwemali okufaka uhlelo olubandakanya amabhange olwaziwa ngokuthi yi Integrated Cash Management System seluphuthuliwe. Loluhlelo lungaba nomphumela omuhle wokuphathwa kwemali kuzwelonke ukuthi imali isabalaliswe ngokuphephile futhi nangendlela engenazo izindleko ezinkulu emphakathini.

Uhlelo olusasungulwa lokubhekana nezingozi eziqondene nokusabalaliswa kwemali, nanokuthi lezi zingozi zingancishiswa kanjani, olwasungulwa yiBhange kanye neziko eliphathelene nokubheka kanye nokubika ngezingozi zokusabalaliswa kwemali, lokhu okubandakanya amabhange kanye nombutho wamaphoyisa ezweni, usuphethiwe. Loluhlelo lubalula imigomo ethile okufanele ifezwe uma kusabalaliswa imali kuleli ukuze kunciphise izigigaba zokuduna izimoto ezihambisa imali ezindaweni ezahlukene. Okwamanje kusakhulunyiswana nezinyunyana zabasebenzi ukuqedela loluhlelo. Imigomo lena esibekiwe izoshicilelwa kusomqulu ngokomthetho ngaphansi kukaNgqongqoshe weZokulungisa nokuPhepha.

Indlela yokukhokhelana ezweni

Ubungako bokukhokhelana kwamabhange ezweni ngohlelo olwaziwa ngelokuthi yiSouth African Multi Option Settlement System (SAMOS) kwabalelwa kuma randi ayisi R5,6 wamathriliyoni ngenyanga ka Julayi 2007, lokhu okungalinganiselwa kumarandi angama R280 wamabhiliyoni ngosuku. Lesisibalo semali sifaka izimali eziphuma

ezimakethe zamasheya kanye namabhondi. Ngonyaka ka 2006 kanye no 2007, kungalinganiselwa kuma phesenti angama 90 ukukhokhelana okwakungena kuloluhlelo lweSAMOS okwakukhokhwa bukhoma ngosuku. Besekuthi okusalayo ukukhokhelana khona kwakwenzeka kusihlwa ngoba kufaka amanani amancane ayeqoqelwe ndawonye.

Iziqondiso ezakhishwa mayelana nokuziphatha ekusebenzeni kokukhokhelana zizoqala ukusebenza kulonyaka ka 2007. Kuthe ngenyanga ka Meyi 2007 iBhange lakhhipha uhlaka olubanzi okufanele lulandelwe yizinkampani ezingesiwona amabhange ezisebenza ohlelweni lokukhokhelana. Okugcizelelwa kakhulu yindlela yokuhlola ukusimama kwezindlela zokukhokhelana.

Ngemuva kokushicilelwa komthetho wokuphatha ezokwebolekisana ngezimali, iNational Credit Act 2007, sekuphinde kwenza ukuthi kubuyekwezwe umthetho wohlelo lokukhokhelana iNational Payment System Act 1998. Sekuyicala ukuqoqa izikweletu ngendlela yokukhetha kunoma yiluphi uhlelo lokukhokhelana. Ngaleyondlela izikweletu kufanele ziqoqwe ngokufanayo.

Ukusimama kwesimo samabhange nezinye izikhungo zemali

Ekusekeleni inhloso yokuphumelela futhi ligcine ukusimama kwamanani, iBhange lihlale libhekisisa izinkomba zobuthakathaka bohlelo lwezezimali liphinde liqaphele nezingozi ezingaphazamisa uhlelo lwezezimali. Uma kubhekwa izinkomba ezahlukene eziphatelene nokusimama kwezimali, indlela yokuphathwa kwezimali yanconywa ngokusimama kwayo.

IBhange liphinde lacwaninga uhlelo lwezikhungo ngenqubo yezezimali yalapha eNingizimu Afrika kwatholakala ukuthi lemigomo isenamandla uma iqhathaniswa neyishumi nambili ebekwe yinhlangano eyaziwa ngokuthi yiFinancial Stability Forum engaphansi kwebhange elisebenzelana namabhange emibuso emhlabeni-jikelele elaziwa ngokuthi yi Bank for International Settlements (BIS). Noma kunjalo, kusekhona izinselelo zemigomo zezimali ezisasele ezinjengalezi, umthelela ongabakhona njengoba kusanda kushicilelwa umthetho omusha wokubolekisa ngezimali okuthiwa yiNational Credit Act, nokungase kuqalwe uhlelo lokuvikela izimali ezifakwe emabhange olubizwa ngokuthiwa deposit insurance scheme, nokubuyekwezwa ekubeni yilunga le South Africa's Financial Task Force, izinyathelo zokubuyisela izimali ezivikelwayo ezisebenza ezimakethe zezizimali zibe phakathi komgomo womthetho okhona kanye nokusetshenziswa komthetho omusha ozongamela amabhange omhlaba wonke, owaziwa ngelokuthi yi Basel II, ozoqala ukusebenza ngosuku loku 1 ku Januwari 2008.

Ngokubambisana nezinye izikhungo ezibhekene nemigomo yokusimama kwezimali, iBhange liqhubekile nemizamo yokulungiselela nokugcina izinhlelo zokuqapha izingozi ezingasetshenziswa uma kuvela ubunzima ohlelweni lwezezimali. Kulonyaka, kuqalwe uhlelo lokuvivinya imikhakha eyahlukene yezimboni zezimali ukwenza isiqiniseko sokuthi lemikhakha ingamelana nanoma iziphi izingozi ezingavela. IBhange lifake isandla ekuqoqeni nasekuhlanganiseni kwemibiko ephathelene nokuqashwa kwezingozi ezingaba khona ezimakethe zezimali ebizwa ngelokuthi yi Coordinated Compilation Exercise engaphansi kwenhlangano yezezimali yomhlaba eyaziwa ngokuthi yi International Monetary Fund (IMF), eqondiswe ekuthuthukiseni amazwe ukuze akwazi ukuhlanganisa izinkomba zokuhlola ukusimama ezimakethe zezimali.

Imithetho yokwengamela nokuphathwa kwamabhange

IBhange linomgomo wokuqinisekisa ukuthi ukwengamelwa kwamabhange asekhaya kuyahambisana nenqubo yokwengamelwa kwamabhange omhlaba wonke. Okusemqoka kakhulu ukulungiselela ukungeniswa kokusetshenziswa komthetho omusha ozongamela amabhange omhlaba wonke, owaziwa ngelokuthi yi Basel II. Amalungiselelo awagcini nje ngokubuyezwa komthetho ozongamela amabhange, kodwa futhi ukuqinisekisa ukuthi lomthetho usetshenziswa ngendlela efanelekile nangempumelelo ozoqala ngosuku loku 1 Januwari 2008.

Ukungeniswa kwalomthetho we Basel II kwenze kube nesidingo esikhulu sokuxhumana nokusebenzisana namabhange. Ukuxhumana namabhange kubandakanye ukuthi abasebenzi beBhange bawavakashela lamabhange, nokuhlolwa kwezindlela ezithile ezizoba nomthelela ekusetshenzisweni kwalomthetho, ikakhulukazi ekubhekeni kwamafa okumele agcinwe amabhange kanye nokubhekela ukuthi asefikile esimweni sokuqala ukusebenzisa lomthetho.

Ukuhambisana nemigomo kanye nezinguquko emabhange kuhambisana nezidingo ezivela ezimakethe zezimali, futhi nokubhekisisa izidingo zomthetho we Basel II, isichibiyelo sokuqala sokubuyezwa komthetho wokusebenza kwamabhange owaziwa ngokuthi yi Banks Act, washicilelwa ngenyanga kaNovemba 2006. Lesi sichibiyelo sabe sesethulwa ePhalamende phakathi nenyanga kaJuni 2007. Kulindelwe ukuthi lomthetho ufakwe ngokusemthethwen ngasekupheleni kwalonyaka ngenhloso yokuthi uqale usetshenziswe ngosuku loku 1 Januwari 2008. Imithetho yonke ephathelene nokuphathwa kwamabhange isibuyezwe ukuze ilandele umgomo omusha we Basel II kanye nokusiza amabhange ngezindlela ezahlukene ezilethwa yilomthetho we Basel II.

Ukuhlola ukuthi imithetho iyagcinwa yokuphathwa kwamabhange eshicilelwe usomqulu owaziwa ngokuthi yi 25 Core Principles for Effective Banking Supervision weKomidi yokuPhathwa kwamabhange iBasel Committee on Banking Supervision, waphothulwa ngenyanga ka-Oktoba 2006. Umphumela walokhu kuhlolwa wenza ukuthi labo abaphethe ukuhlola babhekisise izindlela abazilandelayo uma kuhloliswa amabhange ngenhloso yokuqinisa izindlela ezisetshenziswayo.

Ngalesi sikhathi sombiko, okwabe kusemqoka kakhulu ukubhekisisa ukuthi amabhange ayawulandela umthetho obhekene nokungena kwezimali zamaphekula-zikhuni kanye nezinye ezingekho emthethweni. Bangama 40 abasolwa abayizinkampani nezihlangano zokwenza imali abazenza okungathi basebenza njengamabhange asemthethweni abangaphansi kophenyo.

Ukubamisana namazwe angaphandle

INingizimu Afrika yaqokwa ukuba ngusihlalo wenhlangano yamazwe ebizwa ngokuthi yi G-20. IBhange kanye noMnyango weZezimali bayabambisana ekwenzeni izinhlelo eziphathelene nalenhlangano. Lenhlangano yeG-20 ihlanganisa amazwe asethuthukile kanye nalawo asathuthukayo kwezomnotho. Kwaba nemihlangano emibili yoSekela Mongameli, eyabanjelwa ePitoli nase Thekwini. Ngaso lesosikhathi kwaphinde kwaba neminye imihlangano eyabe iqondene nezinqubo-mgomo zezwekazi i-Afrika.

Ukuba nezinhlelo zezihambeli zenhlangano yamazwe e G-20 kuzophetha ngomhlangano woNgqongqoshe beZezimali kanye nabaPhathi bamaBhange amaKhulu ozobe ubanjelwe eNtshonalanga Koloni ngomhla ziyi 17 kuya kweziyi 18 enyangeni kaNovemba 2007. Kuzobe kukhulunywa ngemigomo eqondene nokuguqulwa kwesimo sezinhlangano zeBretton Woods, isikhathi esilinganiselwe amafa neminye imikhiqizo, ukusimama kwezimakethe zezimali, kanye nezimpawu ezikhombisa ukukhula kanye nokuthuthuka. Lezi zihloko kwabe kukhulunywa ngazo emihlanganweni yeG-20 eyabakhona emazweni ase Brazil, eMelika nase Turkey ngasekuqaleni kwalonyaka.

Iziko eliphathelene nokubambisana kweBhange namazwe angaphandle lisalokhu liqhubekile nokuqiniseka ukusebenzisana ngokubambisana namanye amabhange amakhulu omhlaba kanye nezinye izinhlangano. Okubaluleke kakhulu ukubambisana namanye amazwe kulelizwekazi lase Afrika, kanye namazwe ase Afrika yeNingizimu, azibandakanye nenhlangano yesifundazwe eyaziwa ngokuthi yiSouthern African Development Community (SADC) ukuze lamazwe aqiniseke ukuthi babheke ekutheni iminotho yabo iyahlangana ezifundazweni.

Emsebenzini walo wokuhola ukuthuthukiswa kwezindlela zokukhokhelana emazweni angomakhelwane iSADC, lokhu likwenza ngaphansi kwesandla seKomidi yabaPhathi bamaBhange amaKhulu kulesi sifundazwe. Ibhange liqhubekile njalo nokohlenganisa imizamo ngokusiza ukuthi izindlela zokukhokhelana zikwazi ukusebenzelana futhi zibe sesimweni esisoqhophelweni eliphezulu. Kuze kube manje loluhlelo belubhekelele ukuqaliswa nokusetshenziswa ngokukhokhelana bukhoma kanye nokusingathwa ngokuziphatha kwamabhange ngendlela yokukhokhelana. Inqubekela phambili isiyabonakala kangangoba sekubhekiswe ekuthuthukiseni kokuthumelwa kwezimali, ukwehliswa kokulahlekelwa okungaba khona kwezimali, uhlelo lokuthengiswa nokudayiswa kwamasheya, nokwakhiwa kwamakhono aqondene nokuphathwa kwezindlela zokukhokhelana. Kuzophinde kwenziwe amalungiselelo okusiza izwe lase Congo kanye nelase Madagascar ngohlelo lokuthuthukisa izindlela zokukhokhelana.

IBhange lisaqhubeka nokubamba iqhaza nebhange elisebenzisana namabhange amakhulu emhlabeni jikelele elaziwa ngokuthi yi BIS. Iqhaza elibanjwe yiBhange enhlanganweni ebhekene nezingozi ezibakhona uma kukhokhelwana emazweni ahlukene, engaphansi kwe Komidi iBIS Committee on Payment and Settlement Systems, lenza ukuthi iBhange liqinisekise ukuthi lihlale lizazi zonke izinguquko ezikhona emazweni futhi lithuthukise ukusebenza ngendlela.

Ubuhlobo obuhle namanye amabhange amakhulu sekube nomphumela wokuthi kusayindwe isivumelwano sokusebenzelana namabhange aseChina nase Peru kulonyaka odlule. Ngaphezu kwalokho, iBhange libe nezihambeli ezahlukene ezivela kwamanye amabhange amakhulu osekwenze ukuthi kwabelwane ngolwazi.

IBhange lisaqhubeka nobudlelwano nezinye izinkampani ezinkulu zamazwe omhlaba. Ukubambisana nezinhlangano iIMF kanye neBhange LoMhlaba iWorld Bank sekwenze kube nokubambisana emikhakheni ethile yokufundisana ngamakhono ethulwa yiKolishi leBhange elaziwa ngelokuthi yi South African Reserve Bank College ngonyaka ka 2007. Lezi zifundo zivulelekile kwamanye amabhange amakhulu kanye nabezikhungo zezimali ezisezwenikazi iAfrika.

Ukuphathwa kwangaphakathi eBhange

UMbiko woNyaka, *iAnnual Report*, oqondene neBhange wahanjiswa kubanikazi bamasheya ungakaqali lomhlangano. Amabhuku eBhange akhombisa ukukhula kwamafa esuka kumarandi angama R168 wamabhiliyoni ekupheleni kwenyanga kaMashi 2006 aze afinyelela kumarandi angama R220 wamabhiliyoni ekupheleni kwenyanga kaMashi 2007. Lokhu kwenyuka kwabangelwa ukunqwabela igolide kanye namanye amafa abekwe kwamanye amazwe, lokhu okwabe kukhokhelwa yizimali ezabe zibekwa nguhulumeni kuleliBhange, ukukhula kwemali esetshenziswa ezimakethe zezimali, kanye nokubuyekeza kokuhlola kobungako bamafa ayebekwe emazweni angaphandle ngenxa yezinguquko ezabe zikhona ekushintshisaneni kwezimali zakwamanye amazwe ne randi. Lezinguquko zikhonjiswa ukukhula kwe GFECRA.

Inzuzo yeBhange ingakakhishwa intela yakhuphuka isuka kumarandi ayi R1 038 amamiliyoni onyakeni odlule kuya kumarandi ayizi R2 907 amamiliyoni ekupheleni konyaka wezimali mhla zingama 31 kuMashi 2007. Imali ebihlelelwe ukukhokhela izikweletu zeBhange kulonyaka wezimali ilinganiselwe kumarandi a R1 879 wamamiliyoni uma iqhathaniswa naleyomali eyabe isetshenzisiwe elinganiselwa kumarandi a R1 658 wamamiliyoni kulonyaka wezimali ophela mhla zingama 31 Mashi 2007. Lokhu kukhula kungalinganiselwa kuma phesenti ayi 13,3 emalini eyabe ihlelelwe ukusetshenziswa uma iqhathaniswa nemali eyabe isetshenzisiwe ngonyaka wezimali odlule. Lokhu kwenyuka kwabangelwa ikakhulukazi yizindleko ezabankulu zokukhiqiza imali entsha.

Izinkampani ezine ezingaphansi kweBhange zaphumelela ukufeza izinhloso ezabe zizibekele zona. IBhange lanelisekile ukuthi lezizinkampani ziphethwe ngendlela efanele ngemuva kokuhlola imibiko yazo eyathulwa ngamaBhodi alezi zinkampani zese kwa ngabahloli bamabhuku abangaphakathi eBhange kanye nalabo abangaphandle. Imiphumela yemibiko yalezi zinkampani ihlanganiswe ndawonye nombiko ngezimali zaseBhange. IBhange liqhubekile ngokudayisa ngamasheya asegameni lalo ngendlela engabandakanyi izimakethe samasheya. Kuthe ngalonyaka wezimali ophela mhla zingama 31 Mashi 2007, kwaba yizikhathi ezingama 24 zokudayiswa nokuthengwa kwamashya eBhange ayizi 97 400 alinganiselwa eR1,60 isheya ngalinye. Mhla zingama 31 Mashi 2007, iBhange labe selinabanikazi bamasheya abangama 612 abaqoshwe amabhukwini eBhange, kwathi ngomhla zingama 31 ku Agasti lesisibalo sakhuphuka safinyelela saba ngama 630.

IBhange lithatha ukubhekela izingozi ezibheke iBhange njengento ebalulekile kakhulu, ikakhulukazi ekwenzeni ukuthi iBhange lisebenze ngendlela efanele. Ngalandlela, iBhange selisungule ikomidi yokubheka izingozi ezingabakhona eyaziwa ngokuthi yiRisk Management Committee (RMC) ngenhloso yokwengamela izingozi emsebenzini walo. UsiHlalo walekomidi iRMC yiSekela likaMongameli weBhange kanye namalunga amane aphele imikhakha ehlukeno kuleliBhange.

Indlela yokubhekelela ukuthi iBhange lihlala liqhubekile nokusebenza esikhathini esinezingozi isiphothuliwe futhi kumanje iBhange lenza izinhlelo zokuzivivinya ukuthi loluhlelo luyasebenza. Sesibekiwe isikhungo esifaka yonke imikhakha yeBhange esingasetshenziswa uma iBhange libhekana nezingozi ngenhloso yokuqhubeka nokusebenza.

Uhlelo lokuthenga kwezinto zokusebenza kweBhange seluphothuliwe kwaphinde kwatholakala inqubo engcono ezosetshenziswa. Loluhlelo luzohlenganisa zonke izindlela zokusebenza zibe ngaphansi komgomo owodwa, ngaleyondlela sizoba sinye isikhungo esiphathelene nomsebenzi waloluhlobo.

IBhange lisaqhubeka nokwenza ngcono izakhiwo zalo zibe sezingeni eliphezulu, lokhu okungaqondile nje ekunyuseni amanani alezi zakhiwo kuphela, kodwa ukugcina ubuhle bendawo yakuleli kanye nokuxhasa ukuthuthukisa izindawo ezingaphakathi emadolobheni. Kuyaqhubeka ukulungisa zibe ngcono izakhiwo zakomkhulu leBhange kanye namagatsha alo ase Pretoria North, Johannesburg nase Cape Town. Sekuhlelelwe nokwakhiwa kwegatsha elisha lase Bloemfontein, kanti futhi amalungiselelo asehleliwe okwenzangcono amagatsha ase East London kanye nase Port Elizabeth ukuze kugcinwe ukubaluleka komlando walamagatsha.

Ukuqoqwa kwemidwebo ingenye yezinto ezikhuthaza amakhono okwenza imidwebo. Eminyakeni engaphezulu kwengama 53 iBhange laqala ukuqoqa imidwebo, likwazile ukuxhasa izinhlobo eziningi zabadwebi ezibandakanya nalabo badwebi abasathuthuka. Sekuze kwakhishwa ekuqaleni kwalenyanga ibhuku elinamidwebo engaphezulu kwama 600 emisebenzi yabadwebi lahanjiswa yonke iminyango, onke amagatsha eBhange kanye neKolishi futhi kuyakholakala ukuthi lelibhuku lizovuselela uthando nokuncomeka kwamakhono okudweba.

IBhange liyaqhubeka nokunakekela abasebenzi balo. Isibalo sabasebenzi sehla safinyelela ezi 1 934 ekupheleni kwenyanga ka Mashi 2007 uma kuqhathaniswa nesibalo esiyi 1 956 ngonyaka odlule. Isilinganiso sokushiya kwabasebenzi sebebebonke saba ngamaphesenti ayisi 6,8 kulesi sikhathi. Isimo salabo abasanda kuqashwa saba ngamaphesenti angama 84 abantu abansundu, kulabo, ababeqhashelwe ukuba ngabaphathi balinganiselwa kumaphesenti angama 77 abansundu kanye nama phesenti angama 45 abesifazane. Isimo salabo abasanda kuqashwa kusuka mhla iyi 1 Apreli 2007 kuya ekupheleni kwenyanga ka Julayi 2007, salinganiselwa kuma phesenti angama 88 abansundu kanye namaphesenti angama 40 abesifazane, kulabo kwase kuba ngamaphesenti angama 80 abansundu abaqashelwa ezikhundleni zokuphatha kwase kuthi abesifazane baba ngamaphesenti angama 40.

Ukubuyekwezwa komgomo ophathelene nabasebenzi sekwapothulwa kwaphinde kwaqaliswa nokusetshenziswa kwawo. Lokhu okusasele okuqondene nokungena kwabasebenzi kweminye imisebenzi engaphathelene neBhange nokuziphatha kwabo kuse semazingeni okuxoxisana nabasebenzi.

Izinhlelo ezibhekene nokugcineka kwezimpilo ezisezingeni eliphakame labasebenzi ziyaqhubeka. Izinqubo ezibhekene nokukhubazeka kwabasebenzi kanye nokuvikela abasebenzi egciwaneni lengculaza kuyaqhubeka. Ezinye izinyathelo ezikhona zibandakanya ukusiza abasebenzi abanezinkinga ezithile ezingaba nomthelela emisebenzini yabo.

IBhange liyaqhubeka nokugcizelela ukuthuthukisa amakhono abasebenzi. Ngaphezu kwaloluhlelo olubhekiselwe kubafundi abasanda kuphothula izifundo emanyuvesi, olwaziwa ngokuthi iCadet Graduate Programme, loluhlelo seluzovulelwa nalabo basebenzi abakade baqashwa eBhange. Lokhu kuzokwandisa isibalo sabasebenzi abasafundiswa ngokusebenza ngeBhange abangaphansi kwaloluhlelo silinganiselwe ema 20 ngonyaka ka 2008. Ekuqinisekiseni ukuthi izinhlelo ezinye zokufundisa

abasebenzi ngaphakathi zihambelana namazinga abekiwe futhi avumelekile eMnyangweni wezeMfundo, iKolishi laseBhange seliqedile ukufeza izidingo ezimaqondana nokufundisa ngendlela entsha yokuthola ulwazi eyaziwa ngelokuthi yi outcomes-based education.

Ukukhuthaza ucwaningo eBhange sekuqalwe uhlelo lwabacwaningi eBhange futhi olubandakanya nabacwaningi abaphezulu abavela kwamanye amaBhange amaKhulu kanye nabaphuma ezikhungweni ezahlukene zemfundo ukuze kubanjiswane ekwenzeni ucwaningo. Sekubekhona abacwaningi abaphakeme abathathu abakuloluhlelo, ababili bavela emazweni angaphandle asebenesikhathi belapha eBhange kulonyaka ka 2007, owesine ulindeleke ukufika ekupheleni kwalonyaka. Zikhishiwe izicelo zalabo abangafisa ukungena kuloluhlelo lonyaka ka 2008.

Ekufakeni isandla sokuthuthukisa amakhono okucwaningwa kwezomnotho, umhlangano owawuqondene nocwaningo lwemigomo ephatheleni nezomnotho wase Ningizimu Afrika wahlelwa yiKolishi ngonyaka ka 2006. Lomhlangano wabandakanya ukwethulwa kwezinkulumo ezenziwa ngosaziwayo abavela ezikhungweni eziphakeme zemfundo zakuleli nasemazweni angaphandle kanye nabanye babacwaningi bezomnotho wasekhaya.

Isiphetho

Lonyaka odlule ube nenselelo enkulu, ikakhulu kwinkambiso yokubolekisa ngezimali. Isimo sezomnotho umhlaba wonke besilokhu sintekenteke kanye nokuntengantenga okusanda kuba khona ezimakethe zomhlaba zikhomba ukuthi ziseningi izinselelo esisazobhekana nazo. Noma kunjalo, iBhange lizoqhubeka nokwenza umsebenzi walo wokugcina ukwehla kwamandla emali esemazingeni emigomo ebekiwe. Ukugcina kokwehla kwamandla emali kusemazingeni aphansi kuseyindlela enhle yokuthi iBhange lifake isandla ekukhuleni nangokuthuthuka komnotho kuleli.

IBhange lizoqhubeka nokufaka isandla ekusimamiseni izimakethe zezimali. Ngaphandle kokwengamela indlela yokukhokhelana ezweni, kusenezinselela ezisazofika ngenxa yokungeniswa kokusetshenziswa kwe Basel II ekuqaleni konyaka ozayo, nanengozi engavezwa ukusebenza komthetho wokwebolekisa ngezimali, iNational Credit Act, nanomthelela wamazinga aphezulu enzalo kulomphakathi onezikweletu eziphakeme.

Sizohlala sikubheke ngeso lokhozi ukuphathwa ngaphakathi eBhange. IBhange lisazimisele ngokuqeqesha nokuthuthukisa abasebenzi balo ngoHlelo lwe Employment Equity.

Amazwi okubonga

Ngithanda ukubonga uMnyango kaMongameli weZwe, uhulumeni kanye nePhalamende ngokubambisana kanye nokuxhasa iBhange ngasosonke isikhathi. Ngokohlelo lokusebenzisa amakomidi iBhange lisasebenzisana kahle noMnyango weZezimali. Ngithanda ukubonga uNgqongqoshe woMnyango weZezimali kanye neSekela lakhe kanye noMphathi-Jikelele nabasebenzi bakhe ekusixhaseni ukuze umsebenzi weBhange eliKhulu ube yimpumelelo futhi iBhange lisebenze ngendlela efanele.

Ngithanda nokubonga amalunga ebhodi ngokuzinikela kwawo emsebenzini weBhange. Ukuzinikela kwawo emsebenzini kubalulekile ekuqinisekiseni ukuthi iBhange liphathwa

ngendlela esemthethweni nefanelekileyo kanti nokuthi iBhange lisalandela imigomo ehamba ngendlela ebheke phambili. Ngaphambi kokuthi ngiphethe, ngithanda ukubonga abasekeli bami, abaphathi kanye nabasebenzi beBhange ngokungixhasa ekwenzeni ukuthi iBhange libe nempumelelo emsebenzini walo. Isikhungo esifana nalesi sethu, siba nempumelelo esezingeni eliphezulu ngenxa yokuzinikela nokusebenza eqophelweni eliphezulu ngabasebenzi balo. Sinenhlanhla enkulu ngokuthi sihehe abasebenzi abesezingeni eliphakeme.