ILANGA
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Omnyama uqophe umlando

EZEMFUNDO:
Ungowokuqala omnyama ukuthola i-PhD kwi-*Finance*.

ZANELE MSOMI

INSIZWA engeyokuqala kwabamnyama ukuthola iziqu ze-PhD emkhakheni we-Finance ithi iNingizimu Afrika ikwenkulu inkinga ngenxa yezinkinga ezibheke umkhakha wezezimali.

UMnu Mdu Gama (41) waseSoweto eGauteng ukhulume ne**LANGA** izindaba zisashisa kwazise kakukapheli nesonto ethweswe lezi ziqu e-University of Johannesburg.

Uthola lezi ziqu nje umfo kaGama, uvele umanaphanapha yizikhundla emabhizinisini iningi lawo awumnikazi wawo.

Uyi-Chief Executive Officer yeSafika Asset Finance esungulwe ngowezi-2002.

Ukwethweswa iziqu kulandela ucwaningo lweminyaka emine lokusetshenziswa kwemali kwezobuchwepheshe.

Kulolu cwaningo uthole ukuthi kumoswe u-R60 billion eNingizimu Afrika ngowezi-2009 emkhakheni wezobuchwepheshe (Information Technology Investment).

Okushaqisayo ngalolu cwaningo wukuthi izikhulu zisebenzise lesi samba zingenaso nesiqiniseko sokuthi yisinqumo esifanele yini noma cha.

Utshele **ILANGA** ngalolu cwaningo nangengqophamlando yokuhlabana kwakhe ngalezi ziqu.

ILANGA: Kusho ukuthini kuwena ukuqopha umlando ngokuba ngowokuqala omnyama ukwethweswa lezi ziqu?

Mnu Gama: Mangiqale ngicacise ukuthi umsebenzi wami kawufani nowe-Chartered Accountant (CA). Ngigxile emkhakheni obizwa nge-Finance. Ngiyazi abaningi bacabanga ukuthi lokhu kuyefana kanti lutho. Umkhakha we-Finance musha kunowama-Accountant. Akekho omnyama oseke wathola i-PhD kwi-Finance.

ILANGA: Sitshele kabanzi ngalolu cwaningo olukwenze wahlabana ngalezi ziqu.

Mnu Gama: Belugxile ekubhekeni ukusebenza kwemali ebhizinisini lezobuchwepheshe. Ngithole ukuthi abantu abathatha izinqumo kulo mkhakha basasebenzisa izindlela zakudala ezingalungile. Indaba yemali emkhakheni wezobuchwepheshe kunzima ukuyilawula kanti lo mkhaka uyabiza. Kazikho izindlela ezihambelana nesikhathi samanje kangangoba lo R60 billion uchithwe kunokungabaza.

ILANGA: Ngabe lo mphumela wocwaningo uzosiza kanjani kulo mkhakha noma vele sebuchitheke bugayiwe?

Mnu Gama: Yize sesilimele nje kodwa lolu lwazi luzosiza. Embikweni wami wophenyo ngizibalulile izinto okumele zibhekwe ngaphambi kokuthatha izinqumo. Ngiphinde ngabheka ukuthi singapatanisa kanjani ngala mathuluzi esinawo ukuze kuthuthuke ezobuchwepheshe.

ILANGA: Kungenzeka yini ukuthi iNingizimu Afrika isotakwini lokuchitha imali eningi kungafanele?

Mnu Gama: Inkinga ngeNingizimu Afrika wukuthi izinto kazenziwa ngendlela. Siyazithanda izindlela ezisheshayo. Maningi amaphrojekthi kwezobuchwepheshe asebhuntshile ngenxa yalokhu.

ILANGA: Yikuphi okuqaphelile ngesimo semali kuleli emuva kwalolu cwaningo?

Mnu Gama: Okokuqala nje thina esisemkhakheni wezimali kasifuni ukuvuma ukuthi kunenkinga. Kuyangikhathaza nokuthi kukhulunywa ukuthi sesiphumile enkingeni yokuzika komnotho. Inkinga kwezomnotho kayiqali futhi kayiphelile. Ngiyezwa nje abezezimali bekhuluma amagama amakhulu nolimi abanye abangakwazi ukuluhumusha ngoba bezama ukuthi baluthe abantu ngokuthi siphumile ekuhluphekeni. Sekuyisikhathi sokuthi sikhulume ulimi oluzoqondwa yiwo wonke umuntu ukuze nabantu bazi ukuthi kwenzekani kwezomnotho.

ILANGA: Yini edala ukuthi amazwe adle ngamapayipi kwezomnotho?

Mnu Gama: Ngizosho ngeqholo nje ukuthi amabhizinisi amakhulu aphethwe ngabantu abangathembekile. Siyokhululeka mhla thina abakwezezimali salwa nale nkinga. Kakuyona iNingizimu Afrika kuphela ekule nkinga kodwa wonke amazwe. Okubi wukuthi uma ibhizinisi liwa kuthinteka nabantu abangazi lutho ngenxa yomnotho. Sisodwa ngeke silunge ukulwa nalokhu kodwa kumele sihlangane nayo yonke imikhakha nosopolitiki imbala.

ILANGA: ISafika Asset Finance yenzani?

Mnu Gama: Sixhasa ngemali izinhlaka zikahulumeni namanye amabhizinisi amakhulu, phakathi kwawo kubalwa neCity of Johannesburg.

ILANGA: Yini edingekayo ukuze uthole i-PhD kulo mkhakha njengoba nabamnyama bengabonwa?

Mnu Gama: Kumele ukhethe isihloko ozosicwaninga. Uma ususikhethile kumele i-*university* ofunda kuyo isiphasise. Kakulula njengoba ngichithe iminyaka emine ngicwaninga. Inselelo enkulu wukuthi kuthatha isikhathi ukuthola ulwazi olufunayo. Uma isando kuyilona thuluzi onalo, ubona yonke into ohlangana nayo iyisipikili.

ILANGA: Yini ebalekisa abantu kulo mkhakha?

Mnu Gama: Kakusiniswa mahleza. Isikhathi sokulala kasikho. Uma ucwaninga udinga isikhathi ekubeni usuke ukhona nomsebenzi wosuku. Emsebenzini bengiqeda ngelesi-8 ebusuku bese ngiyoqala ucwaningo. Okuhle wukuthi nginenkosikazi engesekayo. Kunomngani wami obethi ubethandazela ukuthi ngingathi ngiqeda lolu cwaningo kube kuqhuma nedivosi. Yingakho nje abanye bethi i-PhD imele ukuthi 'Probably Heading for Divorce' (*ehleka*). Okuhle wukuthi senginesikhathi sonke ngisho sokuyobuka ama-*movie*. Sekunguyena-ke umkami osaxinwe wukufunda.

ILANGA: Yikuphi ozokwenza manje?

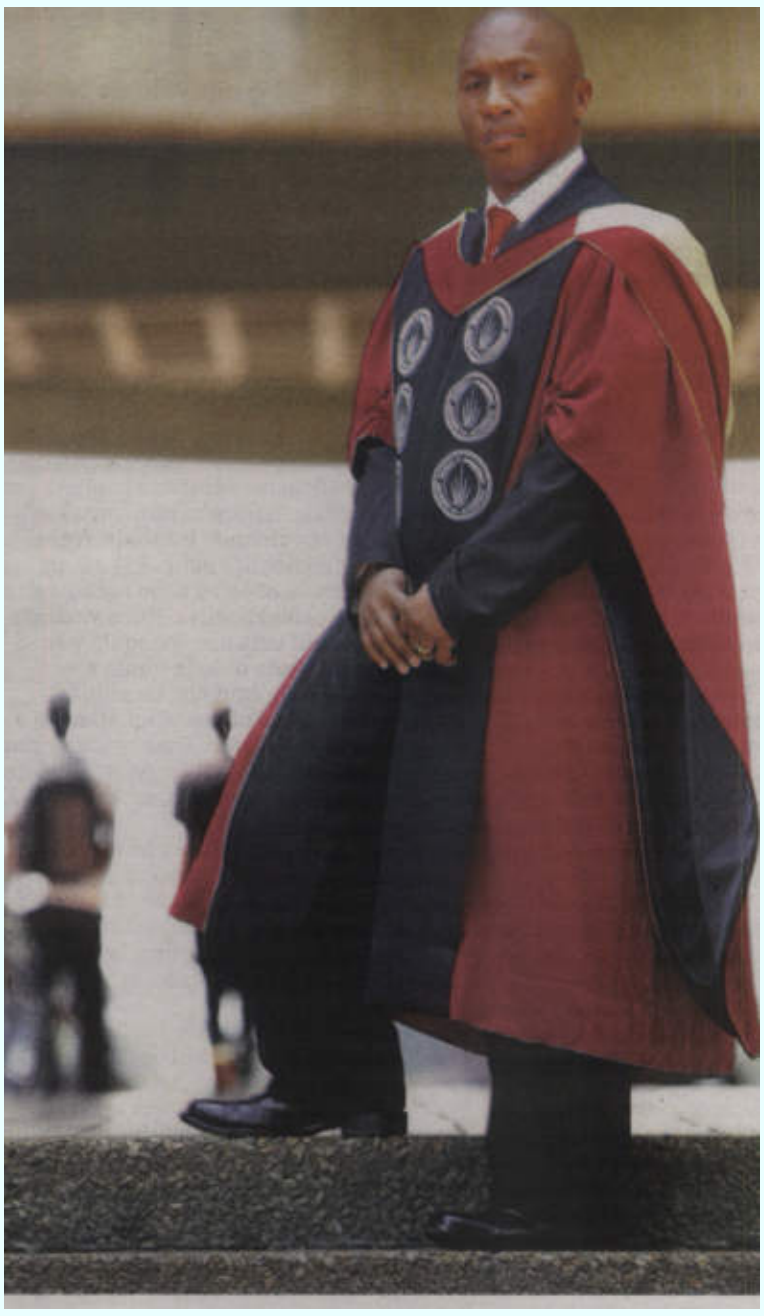
Mnu Gama: Ngebhadi kangikholwa wukuthi kumele uhlale nje. Isikhathi siningi kabi. Usuku lunamahora angama-24, ngeke uthi kawunaso isikhathi. Ngibhala incwadi ezoba ngolimi olulula ichaza ngezezimali. Izochaza nangesimo sokutsheka komnotho. Ngonyaka ozayo ngizobe sengazi ukuthi ngiyayenza yini i-PhD yesibili noma cha.

ILANGA: Emuva kokusebenza kanzima yonke le minyaka yini ekujabulisayo ozincoma ngayo?

Mnu Gama: Kakukho okungijabulisa njengokuba yingxenye yokuthekelela ulwazi. Inkinga ngosomabhizinisi wukuthi bajaha imali. Iqiniso wukuthi uma sekuphele amathenda, izimoto ezibizayo nemali, kusala uMdu Gama phaqa, yingakho imali ngingayijahi.

ILANGA: Kakungabazeki ukuthi uzoba yinyama emuva kwalezi ziqu. Uzimisele ukulifulathela leli uma kunamadlelo aluhlaza phesheya kwezilwandle?

Mnu Gama: Sengathi uyazi ukuthi aseqalile amazwe ukungithembisa izulu nomhlaba. Kangizimisele ngokushiya izwe lami kodwa ngiyazi namanye amazwe ayaludinga ulwazi enginalo. Engingakwenza wukubambisana nawo kodwa hhayi ukuyohlala phesheya.



ISITHOMBE: SITHUNYELWE
UMNU Mdu Gama uqophe umlando ngokuba ngowokuqala omnyama ukuthola iziqu ze-PhD kwi-Finance.

UMnu Gama uyizibulo emndeni onezingane eziyisihlanu kanti ubusiswe ngezingane eziyisihlanu.

Uzalelwe eSoweto kodwa ukhulele eMafahlawane ngaphandle kwaseMadadeni, eNewcastle enyakatho-ntshonalanga yeKwaZulu-Natal.

Ukhulele emakhaya, uyise eshayela iloli, unina engasebenzi.

Uneziqu ze-Bcom Accounting azithole e-University of Lesotho kanti kule *university* ube yi-Top Accounting Student kwi-Department of Business Administration ekhethwa yi-Lesotho Institute of Chartered Accountants.

Wenze neMaster Business Administration e-University of Durban Westville esibizwa nge-University of KwaZulu-Natal.

Uke wafunda naseCornell University e-United States of America, wenza neSenior Management Program eHenley, e-England.

Uqale ukusebenza eNewcastle kwaSmit Oosthuizen obekuyinkampani yama-CA.

Ubuye wasebenza kwa-Unilever eThekwini eyi-Investigative Accountant.

Ngowe-1993 ujoyine iSpar Group eyiProject Accountant, zenyuka waba yiDevelopment Manager yeSpar Natal kunguye ophasisa izitolo. Lokhu kumakhele udumo njengoba bekuyimvela kancane ukuthi omnyama abe kulesi sikhundla.

Njengoba etshele **ILANGA** ukuthi kunezinkampani zaphesheya ezimeshelayo, kakuqali ukwenzeka lokhu. Ngowe-1998 ubefunwa uthuli yinkampani esebenza ngezimali e-Australia.

Uke wasebenza neNew Zealand, i-Australia, iFrance neSwitzerland.

Ibhizinisi aqale ngalo yiMeeg Asset Finance ayisungule ngowezi-2000.

Nazi ezinye izinkampani awumqondisi wazo:

ISiza Water eseBallito KwaZulu-Natal, iMustek Limited okuyisikhondlakhondla senkampani yamakhompyutha, iComztek esabalalisa imishini yezokuxhumana neSafika Asset Finance.

Nguye futhi owusihlalo weContiprint eseGauteng kanti uphinde abe wumsunguli weMdu Gama Investments.

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