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**MODULE**



# **INDABA ZEMALI UGWALO LWABABALISI**

Inguquko egxile eqinisweni –Ugwalo lwezifundo: Indaba zemali v3.5: Copyright ©2012 Reconciled World, Phoenix, Arizona, United States of America. [www.reconciledworld.org](http://www.reconciledworld.org)

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**Ukucaphuna** -- Kumele utshengise ukuthi ucaphunile kulumsebenzi ngokufaka okulandelayo uma uthe wawusebenzisa: Copyright © 2012. Published by the Reconciled World ([www.reconciledworld.org](http://www.reconciledworld.org)) Phansi kwemigoqo yeCommons Attribution-ShareAlike 3.0 license. Uma ufuna ukufunda lokhu ngobubanzi ungafika ku [www.creativecommons.org](http://www.creativecommons.org). **Lumsebenzi Awuthengiswa** – akumelanga usebenzise lumsebenzi ukuthi uzuze imali.



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# Ungakaqali

## Umcijo oqakathekileyo kulo obalisa ugwalo lwendaba zemali

Kulolugwalo kulemithandazo lezifundo ezinikeziweyo. Imthandazo le izakusetshenziswa ekuqaleni kwezifundo njengoba kusenziwa uma siqala izifundo zethu.

Ngesikhathi sizama ukuzwisisa udaba lolu ngokufanisa ngezinto esizaziyo kumele siqaphele lokhu:

Qamba inhlupho ezivamileyo mayilana ngodaba lokunikela lokukhipha okwetshumi

Khangela imali yakini lentengo yayo

Nanzelela: mgesikhathi kulotshwa lolu gwalo bekusetshenziswa amadola aseMelika kodwa sokutolikwa kwasetshenziswa imali yakuleli.

**Iziqondiso Zombalisi:** uma imidlalo lezibonelo zingazwisiseki ungaziguquli, chasisela abafundi ukuthi zavela kweleMelika. Uma izifundi sezisenza inhlelo, zikhuthaze ukuba zisebenzise izibonelo ezilamanani aphilayo.

## Ukulungiselela ukufundisa isifundo

1. Bala uzwisise **ugwalo lwababalisi**, uma kudingeka ukuthi uyiphindaphinde yenza kanjalo. Khanyisa loba ulobe imicijo emqoka eceleni kwephepha ukuze uyikhumbule uma usufundisa.
2. Khangelisisa **imiqondo emqoka** yesifundo sinye ngasinye ukuze wazi ukuthi abafundi bamele bafundeni kuleso sifundo.
3. Funda **imibhalo** ezasetshenziswa esifundweni isifundo singakaqalisi.
4. Bona ukuthi yiphi **impahla yokusebenzisa** oyidingayo kulesi sifundo, ubone ukuthi uyadinga lezo ndingakalo lempahlakuphathisa ezizasetshenziswa kuleso sifundo.
5. Bona ukuthi **imisebenzi** yonke emele yenziwe esifundweni uyayazi (imidlalo lempahlakuphathisa). Ungazama ukukwenza labangane loba lemuli yakho ungakayenzi phambi kwezifundi.
6. Thatha isikhathi **ukhuleke**, ukuze uNkulunkulu avule indlebe zezifundi ukuthi zizwe lokho uNkulunkulu afuna zikuzwe njalo akusize ukuthi ufundise kuhle. Khumbula ukuthi kungamandla kaNkulunkulu ukuze sibone abantu beguquka.

## Ukusetshenziswa kogwalo lwababalisi

1. **Imiqondo Emqoka lokuzasetshenziswa:** isifundo sinye ngasinye siqala ngenyanthelo leli.
  - a. **Imiqondo Emqoka** – izifundi kumele zenelise ukugcwalisela lezinjongo ekupheleni kwesifundo sinye ngasinye. Kuhle ukuzibuza ukuthi wenelisile yini ukufeza injongo zesifundo ngemva kwesifundo sakho. Thatha isikhathi ubuyelele imicijo emqoka ukuze usize izifundi zihlale ziyikhumbula.
  - b. **Impahla Yokusebenzisa** – impahla yokusebenzisa edingakalayo kusifundo sinye ngasinye ilotshiwe lokhu kugoqela insiza ezibonwa ngamehlo lamanothi. Lolu gwalo lwababalisi luzatshengisa lapho okumele kusetshenziswe:
    - **UGWALO LWABAFUNDI** – Luyabe lulotshwe kanje.
    - **INSIZA EZIBONWA NGAMEHLO** – ziyabe zilotshwe kanje.

# Isigaba 1: Imithandazo

## Umthandazo wokuzinikela 1: Imali ngendlela evezwe ngayo eBhayibhilini ingxenye yakuqala

### Imiqondo Emqoka

- Akumelanga zigxile emalini
- Kumele sisebenze nzima ukuze sithole okwaneleyo emulini zethu lokokunika abaswelayo.

### Impahla Yokusebenzisa

- Ugwalo lwezifundi: Umthandazo wokuzinikela 1 (umuntu munye ngamunye anikezwe elakhe iphepha)

### Isingeniso

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#### INGXOXO YEQEMBU ELIKHULU

- Yiwaphi amavesi akhuluma ngemali owaziyo?
- Yiphi imithetho esingayifunda kula amavesi?
- Ubona angathi uNkulunkulu uyanaka ngalokho esikwenza ngemali zethu?
- Yikuphi okungcwele ukunotha kumbe ukuswela?

IBhayibhili lilokunengi okokutsho ngemali. Eqininisweni kulamavesi amanengi okuphindwe kabili akhuluma ngemali kulalawo akhuluma ngokholo lomkhuleko ebanjanisiwe. Okusobala ukuthi ukuthi uNkulunkulu ucabanga ukuthi le yindaba eqakathekileyo. Imali ilamandla okusinceda kumbe awokusiwisa. Yinto esisebenza layo sonke isikhathi. Kumele sifunde ukusebenzisa imali ngendlela ethokozisa uNkulunkulu.

### Akumelanga sigxile emalini

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#### INGXOXO YEQEMBU ELINCANE

*Iziqondiso Zoqondiso: Nikeza **UGWALO LWEZIFUNDI**: Umthandazo 1. Emaqenjini amancane angaba Labantu abathathu kumbe abane, sebenzani ingxenye yakuqala yogwalo, libe selinikeza impumela.*

Bala uMathewu 6:19-24; 33.

Lindatshana yingxenye 'yeMfundiso yasentabeni.' Lapha uJesu ukhuluma labafundi bakhe ebatshele ngempilo yasembusweni kaNkulunkulu.

- Kuyini esingakufunda ngemali kula amavesi?
- Kutshoni ukugcina imali?
  - Ukuvuma ukubuswa yimali. Ukukhokhelwa yimali, ngokuzama ukuyithola, ukuzikhathaza ngayo kumbe ukuhlala uzama ukuyibuthanisa ibe inengi.
- Lokhu kungabe kusitsho ukuthi singacabangi ngemali yini?
  - Hatshi, kutsho ukuthi kufanele ukuthi sicabange ngemali kodwa akumelanga sivume ukubuswa yimali. Kumele sibe yizisebenzi ezihlakaniphileyo.
- Kutshoni ukugcina inotho ezulwini? Singakwenza njani lokhu?

- Indlela uJesu afundisa ngayo yehlukene ngaphi lendlela esifundiswa ngayo esintwini sethu?
- Indatshana le isistshela ukuthi kumele sigxile ngaphi?

Bala u1 Thimothi 6:6-11.

- Kumele siyakhangele njani imali?
  - *Uma sileyanele ukuthenga izigqoko lokudla kumele sisuthiseke.*
- Kungani ukugxila emalini kumbe ukuthanda imali kuyingozi?
  - *Kulula ukona noma ukulingeka ukuthi wenze okubi ukuze uthole imali.*
  - *Kunzima ukuba kumntu ophayo uma sithanda imali.*
  - *Kulula ukudela uNkulunkulu, ukwekella ukwenza imisebenzi yakhe, ukwekela ukuthanda abanye uma sesitshona siphatheke ngokudinga imali.*

## NIKEZA IMPUMELA

Njengoba sibona kula amavesi akumelanga sibe ngabathanda imali kumbe abagijimsisa inotho. Mhla sisifa asisoze sihambe lemali lezinto zethu. Okuyabe sekuqakathekile kuayibe kungasobunengi bemali esilayo kodwa ukuthi singamakristu na lokuthi saphila njani impilo zethu. Injongo yethu empilweni akumelanga kube yikuba lemali enengi engabakhona kodwa kumele kube yikuphila ngendlela ehlonipha uNkulunkulu.

## Umsebenzi muhle

### INGXOXO YEQEMBU ELIKHULU

Kwezinye izikhathi asizwisisi izifundo zemali ezisebhayibhiliini sicina sesikholwa ukuthi imali lokusebenza yizinto ezimbi. Kumele sisebezne nzima, kodwa singajonganga ukuba lemali enengi kakhulu eyethu sodwa. Lokho yibuhwaba. Ibhayibhili lisinika ezinye izizatho zokusebenza nzima ukuze sithole mali.

Bala u2 AbaseThesalonika 3:6-15.

Umpostoli uPawuli wayekhathezeke kakhulu ngombiko owawusithi abanye abazalwane baseThesalonika babengasebenzi.

- UPawuli wayewukhangela njani umsebenzi?
- Kungani yena wakhetha ukusebenza kulokusebenzisa iskhathi sakhe efundisa abazalwane?
- UPawuli wathi kwenzakaleni kulabo abangasebenzi nzima?

Bala u1 Timothi 5:8.

- Uthini uPawuli ngokusebenzela imuli zethu?
- Ubona angathi kungani esebenzise amazwi alukhuni kangako?
  - *UPawuli wakhuluma amazwi alukhuni kulabo ababengasebenzeli imuli zabo. UNkulunkulu kasidalelanga ukuthi sihlale singasebenzi kodwa ukuthi sisebenzele labo abakhangelele kithi. Akatsho labo abasebenza nzima kodwa bengatholi okwaneleyo, kodwa utsho labo abangamavila abachitha isikhathi sabo kwezinye izinto bedela imuli zabo.*

Bala Kwabase-Efesu 4:28.

- Uthini uPawuli ngomsebenzi?
- Kungani kumele sisebenze?
  - *UPawuli ukhuthaza abase eFeso ukthi basebenze ukuze benelise ukunikeza labo abaswelayo.*

Njengabantu bakaNkulunkulu, sibizelwe ukusebenza nzima ngolwazi esilalo, lokuthi sithole imali ukuze sizincede njalo sincede lalabo abadinga uncendo lwethu, singakhethi abazalwane abasebenzayo kumbe abaswelayo. Njengoba ukathanda imali kukubi, ukudinga imali yokunceda imuli zethu labanye kuyamhlonipha uNkulunkulu.

Bala uGenesis 2:2.

- Ngubani isisebenzi sakuqala?
- Isibonelo somsebenzi esikaNkulunkulu sitshoni kithi?
  - *UNkulunkulu nguye isisebenzi sakuqala. IBhayibhili lithi sidalwe ngomfanekiso kaNkulunkulu. Lokhu kutsho ukuthi lathi sadalelwa ukuba yizisebenzi. Uma silandela isibonelo sakhe siyamhlonipha njalo siyamdumisa uNkulunkulu.*

Bala uGenesis 2:15, 18.

- UNkulunkulu wafaka umuntu esivandeni elenjongo bani?
- UNkulunkulu Wadala owesifazana elenjongo bani?
  - *UNkulunkulu wafaka umuntu esivandeni ejonge ukuthi umuntu lo uzasinakekela asebenze kuso. Ngemva kwesikhatshana kuvesi ka18 uNkulunkulu uthi akulunganga ukuthi indoda ibe yodwa emsebenzini wakhe ngakho udala owesifazana ukuthi abe ngumsizi oqinileyo endodeni. Lokhu kutsho ukuthi bonke badalelwa ukuba yizisebenzi, loba nje belemsebenzi ehlukeneyo.*

Bala uExodus 20:8.

- Kumele sisebenze okwamalanga amangaki?
- Kumele siphumule amalanga amangaki?
  - *Akumelanga singasebenzi amalanga wonke njalo akumelanga sisebenze nzima okokuthi sehluleke ukuphumula ngitsho okwelanga alilodwa nje ngeviki. UNkulunkulu esinikeza le milayo wayekhuluma Labantu ababethola imali ngokulima. Loba ngamanye malanga kuba angathi akulalutho lokwenza kwamanye kube anagathi kunengi kakhulu okokwenza okokuthi akuthatheki ilanga lokuphumula, kumele sihloniphe uNkulunkulu ngendlela esisebenzisa ngayo isikhathi sethu.*

## UKUZIHLOLA

Thatha imizuzu emibili ucabange ngale imibuzo uthule:

- Ubulandela imilayo kaNkulunkulu ephezu kokuthola imali na?
- Yiziphi inguquko omele uzenze uma zikhona?

## LOMNGANE

Xoxani ngemibuzo elandelayo likhangele impilo zenu likhulekelane. Ilotshwe phansi kogwalo eliluphiweyo.

Akumelanga sigxile emalini:

- Ngiyayithanda na imali? Ngitshona ngicabanga ngendlela engingathola ngazo imali enengi na?
- Ngiyasuthiseka ngengilakho na?
- Ngingcine inotho ezulwini kumbe ngiyigcine emhlabeni?

Umsebenzi muhle:

- Ngitshona ngisebenza nzima na?
- Ngiyenelisa ukuncedisa imuli yami yami na?
- Ngobani abaswelayo esigabeni sethu? Singabancedisa njani, munye ngamunye laloba siliqembu?

# Umthandazo wokuzinikela 2: Imali ngendlela evezwe ngayo eBhayibhilini ingxenye yesibili

## Imiqondo Emqoka

- UNkulunkulu wethembise ukusinikeza esikudingayo. Uma siswela indingo zethu zansuku zonke kumele sidinge ukabana sikhona na isizatho salokhu?
- Kumele sigcine kuhle imali yethu.

## Impahla Yokusebenzisa

- Ugwalo lwezifundi: Umthandazo wokuzinikela 2 (umuntu munye ngamunye anikezwe elakhe iphepha)

## Isingeniso

### INGXOXO YEQEMBU ELIKHULU

Sifundiswe ukabana akumelanga sigxile emalini, lokuthi kumele sisebenze nzima ukuze sithole okwanele ukunceda imuli zethu lokunika abaswelayo.

- Kuyini okunye okukhulunywa liBhayibhili mayilana ngemali?
- Yiziphi ezinye izethembiso eziseBhayibhilini ezisikhuthazayo uma sisebenzela ukunceda imuli zethu lokupha abaswelayo.

Asikhangele indlela uNkulunkulu athembise ukusinikeza esikudingayo, langendlela akhangelele ukuthi sigcine ngayo imali.

## UNkulunkulu wethembise ukusinikeza esikudingayo

Bala uMathewu 6:25-33.

Kula amavesi sibona ukuthi uNkulunkulu wathembisa ukusinikeza esikudingayo uma singadinga yena kuqala. IBhayibhili liyasinikeza njalo izizatho zokuba sizithole singela mali eyaneleyo. Sizakukhangela kathesi lokho.

### INGXOXO YEQEMBU ELINCANE

**Izinqondiso Zoqondiso:** Nikeza **UGWALO LWEZIFUNDI:** Umthandazo 2. Cela iqembu linye ngalinye ukuthi libale amavesi lizame ukunciphisa liphume lomqondo omqoka otholakala emavesini lawa. Uma elinye iqembu liselesikhathi ungalinikeza manye mavesi. Uma ungelagwalo lwezifundi unganikeza izifundi amavesi lawa, ungazinkezi umqondo omqoka.

Izinto ezenza ukuthi sizithole singela mali:

- **Ubuwila** – Izaga 10:4, 13:4; 24:30-34.
  - Kumele sibone ukuthi sisebenza nzima asihlalanga kuphela.
- **Ukungasuthiseki/Ubuhwaba** – Izaga 28:25
  - UNkulunkulu kasithembisanga inotho kodwa wasethembisa ukusinika okwaneleyo. Siyaswela okwempela kumbe asisuthiseki ngalokho uNkulunkulu asinike khona?
- **Ukuba ngabathanda ukuzithokozisa** – Izaga 21:17; 23:20-21
  - Lokhu kungaba yikuzithokozisa ngezinto ezincane ezifana lomhlango, utshwala, ukudla okumnandi njalonzalo. Kangela indlela osebenzisa ngayo imali yakho – uyazithokozisa kumbe uthenga izinto eziyisidingo?
- **Ukuncitshana** – Izaga 11:24

- *Unikela ngendlela uNkulunkulu athi sinikele ngayo? UNkulunkulu uyatsho elizwini lakhe ukuthi singehluleka ukunikela akasoze asibusise. Usinika okulingene lalokho esikunikayo.*
- **Ubuwula** – Izaga 3:13-16
- **Ukungalaleli** – Izaga 28:13, 2 Imilando 24:20

## NIKEZA IMPUMELA

**Iziqondiso Zoqondiso:** *Iqembu linye ngalinye malabele abanye ngalokho elikufundileyo. Iqembu elikhulu limele linikeze izizatho eziyisithupha ezibangela ukuthi abantu babe lemali enganelanga.*

Esinye isizatho esingabangela ukuthi sizithole silemali enganelanga **yikungaphathwa ngokulinganayo**. UNkulunkulu ungumngane walabo abancindezelwayo lalabo ababanjelwayo.

Uma usizwa angathi ulokunganelanga njalo uyazibuza ukuthi kungani uNkulunkulu esehluleka ukunikela konke okudingayo, hlola impilo yakho endaweni ezilandelayo ezilotshiweyo phezulu. Cela ukubana uNkulunkulu akutshengise uma ulesazela kokunye kwalokhu. Phenduka ucele uxolo Kuye lokuthi akutshengise ukuthi uguquke njani.

- Ubona angathi yisiphi isizatho kulezi eziqanjweyo esivamileyo esigabeni senu? Kungani?
- Ikhona na indlela esingakwenqabela ngakho lokhu empilweni zethu? Empilweni zabanye?
- Zikhona na ezinye izizatho ongazicabanga?
- Singamkhuthaza njani umakhelwane ngokumazisa ukuthi uNkulunkulu wethembisa ukusinikeza konke esikudingayo?

## Ukugcina imali zethu

### INGXOXO YEQEMBU ELIKHULU

Bala uMathewu 25:14-30.

Kulo umfanekiso uNkulunkulu usifundisa ngokuba zinceku eziphatha kuhle konke esakunikezwayo. Indoda eyahamba kwelinye ilizwe nguNkulunkulu imali ayinka inceku zakhe ifana lemali lezipho asinikeza zona.

- Abantu bonke bathola imali efanayo na?
- Kuyini okwenzakala abantwini ababili abakuqala?
- Kuyini okwenzakala emuntwini wokucina? Kungani inkosi yamzondela?
- Lindatshana itshoni kithi?

Akusithi sonke esinikwe imali efanayo. UNkulunkulu kasithonisi ngokuthi wasinikeza okunganani kodwa ngokuthi sikusebenzisa njani lokho asinikeze khona. Ukhangelele uykuthi sikusebenzise ngokuhlakanipha Hatshi ukuthi sitshaphaze izipho zakhe ezihle okwamagama. UNkulunkulu ukhangelele ukuthi sigcine imali zethu ngemali asinikeze yona (1 Timothy 5:8) njalo sigcine labaswelayo (Efesu 4:28).

## LOMNGANE

Xoxani ngemibuzo elandelayo likhangele impilo zenu likhulekelane.

- Imali yethu siyisebenzisa ngokuhlakanipha na?
- Singahlakanipha njani ekusebenziseni imali yethu?



# Umthandazo wokuzinikela 3: Amaphutha avamileyo ekugcineni imali ingxenye yakuqala

## Imiqondo Emqoka

Kulamaphutha esivame ukuwenza ekugcineni imali. Singafunda ukungawenzi. Amaphutha la yilawa:

- Angicabangi ngemali yami
- Uma ngilayo, ngiyayisebenzisa!
- Angilayo eyaneleyo
- Angeke ngilinde, kumele ngeboleke.

## Impahla Yokusebenzisa

- Ugwalo lwezifundi: Umthandazo wokuzinikela 3 (iphepha linye eqenjini elincane)

*Iziqondiso Zoqondiso – lesi sifundo solotshwe ezigabeni ezifitshane ezimbili – kule ngxenye yakuqala leyesibili. Uma lisenza izifundo lezi okwamalanga amathathu izifundo lezi kumelezibanjaniswe kube ngumthandazo ongathi mude kancane.*

## Isingeniso

### INGXOXO YEQMBU ELIKHULU

- Yiphi eminye imithetho emqoka eyemali esesiyifundile?

Kathesi sizakhangela amaphutha amane kwayisitshiyagalombili avame ukwenziwa ngabantu ekuphatheni kwabo imali.

- Ubona angathi yiwaphi amaphutha avamileyo?

## Iphutha lakuqala: angicabangi ngemali yami

### INGXOXOYEQEMBU ELIKHULU

Bala uLuka 12:42-47.

- Inkosi ibikhangelele ukuthi inceku yenze njani?
  - *INKosi ibikhangelele ukuthi inceku izilungiselele, ukuthi inakekele labo bantu kumbe lezo izinto ezitshiyelweyo ngokunanzelela langokuhlakanipha, lokwenza konke ngentando yayo.*

Konke ngokukaNkulunkulu. Imali esilayo yispho esivela kuNkulunkulu. Usinikezile ukuze sisebenzise ngokuhlakanipha. Kumele sicabange ngokuphathakuhle imali yethu, lokuvuma ukuthi ngekaNkulunkulu njalo ukhangelele ukuthi sihlele indlela esiyiphatha ngayo.

## Iphutha lesibili: Uma ngilayo, ngiyayisebenzisa!

### INGXOXO YEQEMBU ELIKHULU

Bala Izaga 21:20.

- Isaga lesi simchaza njani osebenzisa konke alakho?
- Lo ohlakaniphileyo wenzani?
  - *Uyagcina kumbe abeke eceleni ukudla lamafutha?*
- Yikuyini esikufundayo kulesi saga?

- Akumelanga sisebenzise konke esilakho, kodwa kumele sigcinele amalanga alandelayo lapho esivame ukuswela khona.

Bala umTshumayeli 2:10-11.

- Indoda le yasebenzisa njani imali yayo?
- Yathokoza ngakho na?
  - Indoda etshiwo kumTshumayeli yayilemali enengi yokusebenzisa kodwa yathola ukuthi yayingamthokozisi.

Xoxa:

- Yikuyini okwenzakalayo uma singasebenzisa imali, mihla yonke uma sisiyiphiwe?
- Imali yakho yake yanganeli ngoba uke wayisebenzisa ukuthenga olunye ulutho olungaqakathekanga umnyaka usanda kuqalisa? Singaba yisiphi isibonelo salokhu?
- Wakhe wathengo ulutho okade uluhalela wasuthola ukuthi alukuthokozisi kangako?
- Singalivika njani iphutha leli?

## Iphutha lesithathu: Angilayo eyaneleyo

### INGXOXO YEQEMBU ELINCANE

*Iziqondiso Zoqondiso: abantu kabangene emaqenjini amancane angaba labantu abathathu kumbe abane.*

*Babele. UGWALO LWEZIFUNDI: Imithandazo 3. Iqembu linye ngalinye kalifunde lixoxe ngephutha elilodwa libe selifinyeza imiqondao emqoka ephuma khonapho.*

Bala KwabaseFiliphi 4:11-12.

- Kuyini ukwaneliswa?
- UPawuli wayesithi wanelisiwe ezimeni ezinjani?
- Siyaneliswa yilokho esilakho na?
- Uma sisaneliswa, kutsho ukuhti akusamelanga sisebenze ukuze sithole okunye na? Khangela kuZaga 23:4-5 loZaga 24:33-34.
  - Kumele sinanzelele ekuphenduleni lokhu. Akumelanga sibe ngamavila, kodwa kumele sisebenze nzima ukuze sinciphe imli zethu. UZaga 24 usikhumbuza ukuthi uma singamavila sizabakwazi ubuyanga lokuswela. Loba kunjalo, kumele sinanzelele ukuthi asideli imuli zethu lemisebenzi ekhangelane lathi ebandleni ngoba sidinga inotho. UZaga 23 usikhumbuza ukuthi akumelanga siphisekele inotho.

Ukwaneliswa kuqakathekile lokusuthiseka empilweni. Inyathelo lakuqala uma ufuna ukwaneliswa yikufunda ukubonga kukho konke uNkulunkulu asinikeza khona. Njengoba UPawuli esitsho ukuhti wafunda ukwaneliswa, lathi asifundeni ukwaneliswa ezimeni zonke.

## Iphutha lesine: Angeke ngilinde, kumele ngeboleke.

### INGXOXO YEQEMBU ELINCANE

Bala u Izaga 22:7.

- Yiziphi inhlupho ezibangelwa yizikwelede?
- Yiziphi ezinye izinto abantu abazithengayo ngokungena ezikweledeni?
- Yiphi enye indlela esingathola ngayo lokho esikufunayo?
  - Ukugcina imali

Kwezinye izikhathi sifuna ulutho khonapho khonapho, ngakho sicina siseboleka imali ukuze sithole lokho esikufunayo. Isibonelo, enye imuli ithenga umabona kude lokunye ngesikwelede. Ayisikho kusebenzisa kahle

isikwelede lokho. Isikwelede ngumjibila. Kumele sibekezele sigcine imali yokuthenga izinto esizidingayo. Isikwelede umele usenze ngesikathi ufikelwe yibunzima obuthile, kumbe ekuthengeni izinto ezizalethe enye imali. Kumele sibone ukuthi isikwelede leso silungile njalo kuvunyelwane indlela yokubuyisela esikwazi ukuthi sizayenelisa. Bekezela ulinde uze wenelise ukuthenga loa yini ongayifuna. Sizafunda ngokujulileyo ngesikwelede ezifundweni ezilandelayo.

## **NIKEZA IMPUMELA**

### **LOMNGANE**

Lomngane wakho, cabangani ngamaphutha la amane.

- Yiliphi iphutha elikuthwalise nzima kula amane?
- Ungenza njani ukuze uthathe amanyathelo okuvika leli phutha?

Khulekelelanani ngokuvika amaphutha elivame ukuwenza ngemali.

# Umthandazo wokuzinikela 4: Amaphutha avamileyo ekugcineni imali ingxenye yesibili

## Imqondo Emqoka

Kulamaphutha esivame ukuwenza ekugcineni imali. Singafunda ukungawenzi. Amaphutha la yilawa:

- Ngifisa ukuba lemali enengi njengabanye
- Ngidubeka kakhulu ngeke nginikele
- Ngitshona ngizikhathaza ngemali
- Ngisebenzisa njalo ngithola imali ngendlela ezingathokozisi uNkulunkulu

## Impahla Yokusebenzisa

- Ugwalo Lwezifundi: Umthandazo wokuzinikela 4 (iphepha linye eqenjini elincane)

## Isingeniso

### INGXOXO YEQEMBU ELIKHULU

- Yiwaphi amaphutha amane abantu abavame ukuwenza uma begcina imali zabo?
  - *Angicabangi ngemali yami*
  - *Uma ngilayo, ngiyayisebenzisa!*
  - *Angilayo eyaneleyo*
  - *Angeke ngilinde, kumele ngeboleke.*
- Chaza indlela isifundo lesi esiguqule indlela osebenzisa ngayo imali kusukela emthandazweni esicine ukuwenza.

Kathesi sizakhangela amanye amaphutha amane abantu abawenzayo ekugcineni imali zabo?

## Iphutha lesihlanu: Ngifisa ukuba lemali enengi njengabanye

### INGXOXO YEQEMBU ELIKHULU

Bala uEksodusi 20:17 lo Luka 12:15.

- Kutshoni ukuhawukela?
- Yikuyini okumele sikuqaphele? Kungani?

Bala umTshumayeli 5:10.

- Umuntu othanda imali uyake ezwe angathi ulemali eyaneleyo yini?

Ungavumeli ubuhwaba lomona kungene enhlizweni yakho, Ukuthanda imali kutsho ukuthi ngaze sibe lemali engakanani. Siyabe silokhe sifuna eyinye. Siyahlala sihawukela abalenengi. Amanga kaSathane ngawokuthi imali lenotho kuyasilethela intokozo. Isibonelo – “Ngabe ngilomdududu, ngabe impilo yami inhle kakhulu.” Inotho ngeke isilethele intokozo. Ingasenza sizwe ngcono okwesikhatshana, kodwa siyacina sesifuna okwedlula lokho esiyabe silakho.

- Wake wathenga into okade uyifuna okwamagama? Wawususizwa njani ngayo ngemva kwenyanga eziyisithupha kumbe ngemva komnyaka?
- Kukhona okuhawukelayo na kulezi nsuku? Ungekela njani ukuhawukela izinto ezinengi ufunde ukusuthiseka ngalokho olakho?

## Iphutha lesithupha: Ngidubeka kahkhulu ngeke nginikele

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### INGXOXO YEQEMBU ELINCANE

**Iziqondiso Zoqondiso:** Yehlukanisa izifundi zibe semaqenjini awabantu abathathu kumbe abane. Nikeza

**UGWALO LWEZIFUNDI:** Umthandazo wokuzinikela 4. Iqembu linye ngalinye kalibale lixoxe ngephutha elilodwa, libe selifinyeza liphume lomqondo omqoka owodwa elizawuthola.

Bala 2 KwabaseKorinte 8:1-5.

- Ithini ivesi le ngokunikela ngesikhathi siswela?
- Singabakhuthaza njani abanye ukuthi benikele bengakhangele lokho okubehlelayo?

UNkulunkulu uyakubusisa uma unikela?

Bala uMalaki 3:10-12.

- Ivesi le ithi kumele senzeni?
- Kuzenzakalani uma singakwenza lokhu?

Lesi yiso sodwa isikhathi eBhayibhili lapho uNkulunkulu asitshela ukuthi simhlole kokuthile. Usitshela ukuthi uma sizimisele ukuletha okwetshumi konke yena uzakusibusisa. Ibhayibhili liyaphindaphinda lisikhumbuza ukuthi ngobunengi esinikela ngabo kuNkulunkulu, uNkulunkulu uyakusibuyisela.

## Iphutha lesikhombisa: Ngitshona ngizikhathaza ngemali?

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### INGXOXO YEQEMBU ELINCANE

Bala uMathewu 6:25-34.

- UNkulunkulu uthini ngokuzikhathaza?
- Kungani esithi akumelanga sizikhathaze?
- Kumele sicabange ngani?
- Singazivikela ngani ekuzikhathazeni?
- Sikhona na isikhathi lapho okumele sizikhathaze khona?

UNkulunkulu kafuni ukuthi sizikhathaze ngemali. Njengoba kumele sihlakaniphe njalo sinanzelele indlela esisebenzisa ngayo imali, akumelanga sizivumele ukuthi sisfike lapho esizikhathaza ngemali. Cela uNkulunkulu ukuthi avikele ingqondo yakho ekuzikhathazeni njalo uzame ukumkhonza ngalokho akunikeze khona.

### NIKEZA IMPUMELA

## Iphutha lesitshiyagalombili: Ngisebenzisa njalo ngithola imali ngendlela ezingathokozisi uNkulunkulu.

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### INGXOXO YEQEMBU ELIKHULU

Bala uHezekeli 22:12-14.

- Amavesi la athi yiziphi indlela ezimbi esingazuza njalo sisebenzise ngazo imali?
- Yiphi imivuzo yokungahloniphi uNkulunkulu endleleni esizuza ngayo imali langendlela esiyisebenzisa ngayo?

IBhayibhili lisitshela ukuthi sihloniphe uNkulunkulu kukho konke esikwenzayo lokhu kugoqela indlela esizuza ngayo imali, langendlela esiyisebenzisa ngayo. Akumelanga sidize kumbe ukuthatha lokho okungamelanga kube ngokwethu ngokubhadala, ukuyenga, lezinye indlela ezimbi; phosa sizavuna lokho esikuhlanyeleyo.

**LOMNGANE** – Lomngane, cabangani ngamaphutha la amane.

- Kula amaphutha amane yiphi elikukhathaza kakhulu?

- Ungathatha njani amanyathelo okuzivikela ekwenzeni leli phutha?
- Yiphi inguquko ebambekayo ozakuyiyenza endleleni ozuza ngayo langendlela osebenzisa ngayo imali?

Khulekelanani ngenguquko elifuna ukuzenza ukuze lekele ukuphinda amaphutha afanayo.

# Umthandazo wokuzinikela 5: Ukunikela lokukhipha okwetshumi

## Imqondo Emqoka

- Unkulunkulu ufuna sinikele.
- Labaswelayo kumele banikele.
- Kuqakathekile ukuba lemicabango emihle uma unikela.

## Impahla Yokusebenzisa

- Ugwalo lwezifundi: Umthandazo wokuzinikela 5 (iphepha linye eqenjini elincane)

## Isingeniso

### INGXOXO YEQEMBU ELIKHULU

- Ufikelwa yimicabango bani uma sikhuluma ngokunikela lokukhipha okwetshumi?
- Kuyini okukwenza unike abanye? Kumbé unikele ebandleni?
- Yiwuphi umqondo wokunikela ebhayibhiliini?

## Singamphanga na uNkulunkulu?

### INGXOXO YEQEMBU ELINCANE

**Iziqondiso zoqondiso:** Yehlukanisa izifundi zibe semaqenjini awabantu abathathu kumbé abane. Nikeza

**UGWALO LWEZIFUNDI:** Umthandazo wokuzinikela 5.

Bala uMalaki 3:8-12.

- Abakolsrayeli babemphanga njani uNkulunkulu?
- Uyini umvuzo wokuphanga uNkulunkulu?
- UNkulunkulu uthi kuzakwenzakalani uma singaletha okwetshumi okwaneleyo?
- Kuyini okwetshumi okwaneleyo?
- Lathi siyamphanga uNkulunkulu na?

La amavesi yiwo wodwa eBhayibhiliini lapho uNkulunkulu athi simhlole khona. Usebenzisa ulimi olulukhuni ekuchazeni indlela azwa ngayo ngokungakhiphi okwetshumi okwenziwa ngabantwana bakolsrayeli. Ukungakhiphi kwabo okwetshumi sokubalethele ubuyanga.

## Ukunikela okukhulu phakathi kobuyanga obukhulu

### INGXOXO YEQEMBU ELINCANE

Bala u2 KwabaseKorinte 8:1-4.

- Abazalwane baseMakedoniya babenothile kumbé babeswela?
- Babenikela okunganani?
- Babekuthatha njani ukunikela?
- Sifundani kuleli bandla?

Ibandla laseMakedoniya laliswela okwamagama. Inengi lethu alisweli kangako. Singabe singelakho esifisa ukuba lakho kodwa asisweli. Njalo banikela langaphezu kwamandla abo. Lizopha elinganani kithi! Kanengi sinikela lokho okusalayo. Bancenga uPawuli ukuze banikezwe ithuba lokunikela. Sikuthatha ngendlela le yini ukunikela? Silokutshiseka ngaphakathi okufuna sinikele kumbé sinikela okokubamba isikhwili?

## Ukudlulisa amalawulo komfelokazi ongumyanga

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### INGXOXO YEQEMBU ELIKHULU

Bala uMarko 12:41-44.

- Umfelwakazi wanikela malini?
- Wayengumyanga loba wayenothile?
- Ujesu waphendula njani?

Kwezinye izikhathi sicabanga ukuthi ngoba singabayanga akumelanga sinikele. Akusiqiniso lokhu. UJesu akazange ayalise umama lo ukuthi anikele. Akazange athi kuye, “Hayi, ungumyanga kakhulu, zigcinele.” Kodwa, wamdumisa ngokunikela kwakhe.

## Nikela kakhulu njalo ngokuthokoza

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### INGXOXO YEQEMBU ELIKHULU

Bala u2 KwabaseKorinte 9:6-7.

- Kumele sinikele njani?
- Kutshoni lokhu “Lowo ohlanyela ingcosana uzakuvuna ingcosana, lohlanyela kakhulu uzakuvuna kakhulu”?

UNkulunkulu usilayele ukuthi sinikele. Akukhethi ukuthi ungumyanga kumbe unothile. Sonke kumele sinikele. Uma singekela ukunikela njengokulaya kwakhe, uNkulunkulu lokhu ukuchaza esithi yikumphanga. Ngokunikela kwethu sizakwazi izibusiso zikaNkulunkulu. Usinika ngokulingene lalokho esimnika khona. Uma sincitshana ekunikeleni kwethu, laye uzasincitsha kodwa uma sinika kakhulu laye ngokunjalo uzasinika okukhulu. Izibusiso esizinkwa nguye kwezinye izikhathi zingaba yimali, kodwa zingaba yizibusiso zentokozo, ukuthula, ukusuthiseka, imuli enhle ethokozayo, kumbe inotho ezulwini.

- Isizatho sethu sokunikela kumele kube yisiphi?

Kumele sinanzelele ukuthi asinikeli ukuze sithole olunye ulutho. Ayisikho kunikela lokhu – kufana lokuboleka umuntu imali. UNkulunkulu kafuni ukuthi simeboleke imali. Ufuna simnike. Kukuye ukuthi asibuyisele. Abanye abantu bayayengwa njalo bacabanga ukuthi uma benganika uNkulunkulu okunengi laye uzabanikeza okunengi. Kodwa uNkulunkulu ubona inhliziyi zethu; uyakwazi esikucabangayo. Njalo yena angasibusisa ngendlela ezehlukeneyo ngezikhathi ezehlukeneyo. Injongo yethu uma yokunikela kumele ihlale kuyikulangazelela ukumnikeza kuyindlela yokubonga lokho asevele wasinika khona. UNkulunkulu ufuna sinikele ngentokozo, hatshi abantu bedinga okuthile kuNkulunkulu.

### LOMNGANE

Xoxa ngesifundo lesi lomngane wakho. Cabangani:

- Unikela kuNkulunkulu ngendlela efaneleyo na? Kungani ukwenza lokhu kumbe kungani ungakwenzi?
- Kuyini ozakwenza ngendlela ehlukileyo ngemva kokufunda lesi sifundo sokunikela lokukhipha okwetshumi?

Khulekelanani ngezinto alifuna ukwenza ngendlela ehlukileyo, phendukani ezimeni ezilenqabela ukuba lemicabango emihle ekunikeleni.



# Ingxenye yesibili: Izifundo ezijulileyo

## Isifundo sakuqala: isingeniso ekuhleleni imali

### Imiqondo Emqoka

- Kuqakathekile ukuhlela indlela esiya sebenzisa ngayo imali yethu

### Impahla Yokusebenzisa

- Insiza ebonwa ngamehlo: Iphepha elilotshwe ngokusetshenziswa kwemali (printa elilodwa)
- Insiza ebonwa ngamehlo: Umfanekiso wendlu engela lutho (printa elilodwa)
- Insiza ebonwa ngamehlo: Amakhadi omdlalo wokuhlela imali lokweboleka – Landela inani omele ulikhiphe njengoba kulotshiwe ephepheni lensiza ezibonwa ngamehlo
- Ugwalo lwezifundi: Umdlalo wokuhlela imali (Iphepha elilodwa kuqembu linye ngalinye)
- Idayiza
- Amaphepha lensiba zokubhala impumela yeqembu linye ngalinye.

### Isingeniso

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#### INGXOXO YEQEMBU ELIKHULU

- Ubona angathi imuli ezinengi esigabeni zihlela njani ukuthi sizasebenzisa njani imali lokuthi zizayisebenzisela ngaphi?
- Izikwelede ziyenza njani imuli?

### Umdlalo wokuhlela imali – Umnyaka wokuqala

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#### UMDLALO WEQEMBU ELIKHULU

Namhla sizadlala umdlalo okhangela ukusetshenziswa kwemali, lokuthi singahlela njani uma sifuna ukusebenzisa imali.

**Iziqondiso Zoqondiso:** Bacele ukuthi benze amaqembu ayisithupha, impahla yokusebenzisa yanele amaqembu ayisithupha. Dlalani ngendlela elandelayo.

Sizaqala ngemali angathi iqembu lakho livela vuna njalo liyayisebenzisa njengokuthanda kwenu. Phakathi komnyaka lizamele lisebenzise imali kulokhu.

Beka phambili **INSIZA EBONWA NGAMEHLO**: Iphepha elilotshwe ngokusetshenziswa kwemali – Khanyisa ingxenye yokusebenzisa imali nje uchasise ukuthi isebenza njani.

Ukusebenzisa imali nje, yikusebenzisa imali esikwenzayo nyanga ngenyanga singahlelanga njengokuthenga, ukuya emtshadweni, ukuya emfeni. Ukuthi ubone ukuthi kulokhu uzasebenzisa malini kuzamele ujike idayiza lakho ube usubhadala inani olitholileyo ulikhulise ngokuli thamza ngetshumi. Empilweni sibili kuyabe umele ucabange ngokuhlanyela imali lokunikela kumbe ukukhipha okwetshumi. Kodwa kathesi ukwenzela ukuthi umdlalo wethu ube lula asiyi kukufaka lokho.

Sesiqala, ube lomnyaka omuhle ulima njalo suthengisile izilimo zakho zakunikeza imali engange \$2,500. Yiyo yodwa imali uzayizuza lonyaka. Irayisi uvune kuhle kodwa uthole engakwana inyanga eziyisitshiyagalolunye ngakho uzamele uthenge eyinye irayisi yokudla inyanga ezintathu lezi eziseleyo.

*Nikeza iqembu linye ngalinye i \$2,500. (\$1000- 1, \$500-2, \$100 – 4, \$50 -1, \$10-4, \$5-2)*  
Namhla uya edolobheni ukuyothenga.

*Batshengise **INSIZA EBONWA NGAMEHLO**: Umfanekiso wendlu engalutho*  
Njengoba ubona indlu le ayilutho; kulokulutshwana nje umuntu angeke aphila engelakho – imethi, imbiza ezilutshwana lezigqoko ezilutshwana. Uphahla lwakho luyavuzwa.

***Iziqondiso Zoqondiso**: Batshengise izinto ezithengiswayo usebenzisa **INSIZA EBONWA NGAMEHLO** equnywe yaba ngamaphetshana: Amaphepha omdlalo wokuhlela imali ube usubuza ukuthi abantu bafuna ukuthengani. Ubavumele bathenge lokho abakufunayo. Uma abantu bonke sebethengile konke abakufunayo bachasisela ukuthi umsika uvuliwe umnyaka wonke, bayavunyelwa ukuthenga abakufunayo loba nini.*

Ukuze sizincede akudlaleni lumdlalo sizadinga ukuthi ngenyanga yinye usebenzisa malini. Le yimali okumele uyibhadale nyanga ngenyanga ungagoqeli imali esetshenziswa ezinteni ezenziwa kuphuthunywa. Njengoba ubona nyanga yinye ngayinye kumele ubhadale i\$30\* \$2 yokudla, \$5 eyamagetsi, le \$10 eyezinto zasendlini. Imali le ihlangana ibe yi\$75.

Ngokuhlanganisa, kumele ubhadale imali eyenyanga yinye ngayinye leyalokho esikuthenge ngesikwelede.

Le yinhlanganiso yezinto nke ezizathatha imali ozibhadalelayo nyanga ngenyanga singakhangelile lokhu okunye okuthenga ungahlelanga ukwenza njalo.

*Kuqembu linye ngalinye hlanganisa imali abayisebenzisayo ngenyanga. Bhala phansi yonke imali eyeqembu linye ngalinye ufake phambili kwabo ukuze bakhumbule lula.*  
Kathesi sesizaqala umnyaka wethu.

*Dlalani umnyaka owodwa kanje (Isifinqo salokhu silotshiwe ekhasini elilandelayo):*

1. *Iqembu lakuqala kalijike idayiza libe selithatha imali abayisebenzisayo behlanganise lemali abayisebenzisa nje bengahlelanga.*
2. *Qhubeka njalo leqembu elilandelayo.*
3. *Chasisa ukuthi lokhu bekungokwenyanga ka Zibandlela. Iqhubekele phambili umnyaka uze uyophela lisebenzisa lisithi ukujika Kanye idayiza yinyanga eyodwa, ngendlela elandelayo:*
  - a. *NgoMbimbitho kumele behlawule imali yesikolo eyabntwana ababili eye \$80 umntwana munye. Ngakho umuntu munye ngamunye kumele asebenzise imali ngendlela ahlele ngayo, abe esehlawula imali yesikolo, abesesebenzisa njalo imali kokunye angahlelanga ukukwenza. Uma umuntu efisa ukukhipha abantwana bakhe esikolo ulalo ilungelo lokukwenza lokho.*
  - b. *Inyanga kaMbimbitho lekaMabasa ziyafana lenyanga kaZibandlela.*
  - c. *Ngenyanga kaNkwenkwezi abantwana bayabe sebezaqala umnyaka omutsha esikolo. Ngakho kumele behlawule imali zesikolo, bathenge izigqoko zesikolo lezingwalo. Hlawula i\$100 eyokwengeza kumntwana munye ngamunye.*
  - d. *NgoNhlangula kumele bathenge umquba wesilungu (fethalayiza) lenhlanyelo ngakho iqembu linye ngalinye kumele lihlawule i\$300 eyokwengeza phezu kwezinye imali ohlele ukuzisebenzisa leyinye ozayisebenzisa ungahlelanga.*
  - e. *Inyanga kaNtulikazi, uNcwabakazi lekaMpandula zifana lenyanga kaNhlangula.*
  - f. *NgoMfufu, uLwezi loMpalakazi uyabe ungasela rayisi owayivunayo. Kumele uthenge eyinye eyokudla enyangeni ezithathu lezi eziseleyo. Irayisi eyenyanga eyodwa iyi\$30.*

*Uma umuntu engangena ezikweledeni, bona imilayo elandelayo.*

### **Imilayo yezikwelede:**

Uma ungenelisi ukuhlawula imali oyisebenzisa ngenyanga ungakhetha kulokhu okubili. Ungathengisa isivuno somnyaka ozayo nge \$2100; kumbe uyecela ukwebolekwa.

*Chasisa ukuthi kulemali enengi emele ihlawulwe uma usubisela imali eyokwebolekwa. Le yimali oyilahlayo, ethiwa izelwe yile imali obe uyibolekile. Ukwenzela umdlalo lo asisoze sifake imali ezalwayo kwezinye inyanga kodwa sizafaka kweyokuqala kuphela.*

*Uma bengakhetha ukuthengisa isivuno somnyaka ozayo banike i\$2,100.*

*Uma befuna ukweboleka banikeze ikhadi lokweboleka imali. Kuleli khadi bhala imali abayibolekileyo wengeze okwetshumi kwayo (10%) lokuthi kusele inyanga ezingaki. Isibonelo uma engabolekwa ngoNcwabakazi yiminyaka mihlanu elandelayo (uNcwabakazi kuze kuyofika kuMpalakazi).*

<b>Isifinqo Somdlalo</b>	
Nhlangula	= Imali ohlele ukuyisebenzisa + imali oyisebenzise ungahlelanga
Nhlolanja	= Imali ohlele ukuyisebenzisa + imali oyisebenzise ungahlelanga + 160
Mbimbitho	= Imali ohlele ukuyisebenzisa + imali oyisebenzise ungahlelanga
Mabasa	= Imali ohlele ukuyisebenzisa + imali oyisebenzise ungahlelanga
Nkwenkwezi	= Imali ohlele ukuyisebenzisa + imali oyisebenzise ungahlelanga + 200
Nhlangula	= Imali ohlele ukuyisebenzisa + imali oyisebenzise ungahlelanga + 300
Ntulikazi	= Imali ohlele ukuyisebenzisa + imali oyisebenzise ungahlelanga
Ncwabakazi	= Imali ohlele ukuyisebenzisa + imali oyisebenzise ungahlelanga
Mpandula	= Imali ohlele ukuyisebenzisa + imali oyisebenzise ungahlelanga
Mfumfu	= Imali ohlele ukuyisebenzisa + imali oyisebenzise ungahlelanga + 30
Lwezi	= Imali ohlele ukuyisebenzisa + imali oyisebenzise ungahlelanga + 30
Mpalakazi	= Imali ohlele ukuyisebenzisa + imali oyisebenzise ungahlelanga + 30

### **UKUZIHLOLA KWEQEMBU ELIKHULU**

*Emaphethelweni omdlalo hlanganisani amanani libone ukuthi umuntu lomuntu ulesikwelede singanani.*

- Kuyini okwenzakeleyo kulo umdlalo?
- Ukhona ocine elesikwelede na? Ubona angathi kungani kunjalo?
- Kunjani ukuba sezikweledeni?
- Ukhona na ohlelileyo ukuthi imali yakhe uzayisebenzisa njani – kuncede njani lokhu?
- Yikuyini ofuna ukukuguqula kwelizayo?

*Qaphela: Kulo umdlalo kulemali eyanele ukuthenga konke okudingakalayo leyinye esalayo!*

### **Umdlalo wokuhlela imali – Umnyaka wesibili**

Kathesi sesidlala umdlalo womnyaka olandelayo, emaqenjini enu okuqala. Sizasebenzisa amanani afanayo ukuze kube lula; kodwa kathesi ulakho ukuqala gokuhlela uma ufisa ukenza njalo.

*Chasisa okulandelayo – Ukuze sisebenzise imali ngendlela eqondileyo kumele sibe lecebo. Njengoba sibona, ngenyanga eyodwa kumele sihlawule okwamalanga angamatshumi athathu x ukudla kwe\$2, i\$5 yamgetsi, le \$10 yezinto zokusebenzisa endlini.*

Kathesi kumele sihlanganise imali esiyisebenzise singahlelanga.

Kuhlangene konke yi \$135. (Bhala egwalibeni kumbe ephepheni elikhulu) njengkutshengisiweyo emfanekisweni. Imali yomnyaka wonke ihlangene yi\$135 x inyanga ezilitshumi lambili (12) = \$1620.

Ukusetshenziswa kwemali ngenyanga

Ulutho	Ukusetshenziswa ngenyanga	Indleko ngaskhathi sinye ngasinye	Imali yonke ihlangene
Ukudla	30	\$2	\$60
Amagetsi	1	\$5	\$5
Okokusebenzisa endlini	1	\$10	\$10
Okuthengwa singahlelanga	1	\$60	\$60
	YONKE IMALI ESETSHENZISWAYO NGENYANGA		\$135
			X12
	YONKE IMALI ESEBETSHENZISWAYO NGOMNYAKA		\$1620

Kathesi sesile mali esetshenziswayo ngomnyaka – imali yesikolo, eyokuthenga irayisi eyokwengeza lomquba wesilungu (kufake ephepheni ngendlela okutshengiswe ngayo. Lokhu kuhlangana kube yi \$750 ngomnyaka owodwa.

Ukusetshenziswa kwemali ngomnyaka

Ulutho	Ukusetshenziswa ngenyanga	Indleko ngaskhathi sinye ngasinye	Imali yonke ihlangene
Ukufunda – Nhlolanja	1	\$160	\$160
Ukufunda – Nkwenkwezi	1	\$200	\$200
Irayisi yokwengeza	3	\$30	\$90
Imali engenileyo yasetshenziswa	1	\$300	\$300
	YONKE IMALI ESETSHENZISIWEYO NGOMNYAKA		\$750

Kathesi sesilendlela imali esetshenziswa ngayo jikele. Asilungisele umnyaka omubi – kumele sithole okuyisithupha singajika idayiza. Kodwa singehluleka ukuthola okuyisithupha kumele sibone ukuthi sileyinye imali yokwengezelela njalo ngaleso sikhathi kumele siyisebenzise. (Ungaqali ngalokhu) Ngakho u6 x \$10 yi \$60 ngenyanga kumbe \$720 ngomnyaka.

Kathesi sesile \$1620 eykusebenzisa ngenyanga, i\$750 eyokusebenzisa okomnyaka wonke. Imali yonke ihlangene yi \$2370. Ngakho eqinisweni sile \$130 esalayo. Silakho ukuyisebenzisa kumbe ukuyigcina. (Phambili sizaxoxa ngendlela yokusebenzisa imali le eseleyo.) Inyanga yinye ngayinye uma ungajikanga idayiza wathola u6 uyabe uleyimye imali esalayo.

IMALI ENGENAYO	- IMALI ESETSHENZISWAYO NGENYANGA	- EYINYE IMALI ESEBENZE UMNYAKA USAQALA	= IMALI ESALAYO
\$2,500	- 1620	- 750	= \$130

Kathesi emaqenjini enu hlelani ngendlela efana laleyi ukuthi imali yenu lizayisebenzisa njani. Abanye benu lizakuba lemali engenayo elutshwane ngoba lathengisa insimu siqala. Abanye benu balezikwelede abamele bezihlawule. Lokhu kumele kuhlenganiswe lakho.

Nikeza **UGWALO LWEZIFUNDI**: Umdlalo wokuhlela imali – iphepha elilodwa kuqembu elilodwa.

Uma sebezilungiselele, nikeza iqembu linye ngalinye i2,500.

Ukuze siphangise sizathi umuntu oyedwa ajike idayiza impumela yakhe yiyo ezasebenza kuwonke umuntu.

Landela isifinqo esifanayo esomdlalo somnyaka wonke.

Umdlalo uma ususphelile hlanganisa amanani ubone ukuthi umuntu lomuntu ulemalini ezikweledeni zakhe kathesi.

#### UKUZIHLOLA KWEQEMBU ELIKHULU

- Iqembu lakho libe lecebo lokusebenzisa 'imali eseleyo'? Chasisa ukuthi kungani isebenzile uma isebenzile kumbe kungani ingasebenzanga uma ingasebenzanga.
- Kuyini okwenze ngendlela ehlukile kumnyaka wesibili ongakwenzanga emnyakeni wakuqala?  
*Qamba lezi mpendulo uma kungela ozaziqamba eqenjini:*
  - Ukungatheki lutho ezitolweni
  - Ukuqala ngokuhlenganisa imali emele isebenze uyifake eceleni ungakayi thenga onunye ezitolweni.
  - Nginanzelele ukuthi njengoba izitolo zitshona zivuliwe umnyaka wonke siyenelisa ukuthenga ezinye izinto ngokuya komnyaka sesikwazi kuhle ukuthi imali yokuthenga izinto ebesingahlelanga ukuzithenga imi kanjani.
- Isikwelede elilaso kathesi sinjani uma ungasiqathanisa lesomnyaka odluleyo? Sincane na? Sikhulu na?
- Kunzima kanganani kumbe kulula kanganani ukuhlela okomnyaka uvikele imuli yakho ezikweledeni? Ubona angathi kungani kunjalo?
- Ubona angathi izinto beziya kwehlukana njani ngabe wavele waqala mgokuhlela kusukela ekuqaliseni?

Ezifundweni ezilandelayo sizafunda ukuhlela imali zethu thina.

# Isifundo sesibili: Ukuhlela imali yemuli (inxenye yakuqala)

## Imiqondo Emqoka

- Siyahlela sisenza amacebo okuthi siyasebenzisa njani imali uNkulunkulu asinikeze yona
- Inyathelo lakuqala ekulungiseleleni ukuhlela imali yikuba kwazi imali yonke esizayithola
- Kumele sazi umehluko phakathi kwezidingo lezinto esizifunayo nje

## Impahla Yokusebenzisa

- Insiza ebonwa ngamehlo: Iphepha lohlelo: Amanyathelo amane awokuhlela (1)
- Insiza ebonwa ngamehlo: Amakhadi ezidingo lezinto esizifunayo (1)
- Ugwalo Lwezifundi: Inyathelo lakuqala lokuhlela imali (Iphepha elilodwa kumuntu munye ngamunye)
- Ugwalo Lwezifundi: Umbhalo wendleko zemuli (Iphepha elilodwa kumuntu munye ngamunye)
- Usiba lokudweba izibonelo
- Amakhadi angabhalelwanga lutho

## Isingeniso

### INGXOXO YEQEMBU ELIKHULU

- Uma singathola imali, sivame ukuyisebenzisani?
- Kulezinye inyanga lapho esithola khona imali enengi kube lezinye lapho esithola imali elutshwane na?
- Sikwenza njani ukuthi sibe lemali eyaneleyo umnyaka wonke?
- Senza njani uma imali yethu inganelanga? Yini impumela yalokhu?
- Kuyenzeka na kwezinye izikhathi ukuthi imali yokuthenga okuqakathekileyo inganeli?
- Uzwa angathi uhlala usebenzisa imali ngendlela uNkulunkulu afisa ngayo na?

Eyinye inkinga esivame ukuhlangana layo ngeyokuthi uma sithola imali sisebenzisa enengi kakhulu uma sesingaselayo sesilamba kumbe sesiboleka kwabanye. Sonke siyakwazi ukuhi imali ezinengi zidla kuhle ngemva kokuvuna irayisi kodwa uma sebesiya vuna bayabe sebethenga eyinye irayisi yokwengeza ngoba bengaselayo eyaneleyo.

Eyinye inkinga yikuthi sihlala singela mali yezinto eziqakathekileyo ezinjenge sikolo, kumbe sikhetha ukwenza izinto ezingaqakatheka ngemali. Isibonelo sithenga izigqoko ezinengi ngemva kokuvuna, khonapho izigqoko ziyabe zilentengo ephezulu, sithenga singanazeleli ngoba ziyabe silemali enengi, sibe sesihawula phambilini. Lokhu ayisikho kuba yinceku ezihle ezigcina imali kaNkulunkulu.

## Hlela

### INGXOXO YEQEMBU ELIKHULU

*Iziqondiso zoqondiso: Faka **INSIZA EBONWA NGAMEHLO** – Iphepha lohlelo endaweni lapho elibonwa ngumuntu wonke.*

Njengomdlalo ebesiwenza esifundweni sakuqala, uHlelo yindlela ocabanga ukusebenzisa ngayo imali yakho. Injongo yohlelo yikuthi usebenzise ngokuhlakanipha imali oyinikwe nguNkulunkulu ukuze sibe lokwaneleyo okokunceda imali zethu okomnyaka wonke. Kulamanyathelo amane esizawakhanga aphantelane lokuhlela imali.

1. Sihlanganise imali yonke esizayithola
2. Sihlanganise indleko zethu zonke.
3. Sibone umehluko phakathi kwalokhu kokubili.

4. Sebenzisa imali esalayo ngokuhlakanipha.  
Namhla sizaqala ngokuhlanganisa imali yonke esizayithola.

## A: Hlanganisa imali yonke ozayithola

### INGXOXO YEQEMBU ELIKHULU

*Iziqondiso zoqondisayo: Nikeza **UGWALO LWEZIFUNDI** – Inyathelo lokuhlela 1*

Inyathelo lakuqala uma ubumba uhlelo lwakho yikuba kwazi ukuthi uthola malini ngomnyaka. Uma usebenza uhola lokhu akukho nzima. Kodwa uma uzisebenza ulebhizimusi elincane kumbe ulima kungaba nzima lokhu. Sizakhangelisa ukuthi singahlanganisa njani imali evela ekulimeni lasemabhizimusi phambilini. Okwakathesi ungacabangela ngokukwanisa kwakho.

- Kuyini okunye okunganika abantu imali esigabeni sethu?
  - Isilimo esimqoka – irayisi kumbe umumbu, lezinye izilimo – ezinjenge mibhida
  - Ukufuya inyamazana
  - Ukusebenza nsukuzonke
  - Ukuthengisa
  - Ukuwatshela abantu, ukubahlanzela izindlu lokubondlela abantwana.

### UMSEBENZI WOKWENZA OWOMUNTU EYEDWA

*Iziqondiso Zoqondisayo: Dweba isibonelo sakuqala emdulini wokubhalela. Bona ukuthi wonke umuntu uyasisizwisa lesi sibonelo*

Imali engenayo	Kangaki ngomnyaka	Ingena iyimalini	Yonke ihlangene
Irayisi evuniweyo	Ivunwa kabili ngomnyaka	\$1,000	\$2,000
Ukuthengisa ikhokhakhola	Amambodlela angu 500 ngomnyaka	30c	\$150
IMALI ENGENAYO YONKE IHLANGENE			\$2,150

*Iphepha lakuqala*

*Khetha abazaphathisa bagcwalise iphepha lakuqala emaphepheni abawanikeziweyo. Bakhumbuze ukuthi siding izinto ezisizuka imali. Isibonelo: asikhangeli inkuku lamaqanda esikufuyele isitshebo, esingawathengisiyo ukuze sithole imali. Kodwa uma sithengisa amaqanda ukuze sithole imali singawafaka.*

Khumbula ukuthi kumele ufake zonke indlela ozuza ngazo imali. Isibonelo mhlawumbe ulima irayisi kumbe umumbu, uyisisebenzi kumbe ufuya ingulube; kumbe, uthengisa amanamnade, kumbe wondla abantwana ukuze uthole imali. Zama ukuhlanganisa ukuthi uzuza malini kokunye lokunye okwenzayo. Cabanga ukuthi umnyaka ophelileyo wazuza malini ngomnyaka ophelileyo. Bhala phansi yonke imali oyizuzayo.

Khumbula ukufaka yonke imali ezangena enganyeni ezilithumi lambili ezilandelayo. Bona ukuthi uma ulecebo lokufuya ingulube, uzithengise, ufe ezinye, uyabhala zonke ingulube ohlose ukuzithengisa ngomnyaka ozayo.

### ABELANA LOMNGANE

- Ukhangelele ukuthola imali efana lowayithola ngomnyaka ophelileyo na? Enengi? Elutshwane?
- Uma ukhangelele enengi, kungani? Yiphi inguquko enze yabanengi?
- Uma ukhangelele elutshwane kungani? Yiphi inguquko enze waba lemali elutshwane?

## B: Hlanganisa indleko zakho zonke

### INGXOXO YEQEMBU ELIKHULU

Okulandelayo kumele sihlanganise indleko zethu. Lapha umele ucabangele kunxenye inye ngayinye eqanjwe kuphepha lakuqala, ukuthi kungaba yimalini ukwenza lokho okuqanjweyo. Sizajula kulokhu phambili, kodwa okwakathesi, sizacabangela. Khumbula ukufaka zonke indleko zomnyaka wonke, hatshi ezebhizimusi linye kuphela.

**Iziqondiso Zoqondiso:** Dweba isibonelo esilandelayo emdulini wokubhalela lixoxe leqembu.

Indleko	Kangaki ngomnyaka	Yimalini ngasikhathi sinye	Yonke ihlangene
Isivuno serayisi	Kuvunwa kabili ngomnyaka	\$200	\$400
Ukuthengisa amanamnede	Amambodlela angu500 mgomnyaka	20c	\$100
INDLEKO ZONKE ZIHLANGENE			\$500

*Iphepha lesibili*

- Yiziphi indleko ezingagoqelwa ekulimeni irayisi?  
Kulendleko ezikhona na uma umuntu ethengisa amanamunede?
  - Imali yokugada besiya lapho abasebenzela khona
  - Imali yokuwoda amanamunede
  - Ama ayizi okuqandisa amanamunede
- Yibudlelwano bani obukhona phakathi kwephepha lakuqala lelesibili?
  - Uluhlu lwemali engenayo luayafana lolwendleko.
  - Khangelela ukuthi inxenye ethi kangaki ngomnyaka imele ibe lamanani afanayo.

### UMSEBENZI WOKWENZA OWOMUNTU EYEDWA

**Iziqondiso Zoqondiso:** Kathesi wothi abaphathiso baqedise iphepha lesibili abaliniweyo bekhangele iamli abayizuzayo. Bakhumbuze ukuthi bafake indleko zomnyaka wonke.

## C: Hlanganisa imali ezasala sesenze konke

### INGXOXO YEQEMBU ELIKHULU

Ekucineni, sesizahlanganisa imali yonke ezasala sesenze konke.

**Iziqondiso Zoqondiso:** Dweba isibonelo esilandelayo emdulini ugqibe le ingxenye. Tshwngisa ubudlelwano obukhona kuphepha lakuqala elesibili lelesithathu.

IMALI YONKE ENGENAYO	- INDLEKO ZONKE	= IMALI ESALAYO
\$2,150	- \$500	= \$1,650

*Iphepha lesithathu*

### UMSEBENZI WOKWENZA OWOMUNTU EYEDWA

Kathesi sungaqedisa iphepha lesithathu. Qamba imali yonke engenayo, kuyo ukhiphe indleko zonke ozaba lazo uzathola imali ezasala.



## Ukuzwisisa Indleko Zakho

### UMSEBENZI WEQEMBU ELIKHULU (*Sebenzisa INSIZA EBONWA NGAMEHLO: Amakhadi ezidingo lezinto esizifunayo*)

Inyathelo lesibili ekuhloleni imali yikuqamba indleko zethu. Kuqakathekile ukuzwisisa umehluko phakathi kwezinto esizifunayo lezinto esizidingayo.

**Izinqondiso Zoqondiso:** *Cela iqembu ukuthi licabange ngezinto ezinengi ezehlukeneyo ezisidlela imali. Uma ulekhadini elilotshe lokho okuqambileyo lifake phambili kwakho. Uma umcabango wakho ungekho emakhadani ubhale emakhadini angabhalwanga lutho. Khumbula ukucabanga indawo lezi ezilandelayo.*

- Yiziphi ezinye izinto ezisidlela imali?
  - Ukudla
  - Izinto zokusebenzisa endlini – lokhu kugqela amanzi, igasi, amagetsi
  - Indleko ezempilakahle
  - Okwesikolo – amayunifomu, amabhuku lezinye indleko eziphathelele lesikolo
  - Izigqoko
  - Indleko zokugada imota, isb., umhluzi wemota, ukukanikisa ibhayisikili. Imitshova, amabhasi, ezinye imota.
  - Indleko zokungenisa imali – imali omele uyisebenzise ukuze ungenise eyinye imali
  - Ukukhipha okwetshumi

*Uma sebeqedile kusele amanye amakhadi alemifanekiso babuze ukuba umfanekiso osekhadini lelo ngowento engadla abantu imali esigabeni sabo na?*

*Cela iqembu ukuthi lehlukanise amakhadi lawa abe zinqumbi ezibili – izinto esizidingayo lezinto esizifunayo. “Izidingo” yizinto esimele sibe lazo ukuze siphile kumbe sithole imali kumbe senelise ukondla imali zethu. “Esikufunayo” yizinto esifisa ukuba lazo.*

*Bavumele ukuthi behlukanise amakhadi emva kwalokho lixoxe ngokukhetha kwabo. Bona ukuthi wonke amakhadi asenqumbini yezidingo ngawezinto eziqakathekileyo empilweni zabo – ezokuthi uma zingekho bengafa. Lokhu kugqela ukudla, inhlanyelo imfundo njalondle. “Izinto esizifunayo” kumele zigoqele izinto ezenza impilo ibe mnandi, kodwa esenelisa ukuphila loba zingekho, izinto ezifana lophahla olutsha.*

*Imifanekiso ebisemakhadini ibhaliwe lapha. Nanzelela ukuthi izidingo (N) lezinto esizifunayo (W) siyehlukana kusiya ngokuthi umuntu ungaphi kwendawo. Nansi eminye imibono:*

ukudla kwezifuyo(N)	igasi (W/N)	ugwalo lwesikolo (N)
ukudla kwendlini (N)	ukudla okumnandi (W)	imali (N)
ibhayisikili (W)	umuthi wokwelapha (N)	inhlanyelo (N)
izigqoko (N/W)	umdududu (W)	izikhali zokusebenzisa(N)
inamunede (W)	iphephandaba (W)	umabonakude (W)
amagetsi	ipani yokuphelela entsha (W)	iyunifomu (N)
ifeni (W)	amafutha elampi(N)	iwodropu (W)
ifiriji (W)	isitiriyu(W)	amanzi (N)

Kuqakathekile ukuzwisisa umehluko phakathi kwezinto esizifunayo lezinto esizidingayo. Uma sihlela indlela esiyasebenzisa ngayo imali kumele siqale ngokuhlukanisa imali yezidingo sibe sesibona ukuthi ikhona yini esalayo esingayisebenzisa ukuthenga esikufunayo.

## Bhala phansi yonke imali oyisebenzisileyo

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### INGXOXO YEQEMBU ELIKHULU

Ukulandelela indlela esisebenzisa ngayo imali, okuli nyathelo elilandelayo ekuhloleni imali, kuyasanceda ekuhlenganiseni imali esetshenzisiweyo. Ngemfanelo kumele lokhu sikwenze okwenyanga ezimbili kumbe ezintathu ukuze sibe lomfanekiso oqondileyo owendleko zethu. Impumela yalokhu singakumangaza. Kwesinye isikhathi into etshiphileyo kodwa esiyithenga nsukuzonke njengokudla kwabantwana besikolo, kucina sokusiba yimali enengi kakhulu uma sesicabanga ukuthi imali esiyisebenzisa kulokhu ngomnyaka.

Uma sisebenzisa i\$1 kathathu ngeviki esitolweni setiye umnyaka ususiya phela siyabe sisebenzise \$156.

Uma sithenga inamnede lesiwiji ese \$1 ngelanga, ngomnyaka sisebenzisa \$365 kulokho.

Uma sithenga ikhofi kumbe igwayi lokubhema, kumbe amazambane ebheteli nge\$5, umnyaka ususiya phela siyabe sisebenzise \$1,825.

Ukubhala phansi imali esiyisebenzisileyo akusancedi ekuhloleni imali kuphela kodwa kuyasanceda ekuboneni indawo lapho esichithela khona imali enengi singananzeleli.

## Amanyathelo Okwenza

**Iziqondiso Zoqondisayo:** Nikeza **UGWALO LWEZIFUNDI** – Umbhalo wendleko zemuli.

Ungasebenzisa umbhalo lo ukulandelela konke wena lemuli yakho elikwenza ngemali okweviki le kusiya phambili.

# Isifundo sesithathu: Ukuhlela imali yemuli (inxenye yesibili)

## Imiqondo Emqoka

- Inyathelo lesibili ekuhleleni imali yikuhlanganisa indingo zethu mathupha ezomnyaka wonke
- Sibe sesihlanganisa imali esiyitholayo lezidingo zethu sibone umehluko

## Impahla Yokusebenzisa

- Insiza ebonwa ngamehlo: Iphepha lohlelo (elivela esifundweni sesibili)
- Ugwalo lwezifundi – Amanyathelo okuhlela elesibili lelesithathu (amakhasi amabili –nikeza umuntu lomuntu amakhasi lawa)
- Amaphepha amakhulu kumbe umduli wokubhalela lokho esikucabangayo lezibonelo
- Insiba zokubhalisa

## Isingeniso

### INGXOXO YEQEMBU ELIKHULU

**Iziqondiso Zoqondiso:** Faka **INSIZA EBONWA NGAMEHLO** – Iphepha lohlelo elivela esifundweni sesibili endaweni lapho abantu bonke abazalibona khona ukuze balisebenzise esifundweni.

- Bekunjani ukubhala phansi zonke indleko zakho?
- Kukhona okukumangalisileyo yini?

Kathesi sizakhangela inyathelo lesibili lelesithathu ekuhleleni indlela imuli esebenzisa ngayo imali.

## Inyathelo lesibili: Hlanganisa Izidingo Zakho

### INGXOXO YEQEMBU ELIKHULU

Uma seibhalile indleko zethu ezenyanga eyodwa singabhala uhlelo lwemali. Uma singelakho lokhu singenza okokucabangela. Sizakhangela izidingo zethu kuqala.

- Yiziphi izidingo esilazo ukuze senelise ukuphila lokugcina kuhle imuli zethu?

**Iziqondiso Zoqondiso:** Bhala impumela ephepheni elikhulu kumbe emdulini wokubhalela. Bona ukuthi konke okubhalayo yisidingo okweqiniso hatshi izinto esizifunayo nje.

Njengasemdlalweni esiwudlalileyo emuva, khumbula ukuthi ezinye indleko ngezenyanga zonke, ezinye ngezezinye inyanga ezithile kalutshwana ngomnyaka (isb. Imali yesikolo, indleko zesibhedlela, ukuthenga inhlangano). Khumbula ukucabanga ngalokhu:

- Ukudla
- Okokusebenzisa endlini – lokhu kugqela amanzi, igasi, amagetsi
- Indleko zesibhedlela
- Okwesikolo – iyunifomu, izingwalo lezinye indleko eziphathelele lokufunda
- Izigqoko
- Indleko zokuhamba, isb., umhluzi wemota, ukulungisisa ibhayisikili, imitshova, amabhasi, lezinye imota.
- Ukukhipha okwetshumi

Kathesi yehlukanisa lokhu okubhalileyo kube ngamaqembu amabili:

- Indleko ezenyanga – Izinto esizihlawulelayo nyanga ngenyanga kumbe kanenginengi ngomnyaka

- Ezinye indleko – izinto esizihlawulela kalutshwana ngomnyaka.

**Iziqondiso Zoqondiso:** Dweba izibonelo zamaphepha amabili ezilandelayo emdulini libe selixoxa leqembu lakho.

#### INDLEKO EZENYANGA

Ulutho	Kangaki ngenyanga	Malini ngasikhathi sinye	Konke kuhlange
Ukudla	30	\$2	\$60
Amagetsi	1	\$4	\$4
Amanzi	1	\$3	\$3
Okwetshumi	4	\$3	\$12
Indleko zendlini, isb, izinto zokuhlana endlini	4	\$2	\$8
Imali yesikolo	1	\$5	\$5
Eyohambo	30	\$0.1	\$3
Imali ihlangene EYENYANGA EYODWA			\$95
Hlanganisa le 20% eyokunye okuthengwayo nje			\$19
IHLANGENE EYENYANGA EYODWA			\$114
Iphinde ka12 ukuze uthole ehlangeneyo EYOMNYAKA WONKE			\$1,368

Nanzelela ukuthi ngaphansi kwephepha linye ngalinye kuleyinye imali eyengezwayo “eyokunye okuthengwayo nje.”

- Ubona angathi kungani sisengezelela i10% kumbe 20%?
  - Loba sizame kangani ukuqamba inani eliqondileyo, kulula ukuqamba imali elutshwane kumbe ukukhohlwa indleko ethile. Ezinye indleko siyabe singazikhangelelanga. Ukuze sibe leqiniso lohlelo lwethu kumele sibe lendawo yendleko esingazikhangelelanga. Enye indlela yikwengeza (i10%) enye indlela yikwengeza imali engange \$10 ngenyanga. Kuphela ngokufaka imadlana ethile eyendleko esingazikhangelelanga, yikho ukuze sibe leqiniso lokucina uhlelo lwethu. Uma imali izasala umnyaka uphela sungayifaka emalini zakho ozigcinayo kumbe uyisebenzise entweni enhle njalo eqakathekileyo.

#### EZINYE INDELEKO

Ulutho	Kangaki ngenyanga	Malini ngasikhathi sinye	Konke kuhlange
Amayunifomu esikolo	1	\$30	\$30
Ingwalo zesikolo	1	\$15	\$15
Iziqgoko/ izicathulo	2	\$15	\$30
Okulungiswayo endlini	1	\$25	\$25
Ihlangene eyomnyaka			\$100
Hlanganisa le 20% eyokunye okuthengwayo nje			\$10
YONKE IHLANGENE EYOMNYAKA			\$110

## UMSEBENZI WOKWENZA OWOMUNTU EYEDWA

**Iziqondiso Zoqondiso:** Nikeza **UGWALO LWEZIFUNDI**: Amanyathelo okuhlala elesibili lelesithathu. Uma izifundi ezinengi zingenelisi ukubala lokubhala cela izifundi zingene emaqenjini alabantu ababili kumbe abathathu. Laba abanelisa ukubhala bangabhalela laba abangenelisiyo.

Usebenzisa umbhalo wezidingo esiwenzileyo, kathesi qedisa iphepha “lindleko ezivamileyo” (Iphepha lesine) lelinye “elezinye indleko” (Iphepha lesihlanu) emaphepheni awemuli yenu owanikiweyo.

Khumbula yonke imihlobo yendleko zenyanga. Uma kukhona okungekho kuleliphepha kufake.

Uma usuqedile, xoxa labanye ngecebo lakho ubacele ukuthi bekuxwayise. Bengacabanga okunye wena okukhohliweyo.

## Inyathelo lesithathu. Hlanganisa imali ezasala

### INGXOXO YEQEMBU ELIKHULU

Kathesi sezikwazi ukuthi singenisa malini ngomnyaka lokuthi ukuze siphile sidinga malini. Sokuyisikhathi sokubona umehluko, okulinyathelo lesithathu lokuhlala imali.

Esibonelweni:

Imali yonke engenayo	- Indleko ezivamileyo	- Ezinye indleko	= KONKE KUHLANGENE
1,650	- 1,368	- 110	= \$172

Ephepheni olinikwe kathesi, yehlukanisa indleko ezimbili KUMALI YONKE ENGENAYO usebenzisa iphepha lesithupha.

- Usele ulemali kumbe ulesikwelede?

### Isikwelede

Uma imali yakho engenayo incane kulindleko zakho uzakuba lesikwelede. Lokhu kutsho ukuthi usebenzisa imali enengi ukwedlula oyitholayo kumbe oyingenisayo. Yinkinga leyi. Woba leqiniso lokuthi zonke izinto othe “yizidingo” yizidingo sibili. Kukhona na okubhalileyo ongakudingiyo? Kukhona na ongakunikela okomnyaka nje?

Uma kungekho ongakunikela njalo ulesikwelede, umele ucabange ngokudinga enye indlela yokuthola imali ukuze wenelise ukuzuza konke okudingayo. Ukweboleka kumele kucatshangwe uma umuntu engene esimeni engazilungiselelanga, kumbe uma kuyindleko ezaphinda ilethe imali.

# Isifundo sesine: Ukuzwisisa ukusebenzisa imali

## Imiqondo Emqoka

- Zinengi indlela esingasebenzisa ngazo imali
- Ukugcina imali kuqakathekile ngoba kusivikela endlekweni ezisifikela silibele
- Ukuhlanyela imali kuqakathekile ngoba kusancedisa ukuthi sibe lemali enengi kusasa.
- Ukunikela kuqakathekile ngoba sinika ngokulalela uNkulunkulu lokudumisa yena.

## Impahla Yokusebenzisa

- Insiza ebonwa ngamehlo: Indlela zokusebenzisa imali - “Dlana”, “Gcina”, “Hlanyela” njalo “Nikela” (printa ubususikelela inxenye eyodwa)
- Insiza ebonwa ngamehlo: Amakhadi omdlalo wendoda enothileyo, lendoda engumyanga. Lendumba ezasetshenziswa njengemali uma likhetha njalo.
- Ugwalo lwezifundi: Imithetho yomdlalo wendoda enothileyo lendoda engumyanga (Iphepha elilodwa emuntwini owodwa)
- Amakhadi angabhalelwanga (angamatshumi amabili eqenjini elilodwa)
- Insiba zokubhala (olulodwa kuqembu linye ngalinye)

## Isingeniso

### INGXOXO YEQEMBU ELIKHULU

- Kuyini okunengi okwehlukeneyo ongakwenza ngemali?

## Dlana, Gcina, Hlanyela, Nikela

### UMSEBENZI WOKWENZA OWEQEMBU ELINCANE

**Iziqondiso Zoqondiso:** yehlukanisa izifundi zibe ngamaqembu amathathu. Nikeza iqebu linye ngalinye amakhadi angabhalwanga lutho angamatshumi amabili, uzicele ukuthi zibhale umqondo owodwa wezinto ongazenza ngemali kukhadi linye ngalinye. Batshele bacabange ngezinto ezifana lalezi: “thenga izigqoko,” “thenga ukudla,” “igcine,” “thenga indawo(isitanda),” “thenga inkomo,” “thenga izinto zokuthengisal,” “nikeza abayanga,” “ungabhali ukuthi “thenga irayisi,” “thenga amakherothi,” “thenga amatamatisi,” “thenga inyama yengulube”...). Bekel bagcine amakhad abo bezebefike engxoxweni yeqembu elikhulu elandelayo.

### INGXOXO YEQEMBU ELIKHULU – INSIZA EBONWA NGAMEHLO: Indlela zokusebenzisa imali

Kulendlela ezine zokusebenzisa imali.

Isibonelo, umuntu olima umumbu esevunile umumbu wakhe, kulezinto ezine angazenza ngomumbu lo.

1. **“Dlana”** – Lokhu kutsho ukuthi uhle udle khonapho khonapho. Kuyabe kungasekho ukuthi kusanceda kwelizayo kumbe ukuthi kungenise imali.
2. **“Gcina”** – gcinela ukudla mbayimbayi. Lapha kulapho sifaka eceleni kumbe sigcina imali ukze sizoyisebenzisa kusasa – ikhona ukuthi isetshenziswe kwelizayo.
3. **“Hlanyela”** – gcinela ukuthi wenze inhlangano yokuhlanyela ngomnyaka ozayo. Lapha kulapho sisebenzisa imali ukuthi izosanceda ukuthi sithole enye imali kwelizayo.
4. **“Nikela”** – Nika abanye umumbu. Lapha kulapho sinikela imali emuntwini kumbe ebandleni kumbe siyikhipha isiba ngokwetshumi kwethu.

**Iziqondiso Zoqondiso:** Faka ibizo linye ngalinye (Dlana, Gcina, Hlanyela, Nikela) phansi. Cela izifundi ukuthi zifake amakhadi eziwabhalileyo phansi kwebizo elifaneleyo. Bona ukuthi bafake ngaphansi kwebizo eliqondileyo njalo bazwisile. Ngemva kwalokhu, chasisa:

Uma singadla ulutho luyabe seluhambile, lwaphela – asisela okuye okwambayimbayi.  
Uma sigcina ulutho silugcinela imbayimbayi ukuze sizoludla kwelinye ilanga.  
Uma sihlanyela, sisebenzisa imali ngendlela eyenza imali ikhule ukuze sibe lemali enengi kwelizayo.  
Uma sinikela ulutho, sabela abanye ngokulalela UNkulunkulu.

- Yiziphi ezinye indlela esingahlanyela ngazo imali?

**Iziqondiso Zoqondiso:** *Cela izifundi ukuthi ziyengezele imiqondo emihlanu eyendlela imali engahlanyelwa ngayo?*

## Umdlalo wendoda enothileyo lendoda engumyanga

**UMDLALO WEQEMBU ELIKHULU** – Sebenzisa **UGWALO LWEZIFUNDI**: Imithetho yomdlalo wendoda enothileyo lendoda engumyanga uwaprinte ubusisikelela insiza ebonwa ngamehlo: amakhadi omdlalo wendoda enothileyo lendoda engumyanga.

Ukuthi sizwisise ngcono imiqondo leyi lesisindo sayo sizadlala umdlalo.

**Iziqondiso Zoqondiso:** *Ehlukanisa izifundi zibe ngamaqembu alabantu ababili kumbe abathathu. Uma kulabantu abangafiki isitshiyagalombili, bayakwanisa ukudlala omunye lomunye eyedwa. Nikeza izifundi imithetho yomdlalo, UGWALO LWEZIFUNDI: Imithetho yomdlalo. Khangelani lixoxe ngemithetho yomdlalo.*

1. Nikeza izifundi amakhadi alitshumi (kumbe indumba) alesiindo esifanayo kumaqembu wonke.
2. Nikeza iqembu imizuzwana likhethe ukuthi lizayisebenzisa njani 'imali' yalo.
3. Hamba kuqembu linye ngalinye uthathe amakhadi kibo ukhangele indlela abakhethe ukuphila ngayo usenza okulandelayo:
  - a. Nikeza iqembu elilodwa impahla yokusebenzisa endlini lekhasi lokuhlanyela uma belithengile.
  - b. Tshokotsha amakhadi ayisithupha awezempilakahle lelilodwa elokugula. Usucela ukuthi bakhethe ikhasi elilodwa.
  - c. Uma bengathola ikhasi elokugula kumele bahlawule ngamakhadi email amabili. Uma benganelisi ukuhlawula khonapho bazabanjelwa amakhadi amathathu emholweni wabo wenyanga elandelayo.
4. Uma iqembu linye ngalinye seliqedile nikeza amakhadi alitshumi awomdlalo olandelayo, lamanye amakhadi aya kulabo abahlanyelileyo labaqede isikolo. Thatha amakhadi amathathu kulabo abathethe ikhasi elokugula basebesehluleka ukuhlawula khonapho.

Dlalani liphinde njalo okwesikhatshana.

Khumbuza iqembu ngokuhlanyela uma kungela osehlanyelile.

Ngemva kokuphinda phinda uma besebenzisa imali yabo yonke, bakhumbuze impumela abangaba layo uma bengagcina imali yokuthi bahlanyele.

Dlalani njalo abantu sebegcine imali bahlanyela njalo.

### UKUZIHLOLA KWEQEMBU ELIKHULU

- Yikuyini okwenzakeleyo kulo umdlalo?
- Uzizwe unjani udlala lumdlalo?
- Ukhethe njani okokwenza?

- Ubuhlala ulemali eyaneleyo eyokwenza lokho obufuna ukukukwenza ngasikhathi sonke?
- Umdlalo lo uhambelana njani lezinto esiphila kuzo?
- Uma abayanga belemali bavame ukwenzani ngayo?
- Kunzima kanganani ukuthi abayanga bahlanye imali?
- Ngokubona kwakho kungani kuqakathekile ukuthi abayanga bahlanye imali?
- Kuyini esingakwenza ukuze kube lula ukuthi abayanga bahlanye imali?

**Abayanga bayanelisa na ukugcina loba ukuhlanyela imali? *Finyeza:***

- Kunzima ukuthi abayanga bahlanye imali zabo lokuthi bagcine, kodwa uma befuna bayanelisa ukuzinikela ekuguquleni impilo zabo.
- Into enkulu ethiya abayanga ngomatshonisa. Ukuze benqabele lokhu ukuthi kwenzeke abayanga kumele bazilungiselele ukuphatha imisebenzi emikhulu enjenge mitshado, izililo, ukugula kumbe ukugulelwa, njll.
- Abyanga bandies ukuthi bengathola imali bathenge izinto ezifana laboMabona kude kumbe ukudla kokwengezelela kulokho okukhona endlini. Lanxa kungela lutho olubi ngalokhu, akusikho kukhetha okuhle lokhu. Uma umuntu ongumyanga engayihlanyela leyo mali engenelisa ukuguqula impilo yakhe ngokuya kwesikhathi.
- Okungafani lalokhu okusemdlalweni lo, abayanga bavame ngokungasebenzisi kuhle imali zabo. Abayanga abanengi bayakutshela ukuthi abala mali yokugcina kodwa belemali eyaneleyo eyokuthenga utshwala.

**LOMNGANE**

Xoxani:

- Emalini yemuli yakho, udla enganani, ugcina enganani, uhlanyela enganani kumbe unikela malini?
- Ubona angathi amanani la alungile na? Uhlanyela imali eyaneleyo na? Ugcina imali eyaneleyo na? unikela imali eyaneleyo na?
- Ungengeza njani imali oyihlanyelayo?



## Ugwalo Lwezifundi: Umdlalo wendoda enothileyo leNdoda engumyanga

### Imali engeanayo

Iqembu linye ngalinye lizuza amakhadi email angu10 (kumbe indumba eziyi 10) kumdlalo munye ngamunye.

### Indleko

Iqembu linye ngalinye liyakhetha ukuthi lifuna ukusebenzisa njani imali. Akumelanga usebenzise amakhadi emdlalweni yonke.

- Ukudla
  - Kabili ngelanga 5
  - Inyama 7
  - Izinga eliphezulu 10
- Amagetsi 2
- Ukufunda kwabantwana 1 umntwana oyedwa (ulabantwana abathathu)
- Izinto zasendlini
  - Isambuzi 5 iSofa Elitsha 2
  - iBhayisikili 2 ukulungisisa uphahla 5
  - Umabona Kude 3 iSitiriyiyo 1

### Amakhadi Okugula

Uma ugula kumele uhlawule amakhadi amabili elemali engasangenanga lelomuthi wokwelapha. Uma ungenelisi ukuhlawula khonapho ulahlekelwa ngamakhadi amathathu kumali yakho ozayingenisisa (amabili ngawomuthi elilodwa yinhllawulo yokweboleka.)

### Ukuhlanyela

Emidlalweni yonke ulakho ukukhetha ukuhlanyela imali. Inhlanyelo yinye ngayinye kuemele ibe ngamakahdi amathathu, uyabe uzanikezwa ikhadi elilodwa lapho ohlanyela khona. Loba ngasiphi isikhathi ulakho ukuthengisa inhlanyelo yakho kodwa uma ukhethe ukuyithengisa uzaphiwa amakhadi amabili kuphela.

### Ukufunda

Uma umntwana oyedwa engaqeda ukufunda kathathu emdlalweni uzanikezwa amakhadi amathathu kumdlalo munye ngamunye.

# Isifundo sesihlanu: Ukuhlela Imali Yemuli (inxenye yesithathu)

## Imiqondo Emqoka

Kulentoezihlanu esizenzayo ngemali esalayo uma sesikhiphe eyzidingo kumali yonke engenayo:

- Ukugcina
- Ukuhlanyela
- Ukunikela
- Ukuthenga “esikufunayo”
- Ukugcinela ukuthenga okuthile

## Impahla Yokusebenzisa

- Insiza ebonwa ngamehlo: Iphepha lohlelo (Isifundo sesibili)
- Insiza ebonwa ngamehlo: Indlela ezinhlanu ezokusebenzisa imali (amakhasi amathathu – printa usikelele ikhasi linye ngalinye)
- Ugwalo lwezifundi: Inyathelo lokuhlela lesine (iphepha linye kumuntu munye ngamunye)
- Ugwalo lwezifundi: Izifundi zidinga amaphepha eziwaqedileyo awamanyathelo amathathu okuhlela kusukusela kusifundo sesibili lesesithathu; amaphepha ayisithupha.
- Umduli wokubhalela kumbe iphepha elikhulu losiba
- Oqondisayo kumele abe eseqedile ukubhala izibonelo ezikugwalo lombalisi ezamanyathelo amane, lamaphepha ayisikhombisa.

## Isingeniso

### INGXOXO YEQEMBU ELIKHULU

**Iziqondiso Zoqondisayo:** Faka **INSIZA EBONWA NGAMEHLO** Isifundos sesibili: Iphepha lohlelo laphe elibonwa ngabantu bonke ukuze balisebenzise ngesikhathi sesifundo.

- Esigabeni lesi abantu bayisebenzisa njani imali esalayo kule abayisebenzayo?

Kathesi sizakhangela inyathelo lesine elokuhlela imali: Ukukhetha indlela ehlakaniphileyo oyasebenzisa ngayo imali esalayo.

## Indlela ezinhlanu zokusebenzisa imali

### INGXOXO YEQEMBU ELIKHULU

Akusi wonke umuntu ozasala elesikwelede uma sihlela imali kusukusela enyathelweni lakuqala size siyofika kwelesithathu. Uma ungela sikwelede sungaqala ukuhlela ukuthi le mali eseleyo uzayisebenzisa njani.

Kulezinto ezinhlanu ongazenza ngemali yakho esalayo.

**Iziqondiso zoqondisayo:** Phakamisa imifanekiso eku**INSIZA EBONWA NGAMEHLO**: Indlela ezinhlanu zokusebenzisa imali, munye ngamunye, uxoxa ngesihloko sawo. Uxumanise lemidlalo edlalwe ezifundweni ezidlulileyo ngokulungileyo.

### 1. Ukugcina

Uyaykhumbula indatshana kaJosefa eBhayibhilini?

- Ukhona ongathanda ukusilandisela yona?

UJosefa wathengiselwa ebugqilini wasehanjiswa eGibithe. Ngemva kokuqanjelwa amanga wavalelwa entolongweni. Ngelinye ilanga uFaro waba lephupho ayengaliqedisisi. Zonke izazi zakhe zehluleka ukumchasisela leli phupho. Induna yabaphathizitsha yakhumbula ukuthi ngesikhathi isentolongweni uJosefa wayeyichazele iphupho laye. UJosefa wahanjiswa phambi kukaFaro ngokusizwa nguNkulunkulu wamtshela incazelo yephupho lakhe. Kulelo phupho kwakulenkomo eziyisikhombisa ezinonileyo lezinye eziyisikhombisa ezazicakile. Inkomo ezicakileyo zadla inkomo ezinonileyo ezaqala ukuphuma kodwa loba sezidlile wawungeke utsho ukuthi zidle inkomo ezinonileyo. KWenzeka njalo lakuzikhwebu. UJosefa wachasisa ukuthi lokhu kwakusitsho ukuthi kuzakuba leminyaka eyisikhombisa eyenala leminyaka eyisikhombisa eyendlala. Waxwayisa ufaro ukuthi kumele ukuthi agcine ukudla azakuthule eminyakeni yenala egcinela iminyaka yendlala eyayizalandela. UFaro walalela ukuxwayiswa lokhu iGibithe yaphepha endlaleni.

Njengezikhathi zaboJosefa, lathi sizahlangana lezikhathi ezihle lezibi empilweni zethu. Kuzakuba angathi sihlala sisebubini kuphela, kodwa uma silokusalayo ngemva kokuhlawulela okuqakathekileyo, kutsho ukuthi akusiso sikhathi sibi — yisikhathi sokugcina. Empilweni zethu zihlangana lezikhathi lapho esidinga khona imali — sigulelwa, izilimo zisifa, emitshadweni, ezimfeni, njll. Njengoba uNkulunkulu watshengisa uJosefa, kumele sigcine uma silokunye okusalayo ukuze sihlale sizilungiselele ukhlanga lezikhathi ezibi kakhulu. Ngaze sigcine imali encane kakhulu, ngemva kwesikhathi esithile iyabanengi. Uma kumele ucele ukubolekwa uma wehlelwa yibunzima obuthile ungazilungiselelanga kuzaba nzima ukuthi uphume ebuyangeni.

Uma ule mali esalayo, eyinye yezinto zakuqala omele uzenze yikuyigcina uyifake eceleni ugcinela izimo ezingakwehlela ungazilungiselelanga ezifana lokugulelwa, njll.

## **2. Ukuhlanyela**

Eyinye indlela esingsebenzisa ngayo imali esalayo yikuthenga ulutho oluzasinikeza eyinye imali kusasa. Sike sahlangu lakho lokhu emdlalweni esiwudlale esifundweni esidlulileyo. Uma singahlanyela imali iyasinceda ukuthi sithole enye engi kusasa. Ekuhleleni kwethu imali sesihle safaka imali eyenhlanyelo yomnyaka ozayo. Ngokunjalo uma kulemali eyaneleyo singahlanyela ekufuyeni (sifuye inkukhu, amadada kumbe imbuzi) kumbe ukwenza idamu lenhlanzi, ukulima isivande semibhida lokunye, kumbe izihlahla zezithelo. Cabangisisa ngezinto ongazenza ukuthi uyengeze imali oyingenisayo. Ungaqala ngokwenza okuncane okungenisela imali, ngomnyaka ozayo uyathola enye imali eyakuncedisa ukuthi uthole imali enengana yokuthi uhlanyele kokukhudlwana. Uzaqala ukuphuma ebuyangeni kancane kancane, ukuze wenelise ukuthi umnyaka ngomnyaka uthola imali enengi ukwedlula oyithole ngomnyaka oyabe wandulele lo okuwo.

- Yiziphi ezinye indlela ongahlanyela ngazo imali?

## **3. Ukunikela**

IBhayibhili lisitshela ukuthi uNkulunkulu usinika okulingene lalokho esikunikelayo. (ULuka 6:38). Uma sinikela okunengi, uNkulunkulu uzasibusisa ngokunengi, kodwa singanika okulutshwana sizenza uNkulunkulu angasibusisi. Kumele siqale ngokukhipha okwetshumi, kodwa siding eminye imisebenzi enziwayo labantu esingabanika njalo.

- Yiliphi ithuba olikhangelele kakhulu elokwamukela izipho kumbe elokunika izipho?
- Uma eqinisweni sikholwa ULuka 6:38, yikuphi okumele kuqakatheke kithi? Ukwamukela kumbe ukunikela?

## **4. Ukuthenga 'esikufunayo'**

Isibili uma kulemali ekhona singayisebenzisa ukuthenga esikufunayo. Kumele ukhangelisise izinto ozifunayo ukhethe ukuthi yiziphi eziqakathekileyo kuwe. Akumelanga silingeke ukuba njengezinye imuli, kodwa qala ngokucabanga okudumisa uNkulunkulu. Ukulungisisa izindlu zethu kumbe ukwakha isambuzi yizinti ezihle kakhulu. Kumele siqaphele ukusebenzisa imali enengi ezintweni ezifana labomabona kude, imidudu,

ngaphandle nxa imali yakhona ikhona. Kulokuthenga izinto zokuzithokozisa kuqakathekile ukuhlanyela imali yakho ukuze wengeze imali oyabe uzayithola ngomnyaka ozayo. Ngokwanda kwemali oyizuzayo uyabe ususenelisa ukuthenga izinto ezifana lalezi. Ngoba sihlela imali sikhangele lokho eikudingayo ukuze siphile sesingafuna ukwengeza imali esiyisebenzisa ngenyanga kancane ukuze impilo ibe lula njallo wenelise ukuphuma uyonatha ikhofi, njll.

## 5. Ukugcina ukuthenga okuthile

Emuva sike sakhuluma ngokugcina imali sigcina izehlakalo ezingasenza sisebenzise imali singazilungiselelanga. “Ukugcina ukuthenga okuthile” kutsho ukugcina imali ujonge ukwenza ulutho oluqakathekileyo, olungaba yikwakha indlu entsha kumbe ukuthenga umdududu. Lezi izinti sezingathatha iminyaka eminengi ulokhe ugcina imali. Kungcono ukugcina imali yokwenza lokhu ngokubekezela kulokuthi ungene esikweledeni ukuze ukuthenge lokhu. Umnyaka ngomnyaka ungafaka enye imali eceleni eyendleko lezi. Enye indlela yokugcina izinto ezinje imali, yikuhlanyela imali kolunye ulutho ube usugcina inzuzo oyithola kulokhu ugcina lokho ofuna ukukuthenga. Isibonelo uyakhona ukuhlanyela imali yakho ekuhlanyeleni izihlahla kathesi uma izihlahla lezi sezilungele ukuganyulwa uzathola imali yokulungisisa indlu yakho. Kumele ubekezele uze uyithole imali leyo.

- Yiziphi indleko ezinkulu ofisa ukuzigcina imali?

## Inyathelo lesine: Sebenzisa imali esalayo ngokuhlakanipha

### INGXOXO YEQEMBU ELIKHULU

Sesilungise inyathelo lakuqala, elesibili lelesithathu elohlelo lwethu lwemali. Kathesi sizakhangela indlela esifuna ukusebenzisa ngayo imali esalayo.

Esifundweni sesithathu siqede ukwenza inxenye yakuqala eyohlelo lwethu lwemali. Besilemali engange \$172 eseleyo. Kathesi sesingaqala ukucabanga ukuthi sizakwenzani nge \$172 leyi.

**Iziqondiso Zoqondiso:** Dweba okukuphepha leli emdulini wokubhalela kumbe ephepheni elikhulu:

Ingxenywe yohlelo	Imali
Ukugcina	\$20
Ukuhlanyela	\$50
Ukunikela	\$20
Esikufunayo	\$30
Ukugcina okulenjongo	$\$50 + \$2 = \$52$
<b>YONKE IHLANGENE</b>	<b>\$172</b>

**Iphepha lesibonelo sesikhombisa**

*Chasisa – cabanga sikhetha ukugcina i\$20, ukuhlanyela i\$50, ukunikela i\$20, ukusebenzisa i\$30 ezintweni esizifunayo lokugcina i\$50 ukuze sithenge umdududu. Uma singahlanganisa konke lokhu sithola i\$170 okutsho ukuthi kusasele i\$2 esadingelwa ukuthi iyangaphi. Asithini sikhetha ukuyifaka emalini yethu yokuthenga umdududu.*

Kathesi cabanga ukuthi eyakho imali uzayisebenzisa njani. Bhala phansi imali ozayifaka kunxenye yinye ngayinye. Ube usuyihlanganisa yonke, uma iyinengi uyaphungula kwezinye inxenye, kodwa uma ilutshwane uyayengezelela kwezinye inxenye.

## UMSEBENZI WOKWENZA OWOMUNTU EYEDWA

**Iziqondiso zoqondiso:** Nikeza **UGWALO LWEZIFUNDI:** Inyathelo lokuhlela lesine. Mema izifundi ukuthi ziqedise amaphepha azo lemali yazo.

Ungaqeda uhlelo lwakho, lutshengise kwabanye ucele ukuxwayiswa uma kukhona abafisa ukukuxwayisa ngakho.

## NIKEZA IMPUMELA

**Iziqondiso Zoqondiso:** Uma usukhangela uhlelo lwakho lwemali okokucina, tshengisa usebenzisa isibonelo sakho osibhalileyo, ukhuthaze izifundi ukuthi zenze ngendlela ezizwisise ngayo kumbe zilandele okubhalwe ku-**GWALO LWEZIFUNDI**.

Asiphinde ukukhangela amanyathelo onke:

**Inyathelo lakuqala: Hlanganisa imali yonke ozayithola.** (Ugwalo Lwezifundi: Isifundo sesibili:

Inyathelo lokuhlela lakuqala)

Imali engenayo (Iphepha lakuqala – Indleko zonke (*Iphepha lesibili*) = Imali yonke engenayo (*Iphepha lesithathu*)

**Inyathelo lesibili: Hlanganisa izidingo zakho.** (Ugwalo Lwezifundi: Isifundo sesithathu: inyathelo lokuhlela lesibili)

Indleko zenyanga yinye (*Iphepha lesine*) lezinye indleko (*Iphepha lesihlanu*)

(Ungakhohlwa ukufaka imali enye esebenza ukuthenga izinto ezidinagakalayo kodwa ezingekho ehlelweni lwemali)

**Inyathelo lesithathu: Hlanganisa imali ezasala sesenze konke.** (Ugwalo Lwezifundi: Isifundo sesithathu: Inyathelo lokuhlela lesithathu)

Imali yonke engenayo – Indleko zenyanga – ezinye indleko = Yonke ihlangene (*Iphepha lesithupha*)

**Inyathelo lesine: Sebenzisa imali esalayo ngokuhlakanipha** (Ugwalo Lwezifundi: Isifundo sesihlanu:

Inyathelo lokuhlela 4)

Izinqumo ezithathwayo (*Iphepha lesikhombisa*)

Kusifundo esilandelayo sizafunda ngendlela zokugcina uhlelo lwethu olwemali.

# Isifundo sesithupha: Ukugcina imali

## Imiqondo Emqoka

- Sidinga indlela yokugcina uhlelo lwethu olwemali
- Indlela yokusebenzisa i-envelophu yindlela enhle eyokugcina imali yethu.
- Bobali indoda lomkayo kumele bazinikele ekugcineni uhlelo lwemali.

## Impahla Yokusebenzisa

- Insiza ebonwa ngamehlo: Amaphepha amabizo endleko (iqenjana elilodwa liprintwe beselisehlukanisa)
- Insiza ebonwa ngamehlo: Ama- envelophu ezibonelo, ahle abhalawa amabizo (Iqenjana elilodwa elilama- envelophu alitshumi lesithupha abhalwe amabizo)
- Ama- envelophu angabhalwanga lutho (Alitshumi kumuntu munye ngamunye)
- Insiza ebonwa ngamehlo: Imali yamaphepha engafika 250. Imele ivume ukwehlukaniswa isetshenziswa endlekwini ezincane. Ungasebenzisa imali yamaphepha esetshenziswe esifundweni sakuqala amanye amakhdi anikeziwe.
- Ugwalo lwezifundi: Izifundi kumele zibe seziqedile iphepha lazo elamanyathelo amane okuhlela imali (esilenze kusifundo esedluleyo)
- Umqondisi – abe eseqedile isibonelo samnyathelo amane okuhlela imali (esiwafunde esifundweni esisanda kudlula kiso)

## Isingeniso

Inyethelo lakuqala ekubeni yinceku enhle ekugcineni imali zethu yikuhlela indlela esizasebenzisa ngayo imali zethu. Kodwa lokhu kodwa akwanelanga – kumele silandele uhlelo esiyabe silwenzile. Okubi yikuthi kulula ukuhlela kulokugcina uhlelo. Kodwa, ngokuzibamba lokuzilaya kuyenzeka.

- Uyigcina njani imali yakho okwakathesi? Usebenzisani ukuze ulandelele izinto ezitshiyeneyo ozifunela imali?

Esifundweni lesi sizakhangela indlela elula eyokugcina imali yethu sisebenzisa ama-emvelophu.

Inyathelo lakuqala ngelokuthi indoda lomkayo bekhetha ukuthi bazinikele ekugcineni uhlelo lwemali oluyabe lwenziwe. Uma kulomuntu oyedwa nje ozimisele kulokhu, uzaphangisa ukunazelelela ukuthi akusoze kusebenze. Lonke phambi kukaNkulunkulu zamani ukugcina imali uNkulunkulu alinika yona ngokuhlakanipha ngokulandela uhlelo eliyabe lilwenzile.

## Ukusebenzisa ama-envelophu

**UMSEBENZI WOKWENZA OWEQEMBU ELIKHULU** – *Sebenzisa insiza ebonwa ngamehlo: Ama- envelophu ezibonelo, ahle abhalawa amabizo*

**Iziqondiso Zoqondisayo:** *Yenzani indlela yama- envelophu kusukusela kunxenye a) liyofika ku d) elandelayo.*

Indlela elula eyokugcina imali yikusebenzisa indlela yama-envelophu. Ekusebenziseni lindlela, siyehlukanisa imali yethu silandela uhlelo lwethu siyifake kuma-envelophu. Sibe sesisebenzisa imali esiyifake ke-envelophu endlekwini zethu. Ngokwenza lokhu sizinceda ukuthi singasebenzisi imali edlula esiyihlelileyo ngoba senelisa ukusebenzisa imali eku-envelophu kuphela. Ukuze sizwisise kule sizakhangela isibonelo.

**Iziqondiso Zoqondiso:** Faka ibizo linye ngalinye eliku**NSIZA EBONWA NGAMEHLO**: Amaphepha alamabizo endleko aphantsi kumbe asetafuleni ube uwafaka uchasisa. Chasisa ukuthi lizaxoxa ngephepha elilebizo elithi imali yemuli, elehlukene lamanye elingaso ndleko, masinyane.

Indleko zemali engenayo	Indleko zenyanga	Ezinye indleko	Imali yemuli
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Ehlelweni lwethu khumbula ukuthi besile nxenye exintathu ezendleko zethu.

1. Indleko zemali engenayo
2. Indleko zenyanga
3. Ezinye indleko eziguqukayo

Kumhlobo wendleko yinye ngayinye, singadala i-envelophu. Sidinga i-envelophu yendleko zemali engenayo, eyendleko zenyanga, amanye awendleko eziguqukayo (eyemali zesikolo, eyokulungisisa izinto, eyezigqoko, eye zinye izinto ezincane kodwa ziqakathekile.)

**Iziqondiso Zoqondiso:** Faka i-envelophu yinye ngayinye elungiswe esifundweni sesithupha ku**NSIZA EBONWA NGAMEHLO**, Isibonelo A – ama-envelophu akuqala ayisithupha awenxenye yokuhlela indleko, phambi kwezifundi. Chasisa ukuthi uhle walungisa ama-envelophu lawa usebenzisa indleko ezikusibonelo sohlelo lwemali olwenziwe ezifundweni ezedluleyo.

Kathesi, ceta iqembu ukuthi lilungise ama-envelophu lawa phansi liwafaka phansi kwebizo eliqondileyo emabizweni ayisithupha osuvele wawafaka owathethe kumabizo endleko eziyisithupha.

- I-envelophu yomhlobo wendleko lo imele ifakwe ngaphansi kwephepha elibhalwe liphi ibizo?

Indleko zemali engenayo	Indleko zenyanga	Ezinye indleko
Indleko zemali engenayo 500 ngomnyaka	Indleko zenyanga 114 ngenyanga	Ukulungisisa 25 ngomnyaka
		Ezinye indleko nje 10 ngomnyaka
		Indleko zesikolo 45 ngomnyaka
		Izigqoko 30 ngomnyaka

- Indleko nje ezikuhlelo lwenu lwemali zifakwe ngaphi kula ama-envelophu?
  - Indleko nje ezomnyaka wonke zile-envelophu yazo ebhalwe 'ezinye indleko nje'
  - Indleko nje ezenyanga zigoqelwe kundleko zenyanga yonke.

Kathesi sizafunda ukusebenzisa lindlela.

## a) Dala imali yemuli yakho

Loba yisikhathi siphi lapho othola imali kumele uqale uyifake eluhlwinini oluqakathekileyo. Lolu luhlu luthiwa yiMali yemuli.

**Iziqondiso Zoqondiso:** Faka imali yamaphepha yonke elungisiweyo eyi 250, ngaphansi kwephepha elibhalwe Imali yemuli.

Kusiya ngokuthi ungaphi ualkho ukusebenzisa i-envelophu, ibhokisi elileskhiye, ibhanga kumbe yiloba yiphi indlela yokugcina kuhle imali le.

## b) Abela indleko zakho zenyanga

Uma inyanga yinyengayinye iqala thatha imali emalini yemuli, ufake imali eyaneleyo ku-envelophu yendleko zenyanga.

Abanye abantu bakhetha ukwehlukanisa i-envelophu yenyanga ibe lama-envelophu amanye awendleko yenga yinye ngayinye, njengokufaka i-envelophu emele ukudla kodwa, okokusebenzisa, indleko zendlini, njll.

**Iziqondiso Zoqondiso:** Khipha imali yonke ihlangene ku-envelophu yendleko yenyanga yonke (114 ngenyanga) uyifake ku-envelophu yinye ngayinye elungiswe kusifundo sesithupha **INSIZA EBONWA NGAMEHLO** Isibonelo B: ama-envelophu amahlanu okwengeza ekulungiseni indleko zenyanga, njengoba kutshengisiwe ngaphansi, phansi kwendleko zenyanga. Ube usucela iqembu ukuthi lifake imali kuma-envelophu enyanga ngenyanga esebenzisa imali ekumali yemuli.

Kuhlangana kusiba linani elifana lelemali yendleko zenyanga ekade ivele ikhona na?

Indleko zemali engenayo	Indleko zenyanga	Ezinye indleko
Indleko zemali engenayo 500 ngomnyaka	Esalayo ngenyanga 30 ngenyanga	Ukulungisisa 25 ngomnyaka
Iziggoko 30 ngomnyaka	Isikolo 5 ngenyanga	Indleko nje 10 ngomnyaka
	Okwetshumi 12 ngenyanga	Indleko zesikolo 45 ngomnyaka
	Ukudla 60 ngenyanga	
	Amagetsi lamanzi 7 ngenyanga	

## c) Abela ezinye indleko zakho zomnyaka

Ama-envelophu abhalwe “ngomnyaka” amele afakwe imali Kanye ngomnyaka. Lokhu umele ukwenze ngemva kokuthola imali enengi ukwedlula zonke okomnyaka lowo, isibonelo, ngemva kokuvuna irayisi, faka imali kuma-envelophu.

**Iziqondiso Zoqondiso:** Chasisa ukuthi kulesi sibonelo kungemva kokuvuna irayisi. Cela iqembu ukuthi lithathe imali emalini yemuli, lifake kuma-envelopephu abhalwe “ngomnyaka.”

## d) Ukusebenzisa imali

### 1. Sebenzisa imali ekuma-envelophu kuphela.

Ungabambi imali yemuli kuze kufike inyanga ezayo. Sebenzisa imali ekuma-envelophu kuphela.

Isibonelo, uma udinga imali yamagetsi, vula i-envelophu elemali yokusebenzisa endlini, usebenzise imali yoneyo. Uma kungela mali kuleyo envelophu, kutsho ukuthi awungeke usebenzise eyinye imali kuleyonto. Kumele umelele inyanga ezayo ukuze ube lemali futhi.



Kodwa uma kuyinto ephuthumayo, njongokugula umele ubone udokotela uyavunyelwa ukuchupha mbijana ku-envelophu yendleko nje ukuze uhlawule esibhedlela. Ungasebenzisi i-envelophu lendleko nje ukwenza zinto zokuzijabulisa nje, isibonelo, ukuthenga izigqoko ezitsha. Isibenzise entweni “eziyisidingo.” Kumele sifunde ukuzikhuza lokubekezela size sibe lemali yokuthenga imali ulutho. Ungacina usidla okudla okumnandi inyanga iqala lapho usasele mali ku-envelophu, kodwa udle erayisi emhlophe engelalutho ngelanga lokucina kwenyanga.

Kumele sinanzelele singathathi enye imali emalini yemuli. Le akusimali ehlezi eceleni ilinde ukusetshenziswa. YONKE ilomsebenzi wayo. Uma singachupha kancane emalini yemuli, imali yethu ayisoze yanele umnyaka wonke. Uma sifuna imali yokwenza esingakuhlelanga, kumele sidinge indlela yokusebenza enye imali. Kodwa akumelanga sisebenzise imali entweni esingayihlelanga size sizuze enye imali engaphandle kohlelo.

## 2. Abela imali esalayo ngokuhlakanipha

Uma kulemali esalayo, ungalungisa amanye ama-envelophu awezinto ozihlelileyo ehlelweni lwakho lwemali, izinto ezinjengo kuyigcina imali leyo, ukuyihlanyela kumbe ukuyinikela.

**Iziqondiso Zoqondiso:** Faka ama-envelophu ‘aseleyo’ (**INSIZA EBONWA NGAMEHLO:** Ama-envelophu awezibonelo – isibonelo C) Ehlukanise uwafaka ngaphansi kwamabizo. Nxusa iqembu ukuthi lifake imali esele emalini yemuli kuwo.

Ukugcina \$20 ngomnyaka	Ukuhlanyela \$50 ngomnyaka	Ukunikela \$20 ngomnyaka	Esikufunayo \$30 ngomnyaka	Ukugcina ulenjongo \$52 ngomnyaka
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*Kusibonelo lesi, kuyabe kulemali enganeli ama-envelophu onke ukuthi wonke abe lemali efanayo. Kodwa, imali oyigcina ulenjongo kulesi sibonelo uyigcinele ukuthenga umdududu okhangelele ukuyisebenzisa kubhizimusi yakho, ngakho bakhuthaze ukuthi baqakathekise indawo lezo.*

Lokhu yikuphela kwesibonelo sethu sokugcina indleko zethu zasendlini.

## Ukusetshenziswa

### INGXOXO YEQEMBU ELIKHULU

#### Yikuyini ngendleko zemali engenayo?

- Ubona angathi kungani singakhangelanga indleko zemali engenayo lapha?
  - Kumele zingahlanganiswa lendleko zasendlini

Indleko zakho zasendlini ezenyanga eyodwa lezinye indleko ezivamileyo zihlanganiswe kukhangelwe indleko zemali yonke engenayo ehlawulwa “Yimali Yonke Engenayo.”

Lo okhangelele ibhizimusi kumbe oqatshayo, kumele abone ukuthi indleko zemali engenayo ziphethwe ENGAKAFAKI imali emalini yemuli.

Ungasebenzisa ama-envelophu afanayo ukuhlela ukuthi uzagcina njani imali yakho engenayo, lendleko zemali le; kodwa kumele ama-envelophu lawa afakwe endaweni ehlukene lalapho okulama-envelophu endleko zasendlini ezansukuzonke.

### IMIBIZO YEQEMBU ELINCANE

**Iziqondiso Zoqondiso:** Mema izifundi ukuthi zenze amaqembu amancane alabantu abathathu, behlale lapho abayabe bebona khona isibonelo. Uzakuba lemibuzo eyisikhombisa evela kusibonelo lesi.

Imibuzo:

- 1: Yiphi i-envelope oyisebenzisayo uma ufuna ukuthenga ukudla?
- 2: Yiphi i-envelope oyisebenzisayo uma ufuna ukubhadala imali yesikolo?
- 3: Kusibonelo lesi, yiphi i-envelope ongayisebenzisa uma ufuna ukuya natha inamunede lomngane Kanye ngenyanga?
- 4: Usanda kuqeda umsebenzi wokwengezelela imali yakho engenayo ngaphakathi kwenyanga. Uzayifaka ngaphi imali le?
- 5: Unyoko usuke wagula ungakhangelelanga njalo udinga umuhti wamaviki amabili: imali yokwenza lokhu uzayikhipha kuyiphi i-envelope?
- 6: Uzafaka njani imali kuma-envelope endleko zomnyaka uma uthola imali kancane kancane ngokuya komnyaka?
- 7: Uzayenzisani imali eseleyo kule inyanga ngoba ulandele uhlelo lwakho lwemali awuzange wasebenzisa imali eku-envelope yendleko nje?

Impendulo:

- 1: Indleko zenyanga, i-envelope yokudla
- 2: Ezinye indleko, i-envelope yemali yesikolo
- 3: Indleko zenyanga, i-envelope eseleyo eyenyanga
- 4: Imali yemali (sicabanga ukuthi indleko zemali engenayo seziboniwe zonke)
- 5: Kusiya ngokuthi yimalini, ingavela kula ama-envelope,
  - a) Indleko zenyanga yonke, i-envelope yenyanga (ngoba uhlelo lwakho lwemali alula mali yendleko nje ezenyanga yonke)
  - b) Ezinye indleko, indleko nje i-envelope yomnyaka.
- 6: Umele uqale ngokugcwalisa ama-envelope endleko zenyanga, ube sukhona ugcwalisa ama-envelope endleko zomnyaka. Ungafaka ezingeni lokuthi indleko zomnyaka zonke suzabele, ungaqalisa ukufaka imali yakho kunxenye “Yokusebenzisa imali esalayo ngokuhlakanipha.”
7. You will allocate it first into ‘Other Expense’ Category Envelopes that are not filled. If they are completed for the year, you will move into the “Spending the Remainder Wisely” areas according to your budget.

#### UKUZIHLOLA KWEQEMBU ELIKHULU

- Ungachaza ukuthi indlela le yehlukene njani lalokho okwenzayo kathesi? Kuyini okungenza ukuthi kube nzima kuwe ukusebenzisa indlela le?
- Indlela ingenza izinto zibe lula kuwe lasemulini yakho na? Njani?
- Ubona angathi indlela le iyasanceda njani ekudumiseni uNkulunkulu?

#### Amanyathelo Okwenza

Kathesi ungalungisa ama-envelope akho awendlini yakho. Qala ngokukhangela ehlelweni lwakho lwemali (**UGWALO LWEZIFUNDI** Uhlelo lwemali oluohelileyo). Lungisa i-envelope eyodwa eyendleko zakho zenyanga eyodwa. Ube usulungisa amanye awendleko zomnyaka, indleko yinye ibe le-envelope yayo. Uma usese lamanye ungalungisa ama-envelope awokuthi uzasebenzisa njani imali ezasala.

Uma uthanda, uyakwanisa ukwehlukanisa indleko zakho zenyanga eyodwa njengokwenziweyo esibonelweni lesi.

Emaphethelweni, uzalungisa ama-envelope awendleko zemali engenayo, uma usuzazi zonke.

Zama ukuphila ulandela uhlelo lwakho lwemali okwenyanga ezimbalwa ngokusebenzisa imali ekuma-envelophu kuphela. Uma usenelesa ukulandela indlela yama-envelophu, kutshe ukuthi ungaqalisa ukuthenga ezinye izinto ezibhalwe 'ezintweni ozifunayo.'

# Isifundo Sesikhombisa: Senza imali na?

## **\*\*ISIFUNDO LESI NGESABANTU ABALIMAYO KUPHELA**

Imiqondo Emqoka

- Kumele sibekwazi ukuhlanganisa inzuzo
- Siyenelisa ukucabanga okokwenza uma silenzuzo encane kumbe kungelalutho esilutholayo
- Kumele sibhale phansi konke

Impahla Yokusebenzisa

- Insiza ebonwa ngamehlo: Umfanekiso wensimu elesivuno esikhulu (printa iphepha elilodwa)
- Ugwalo lwezifundi: Ukuhlanganisa Inzuzo
- Umduli wokubhalela losiba

## **Isingeniso**

### **INGXOXO YEQEMBU ELIKHULU**

Kathesi sesifunde ukuhlelela imuli lokugcina imali ezendleko zethu.

Kathesi sizagxila kundleko zamabhizimusi ethu. Lezi kumele zikhangelwe zodwa.

Abantu abanengi basebenza nzima, kodwa bazuza okuncane kumbe bengazuzi lutho. Kumele sizinike isikhathi sihlanganise inzuzo ukuze sibone ukuthi ukusebenza nzima kwethu kuyabhadala.

**Iziqondiso zoqondiso:** Phakamisa umfanekiso **INSIZA EBONWA NGAMEHLO:** Umfanekiso wensimu elesivuno esikhulu. Buza iqembu:

- Le yibhizimusi ephumeleleyo na? Kungani?
- Ngokukhangela umfanekiso lo ungatsho na ukuthi insimu le yenza mali?
- Yikuyini okumele sibekwazi ukuze sazi ukuthi kulenzuzo na?

Ukuthi insimu ilesivuno esikhulu akutsho ukuthi kulenzuzo etholwayo khonapho. Ukuphonga khangela imali oyitholayo ngemva kokuthengisa isivuno sakho lakho ngeke kusitshale ukuthi kulenzuzo enganani.

Kumele uhlangele izinto ezimbalwa ezilula ube usubhala phansi uma ufuna ukubona ukuthi ibhizimusi liyaphumelela na. Ukuthi sibe kwazi ukuthi insimu iyaphumelela na, kumele sibe kwazi izintto ezimbili.

1. Imali esiyitholileyo ngemva kokuthengisa esikuvunileyo.
2. Imali eyasetshenziswayo kuhlanyelwa, kulinywa lasekuvuneni.

Ngokuthola umehluko phakathi kwalokhu singaba kwazi ukuba insimu le ilenzuzo kumbe ayisiniki lutho.

**Iziqondiso Zoqondiso:** Abela **UGWALO LWEZIFUNDI:** Ukuhlanganisa inzuzo (amakhasi amane). Kunxenye yesifundo eseleyo, bala iphepha olinikiweyo, bala usebenze njengokuchaziyo ngaphansi. Bhala isibonelo emdulini wokubhalela lenze ndawonye labanye kancane kancane.

## **Isibonelo sakuqala: Ibhizimusi lemibhida likaAna**

### **INGXOXO YEQEMBU ELIKHULU**

Sizakhangela ibhizimusi lemibhida lika Ana ukuze lisincedise ukuthi sizwise kabanzi.

UAna ulolwazi olujulileyo olokulima imibhida ngoba wasebenza emasimini emuli yangakibo okweminyaka eminingi. Useqalise ibhizimusi lakhe elemibhida. Ngemva kokuvuna kwakhe okwakuqala uAna wahambisa imibhida yakhe emkambo wayothengisa yonke wazuza i\$25. Wathokoza kakhulu. Kwakungani uthole imali eneng kakhulu.

- Ubona angathi uAna ulebhizimusi eliphumelelayo na?
  - UAna aze abekwazi ukuthi kukhona akuzuzayo kumbe hatshi, kasoze abe kwazi ukuthi ibhizimusi lakhe liyaphumelela na, lokuthi aqhubekele phambili ngalo na.

Kathesi sizakhangela okubhalwe phansi ngebhizimusi lakhe ukuze sibone ukuthi ibhizimusi lakhe liyaphumelela na?

Indleko – Izinto ezidingakalayo	Intengo
- Inhlanyelo	6
- Umquba wesilungu(fethalayiza)	5
- Izikhali zokusebenzisa	4
- Indawo yokuthengisela emkambo	2
- Amaphepha okufakela, lamakreti	3
- Itikiti lebhagini	1
<b>Yonke ihlangene</b>	<b>\$21</b>
Imali okucatshangelwa ukuthi iyangena	Imali
<b>Yonke ihlangene</b>	<b>\$25</b>

IMALI YONKE ENGENAYO	- INDLEKO ZONKE	= INZUZO
<b>\$25</b>	<b>- \$21</b>	<b>= \$4</b>

Njengoba sibona uAna ulenzuzo – kodwa uzuze i\$4 kuphela.

#### ISIKHATHI

- Ngaphandle kokuthola ukuthi wazuza malini, ubona angathi yikuyini okunye angakukhangela ukuthi abone ukuthi uyathokoza ngebhizimusi lakhe na?
  - Isikhathi asifakayo kubhizimusi lakhe. (Izifundi kumele zibhale impendulo emaphepheni azo)

Kwesinye isikhathi ibhizimusi elilenzuzo encane lingathiwa liyaphumelela uma isikhathi esidingwayo ukuthi umuntu eyenze leyo mali sisincane. Kodwa uma kuelyo bhizimusi kufakwa isikhathi lamandla amanengi, ibhizimusi beselengenisa inzuzu encane, kutsho umuntu lo kumele acabnge ukweza elinye ibhizimusi.

Izilimo zika Ana zathatha inyanga ezine ukuze zivuthwe. UAna wayebhala phansi amahola ayewasebenza malanga wonke. UAna esanda kuqalisa ibhizimusi lakhe wayebona angathi kasoze achithe isikhathi esinegi esesivandeni. Kodwa kulomnyaka isikhathi somqando besomile, ngakho uAna ubesenza nzima ukuthi imibhida ihlale ithelwe. Ukuhlanyela lokuvuna kwathatha isikhathiesdie ayengasicabangeli, waze wacina ecela indondakazi yakhe ukuthi imncedise.

Isikhathi sokulima (Inani lenyanga):	4
Amahola ngenyanga:	12.5
Konke kuhlangene (amahola ngenyanga x inani lenyanga)	50
Inzuzo ngenani lamahola	0.08

UAna ucabangela ukuthi isikhathi sonke asifaka kulibhizimusi kusukela ekuhlanyeleni kusiyofika ekuthengiseni, egoqela isikhathi ayesichitha esiya emkambo singaba ngamahola ayi12.5 ngenyanga. Lokhu kusinikeza amahola angamatshumi amahlanu kusikhathi sokulima esinye. Amadola amane singangenisa mahola angamatshumi amahlanu kuwo sithola amacenti ayisitshiyagalombili ngehola linye. Kathesi sokusobala ukuthi amadola amane mancane kakhulu uma sikhangelwa umsebenzi awenzileyo.

UAna udinga icebolokuthi athole inzuzo engcono ngesikhathi esizayo. Umele azame ukuba lendleko ezilutshwane. Kumbe azame ukusebenzisa umquba wenyamazana ozamsiza ukuthi avune okunengi enhlanyelweni yakhe. Uma uAna engenelisi ukuba lendleko ezilutshwane kubhizimusi lemibhida, kuzaba ngcono ukuthi azame elinye ibhizimusi.

Kulusizi ukuthi amabhizimusi amanengi afana lemibhida kaAna. Sisebenza nzima singananzeleli ukuthi senza imali encane kakhulu.

## Isibonelo sesibili: Izingulube zikaPawulu

### UMSEBENZI WOKWENZA OWEQEMBU ELIKHULU

Singasebenzisa indlela efana lesiyisebenzise kuAna ukuthola ukuba kulenzuzo na. Singacabangi ngamabhizimusi ethu asikhangele amanye amabhizimusi amabili.

**Iziqondiso Zoqondiso:** *khangela ithebuli yengulube zikaPawuli engabhalwanga lutho ekuGWALO*  
**LWEZIFUNDI.** *Uchaze inyathelo linye ngalinye. Bona ukuthi bayazwisisa ukuthi inxenye yakuqakala yakonke kuhlangele ikhona kundleko lakumali engenayo.*

UPawuli ufuya ingulube. Ube efuya ingulube okweminyaka eminingi kodwa ufuna ukuba leqiniso lokuthi wenza imali. Okwenyanga eziyisithupha ezidlulileyo uPawuli ubebhala phansi zonke indleko zengulube zakhe. Namhla uzithengisile ingulube zakhe ngakho ufuna ukubona ukuthi ibhizimusi lengulube lilenzuzo na.

Qedisa iphepha likaPawulu.

- UPawulu waba lenzuzo na?

<b>Inyathelo lakuqala. Ibizo lebhizimusi</b>	Ingulube zikaPawulu
<b>Inyathelo lesibili. Selikhona okwamalanga amangaki</b>	Amalanga alikhulu
<b>Inyathelo lesithathu. Indleko – umbhalo wezinto ezifunakalayo</b>	<b>Indleko</b>
Imidlwane emibili	\$40
Ukudla kwemidlwane emibili	\$50
Ukuhlathsha	\$2
<b>Indleko zonke</b>	<b>\$92</b>
<b>Inyathelo lesine. Imali engenayo - esiyicabangelayo</b>	<b>Inani</b>
<b>Imali engenayo yonke</b>	<b>\$280</b>

Nanzelela: Ukuhlanganisa imali engenayo yonke: [inani / kg] x [ukusinda kwengulube] x 2 [inani lengulube] (1.75 X 80 x 2 = 280)

Imali Engenayo	- Indleko	= Inzuzo
\$280	\$92	\$188

Isikhathi	
Isikhathi sokufuya (inani lamalanga)	100
inzuzo ngenani lamalanga (188 / 100)	1.88

## Isibonelo sesithathu: Isitanda sikaJoni esezigqoko

### LOMNGANE

Njengo Pawuli, uJoni wayefuna ukubona ukuthi isitanda sakhe sezigqoko besisenza kuhle. Laye wabhala phansi konke ayekwenza okwenyanga eziyisithupha kodwa wacina engasazwisi. Wayengasakwazi ukuthi kuyini amele akubhale langamelanga akubhale.

**Iziqondiso Zoqondiso:** Ehlukanisa izifundi zibe semaqemnjini abantu ababili. Bengasebenza bekhangele isibonelo sesithathu esiku **GWALO LWEZIFUNDI** ndawonye.

Landela amanyathelo alandelayo ukuthi uncedise uJoni ukuthi athole inzuzo yakhe:

Inyathelo lakuqala: Citsha konke okungaphathelani lebhizimusi lokuthengisa izigqoko.

Inyathelo lesibili: Bala konke akubhalileyo ukhangele lokho okade kungenisa imali esitandeni sakhe sezigqoko – kufake kunxenye yemali engenayo ephepheni elisebenzela kulo.

Inyathelo lesithathu: Bala uqambe zonke indleko. Faka indleko kunxenye yendleko ephepheni elisebenzela kilo.

INyathelo lesine: Njengalokhu okwenzele uPawuli, sebenzisa indleko lenzuzo ukuthi ubone ukuthi uJoni ulenzuzo na.

#### Ibhuku likaJoni

Ukuwoda izigqoko	500	Ukuthengisa izigqoko	600
Imali yesikolo	300	Ukudla kwemali	50
Isikhwama sesikolo	40	Ukuthengisa izigqoko	500
Imali yokuhlawula isitolo	100	Ukuthenga izipho zomcimbi	300
Ukuthengisa izigqoko	400		

<b>Inyathelo lakuqala. Ibizo lebhizimusi</b>	Izigqoko zikaJoni
<b>Inyathelo lesibili. Selikhona okwamalanga amangaki</b>	Inyanga eziyisithupha
<b>Inyathelo lesithathu. Indleko – umbhalo wezinto ezifunakalayo</b>	<b>Indleko</b>
Ukuwoda izigqoko	500
Ukuhlawula isitolo	100
<b>Indleko zonke</b>	<b>600</b>
<b>Inyathelo lesine. Imali engenayo - esiyicabangelayo</b>	<b>Inani</b>
Ukuthengisa izigqoko	400
Ukuthengisa izigqoko	600

Ukuthengisa izigqoko	500
<b>Imali engenayo yonke</b>	<b>1500</b>

<b>Imali engenayo</b>	<b>- Indleko</b>	<b>= Inzuzo</b>
\$1500	\$600	\$900

#### Isikhathi

Ibhizimusi ibekhona okwesikhathi esinganani (inyanga)	6
Inzuzo ngenyanga ( $900 / 6 = 150$ )	150
Inzuzo ngenyanga ( $150 / 30 = 5$ )	5

## Ukuzuza indleko

### UMSEBENZI WOKWENZA OWOMUNTU EYEDWA

Kumele sithathe isikhathi sokubona ukuthi amabhizimusi ethu awafani leluka Ana, kodwa efane lelukaJoni. Khangela iphepha elingabalelwanga lutho elokucina kumaphepha eliwanikeyo.

**Inyathelo lakuqala:** Khetha ibhizimusi ozalisebenzisa ukuhlenganisa inzuzo yakho. Ungafaki zonke indlela othola ngazo imali (isb. Ukuthengisa irayisi, ukuthengisa imibhida, inkuku, ingulube.) Kumele ukhethe okukodwa okokusebenzisa kuleliphepha.

**Iziqondiso Zoqondiso:** Bona ukuthi wonke umuntu sekhethile ibhizimusi lakhe elilodwa.

**Inyathelo lesibili:** Khetha ubude besikhathi ozabusebenzisa. Isibonelo uAna wakhetha inyanga ezine ngoba yiso isikhathi asithathayo kusukela ekuhlanyeleni kusiya fika ekuthengiseni imibhida yakhe. UPawuli wasebenzisa inyanga eziyisithupha ngoba yiso isikhathi asithathayo ekhulisa abadlwane bakhe ukuthi babe yingulube ezikhulu. Uma ulima irayisi kumbe umumbu, cabanga isikhathi kusukusela lapho oqala ukulungisa amasimu uze ufike lapho othengisa khona irayisi yakho. Uma usenza okokuthunga izigqoko kumbe ukuthengisa isobho, ungasebenzisa iviki kumbe inyanga eyodwa.

**Iziqondiso Zoqondiso:** Vumela izifundi ukuthizenze inyathelo lakuqala lelesibili aku**GWALO LWEZIFUNDI** zingaqubekeli ukwenza inyathelo lesithathu lelesine.

### UKUCABANGA KWEQEMBU ELIKHULU

**Inyathelo lesithathu:** Sebenza uthole indleko zonke zebhizimusi. Singakatholi lokhu kumele sicabange okuzadingakala kulelibhizimusi. Ukuzama ukucabanga konke akukho lula njalo kulula ukukhohlwa izinto. Ukuze sinciphekale kulomsebenzi ngizabala isibonelo:

ULili usebhizimisini lokufuya inkuku. ULili wabhala phansi konke azakufuna kubhizimusi lakhe elenkuku ngokucabanga ilanga lonke empilweni yokufuya inkuku. Wazibuza imibuzo eminingi ngelanga leli. Isibonelo, kusekuseni uLili uya esilugwini senkuku. Singaphi? Siseduze lalapho ahlala khona na? Sikhathana na, uzafika njani khonangale? Kumele asihlawulele na? Abe esecabanga esefike esilugwini. Yikuyini azakwenza kuqala? Uzanikeza inkuku ukudla. Uzazinikani? Ukudla lokhu ukuthethe ngaphi? Kwenza malini? Yikuyini okunye okufunwa yinkuku ukuthi ziphile kuhle? Kumele ahlawule omunye umuntu ukuthi amncedise kuleli bhizimusi na? Ngemva kokwenza lokhu uLili waphuma lezinto ezinengi ezazidingakala ebhizimisini lakhe.



**Iziqondiso Zoqondiso:** Njengeqembu elikhulu, bhalani phansi izinto ezingafunwa libhizimusi emdulini wokubhalela.

Amabhizimusi ayehlukana kodwa umele ucabange ngokunanzelela okungadingwa libhizimusi lakho.

#### **UMSEBENZI WOKWENZA OWOMUNTU EYEDWA**

Bhala phansi konke ongakucabanga okudingayo kubhizimusi lakho. Sebenza labanye abalamabhizimusi ahambelana lelakho lizame ukucabanga indleko zonke.

Kathesi kumele sicabangele imali engakwana lezo zinto. Bala okubhalileyo ukuthi kuyafunakala ufake ukuthi kunye ngakunye kungafuna malini. Uma ungakwazi intengo yolutho zama ukucabangela ukuthi kungaba yimalini.

Uzananzelela ukuthi ezinye izinto ozibhalileyo ziyafunakala isikathi sonke uma usenza ulutho ezinye kuyabe kumele uzithenge uma uqalisa ibhizimusi kuphela. Uma usuvele wahlawulela izinto ozazisebenzisa njalo usutholile indawo oyidingayo ukuthi uqalise ibhizimusi lakho, akumelanga ubhale lezi zinto kundleko zakho.

Inyathelo elilandelayo ngelokuhlanganisa indleko zakho zonke. Bhala indleko zonke zihlangene ephepheni osebenzela kilo.

### **Ukuhlanganisa inzuzo**

**Inyathelo lesine:** Ku**GWALO LWEZIFUNDI**, Hlanganisa imali yonke oyingenisayo. Kumabhizimusi amanengi lokhu kulula ngoba izinto zithengiswa Kanye, njengemva kokuvuna irayisi, ngakho siyabe sikwazi ukuthi samukele malini. Zama ukucabangela imali yonke oyizuzayo ezintweni ozithengisayo. Bhala yonke ihlangene ephepheni. Khumbula sikhangelisa izinto ozithengisileyo esikhathini osibhalileyo.

Uma ungathengisanga izilimo zakho, ezinjenge rayisi, kodwa ugcinile ukuze lidle lemuli yakho, zama ukucabanga ukuthi irayisi engako ungayithenga ngemalini. Isibonelo uma uvune irayisi eyi 500kg ungayisebenzisanga emulini yakho uyabe umele uyithenge nge 50 ikg elilodwa. Ngakho sebenzisa i 500kg \* 50 ukuthi uhlunganise imali engenayo. Kuqakathekile ukuthi sihlunganise inzuzo ngoba uma singatholi lutho kuyabe kungcono ukuthi sithenge irayisi yethu kulokuthi siyilime.

**Inyathelo lesihlanu:** Kathesi sesingabakwazi ukuthi ibhizimusi yakholilenzuzo kumbe alila. Sebenzisa amanani awezinto zihlangene ukuze uthole lokhu.

- Ibhizimusi lakho lilenzuzo na?

#### **UKUQAKATHEKA KOKUBHALA PHANSI**

Ngesikhathi esizayo uma usuqala ukuhlanyela kumbe ukuthenga izifuyo ezitsha bhala phansi indleko zakho zonke ukuze wenelise ukubona ukuba okwenzayo kulenzuzo kumbe akula. Kwezinye izikhathi sicabangela okungayisikho ngakho kuqakathekile ukuthi sibhale phansi konke. Uma ungabona ukuthi awusazwisisi bhala konke obona angathi kuqakathekile ube usucela omunye ukuthi akuncedise.

#### **AMANYATHELO OKWENZA**

Uma ulamabhizimusi amanengi, kungaba kuhle ukuthi ukwenze lokhu kuwo wonke.

Cela isihlobo kumbe umngane ukuthi akhangele intengo ozibhale ucabangela akuncedise ukuze uphume lamacebo okwandisa inzuzo yakho.

# Isifundo sesitshiyagalombili: Imivuzo lempumela yezikwelede

## Imiqondo Emiqoka

- Minengi imivuzo yezikwelede, engasimali kuphela There are many costs of debt, not just financial
- Kumele ngihlanganise imali ezalwa yisikwelede
- Kumele ngizwisisse umhlobo wemali eyokweboleka
- Isikwelede singanceda; Kumele ngibone ukuthi ngiyenelisa ukusibhadala ngemali evela ebhizimisini lami kumbe engitholayo

## Impahla Yokusebenzisa

- Ugwalo lwezifundi inxenye A Kumbe B (printa isibonelo esibambekayo ebantwini olabo; iphepha elilodwa kuqembu linye)
  - Inxenye A ingeyabantu abalimayo: igogela ukuphangisa ukuthengisa izilimo; itshiya umthelo obambeneyo
  - Inxenye B ngeyabantu abahlala edolobheni: igogela umthelo obambeneyo; itshiya ukuphangisa ukuthengisa izilimo
- Umuntu munye ngamunye udinga iphepha losiba
- Ikhakuletha kumbe umakhalekhukhwini
- Umduli wokubhalela kumbe iphepha elikhulu losiba, okokutshengisa izibonelo

*NANZELELA: INXENYE EZITSHENGISIWEYO EZEMAPHANDLENI KUPHELA KUMBE EZEDOLOBHENI KUPHELA*

## Isingeniso

### INGXOXO YEQEMBU ELIKHULU

- Kungani abantu belezikwelede?
- Abantu bavame ukuthengani ngesikwelede?
- Kuyini okutholayo ngokukwelede?
- Yini inkinga yezikwelede?
  - *Singacina silesikwelede somuntu esemali enengi*
  - *Isikwelede singaba ngumthwalo owenza singabi lokwaneleyo kwelizayo*
  - *Isikwelede singasikhuthaza ukusebenzisa imali enengi ukwedlula le esilayo.*
  - *Sivame ukwehluleka ukucabanga impumela yomthelo.*
- Cabanga ngomuntu owenelisa ukusebenzisa isikwelede ngendlela enhle?
- Cabanga ngomuntu owadubekayo ngenxa yesikwelede?

Minengi imivuzo yezikwelede – isitresi, ukukhathazeka, ukuhluphana kwabathetheneyo, ukungalali njll. Kulesi sifundo sizakhangela imivuzo eyemali ebangelwa yisikwelede. Kodwa akumelanga sicabange ukuthi yiwo wodwa umvuzo wesikwelede lowu.

## Ukuhlanganisa Umthelo

### INGXOXO YEQEMBU ELIKHULU

*Iziqondiso Zoqondisayo: Bhala izibonelo zamanani ezitshengiswe emabhokisini phambili kwezifundi.*

Okokuqala, kumele sibe kwazi ukuhlanganisa umthelo, okuyimali esiyibhadalayo zalwa yimali esiyebilekileyo.

Uma sisebenzisa usiba lephepha:

Thatha inani lemali owayeblekayo, isb. \$100. Khipha ozero ababili abasekucineni isb, ~~100~~ = 1 ube usuphinda inani eliselayo ngumthelo isb, 6%.  $1 \times 6 = \$6$  yiwo umthelo.

$$\begin{aligned} 100 &= 1 \\ 1 \times 6 &= 6 \text{ ngumthelo} \end{aligned}$$

Uma sisebenzisa ikhakuletha kumbe umakhalekhukhwini:

Thatha inani lemali owayeblekayo. Ungenise u100 kuyo ube usuyiphinda ngenani lomthelo.

Isb,  $100 / 100 = 1 \times 6 = 6$

$$\begin{aligned} 100 / 100 &= 1 \\ 1 \times 6 &= 6 \text{ ngumthelo} \end{aligned}$$

Kulesi sihlawula i\$6; yiwo umthelo wokuboleka imali.

### MUNYE NGAMUNYE KUMBE LIBABILI

Zamanini izibonelo lezi emaphepheni enu kathesi:

**Iziqondiso Zoqondiso:** Bhala imithelo. Uma izifundi sezizaqeda ukwenza izibonelo, faka izimpendulo.

Umthelo we8% ku 500	=	40
Umthelo we4% ku 70	=	2.8
Umthelo we12% ku 1,000	=	120
Umthelo we10% ku 200	=	20
Umthelo we 6% ku 400	=	24

Imali yokweboleka yonke uyabe uyinikezwe okwesikhathi esithile. Ukwengeza ekuhlenganiseni umthelo emalini yokweboleka, kumele ubekwazi umhlobo wemali yokweboleka oyinikezwayo njalo lokuthi uyinikezwa okwesikhathi esinganani.

## Imihlobo emibili yemali yokweboleka

### ISIBONELO SEQEMBU ELIKHULU

Kulemihlobo emibili yemali yokweboleka.

Umhlobo wakuqala: uyathela nyanga ngenyanga imali owayeblekayo kuphela. Umhlobo lo kuthiwa ngumthelo nje, yiwo umthelo okade uwahlanganisa kathesi.

Umhlobo wesibili: uthela nyanga ngenyanga ubisela imali owayeblekayo usengeza leyomthelo wokweboleka. Umhlobo lo ubizwa kuthiwa ngumthelo obambeneyo.

**Iziqondiso Zoqondiso:** Tshengisa izifundi isibonelo esingaphansi, uqathanisa umehluko phakathi kwemithelo le emibili.

Isibonelo: Umthelo we10% ngenyanga ku300 okwenyanga ezine:

Umhlobo wakuqala: umthelo wemali oyebolekileyo kupela nyanga ngenyanga (umthelo nje)

Uma umthelo wemali eyebilekiweyo iyi mali le umthelo wonke yimali le elandelayo

- Umthelo we 10% ku300 = 30
- $30 \times 4$  inyanga = 120 umthelo wonke uhlangene
- **Imali yonke ebiselwayo yi120 + 300 (imali owayeblekayo) = 420**

#### Umthelo nje (10%)

Umthelo we10% ku300 = 30  
 $30 \times 4 = 120$  umthelo wonke uhlangene  
 $300 + 120 = 420$  yonke imali ebiselwayo

### Umhlobo wesibili: Umthelo wokweboleka nyanga ngenyanga (Umthelo obambeneyo)

- Umthelo we10% ku 300
- Umthelo wenyanga yakuqala = 30
- Imali yonke ihlangene ekupheleni kwenyanga yakuqala = 330  
(30 umthelo + 300 imali yokweboleka)
- Umthelo wenyanga yesibili = 33
- Imali yonke ihlangene ekupheleni kwenyanga yesibili = 363  
(33 umthelo + 330 yonke eyenyanga yakuqala)
- Umthelo wenyanga yesithathu = 36.3
- Imali yonke ihlangene ekupheleni kwenyanga yesithathu = 399.3  
(36.3 umthelo + 363 yonke eyenyanga yesibili)
- Umthelo wenyanga yesine = 39.93
- **Yonke ihlangene enyanga yesine = 439.23**  
(39.93 umthelo + 399.3 yonke ihlangene eyenyanga yesithathu)

#### Umthelo obambeneyo (10%)

Ukuqala	300
Umthelo	<u>30.00</u>
Ekupheleni kwenyanga yakuqala	330
Umthelo	<u>33.00</u>
Ekupheleni kwenyanga yesibili	363
Umthelo	<u>36.30</u>
Ekupheleni kwenyanga ezintathu	399.3
Umthelo	<u>39.93</u>
Ekupheleni kwenyanga yesine	439.23

Qathanisa imali yonke ihlangene eyomhlobo wakuqala (umthelo nje) leyomhlobo wesibili (umthelo obambeneyo)

Esibonelweni sakuqala, imali yonke ebiselwayo yi420. ESibonelweni sesibili, imali yonke ebiselwayo yi 439.23.

Njengoba ubona, emhlotshebi wesibili, umthelo obambeneyo, ubhadala umthelo omnengi. Cabanga ukuthi ngabe imali yokweboleka ngeyomnyaka wonke ingaso yenyanga ezine kuphela.

- Umthelo nje wonke uhlangene owomnyaka owodwa = 660
- Umthelo obambeneyo wonke uhlangene owomnyaka owodwa = 942!

Noma nini, uma kuseneliseka ungeboleki mali ebiselwa lomthelo obambeneyo, kodwa uma kumele uboleke, qiniseka ekudingeni umuntu ozakuncedisa uhlanganise imali yonke ozayibisela kuqala.

## Umthelo Nje

### UMUNTU EYEDWA KUMBE BEBABILI

Zamani ukwenza izibonelo zomthelo nje ezilandelayo:

**Iziqondiso Zoqondiso:** Bhala izibonelo. Uma izifundi sezizaqeda ukubhala, ubhale impendulo lokuthi uyithole njani.

- Uyimalini umthelo wonke wezibonelo lezi ezilandelayo?

Umthelo we7% ku 3,000 okwenyanga ezintathu	= 210x3	=630
Umthelo we6% ku 2,000 okwenyanga ezilithumi	= 120x10	=1,200
Umthelo we12% ku 5,000 okwenyanga ezimbili	= 600x2	=1,200
Umthelo we10% ku 2,500 okwenyanga eziyisitshiyagalombili	= 250x8	=2,000
Umthelo we8% ku 4,000 okwenyanga eziyisithupha	= 320x6	=1,920

## Umfutho obambanayo – ABANTU ABAHLALA EDOLOBHENI KUPHELA

### UMSEBENZI WOKWENZA OWEQEMBU ELIKHULU

Umfutho obambanayo yilowo owokuthi uma uthela, uhlawula umfutho wokweboleka imali ube usuhlawula lemali ezelwe yileyo oyebilekileyo.

Ngesandla, sihlenganisa umfutho obekiweyo, besesiwengeza emalini eyabilekwayo sithole inani elitsha, siqhubeke sisenza njalo kunyanga inye ngayinye. Asikhangeleni isibonelo.

### Usebenzisa ikhukuletha ukuhlenganisa umfutho obambanayo

Ungahlenganisa umfutho obambanayo ngokusebenzisa amanani alandelayo.

**Iziqondiso Zoqondiso:** Bhala amanani asebhokisini emdulini wokubhalela uncede izifundi ukuthizinanzelele indlela okwenzwe ngayo. Usubuza ukuthi 13% lo 4% ngubani impendulo.

Ukuthi uhlenganise uthatha imali eyabilekwayo uyiphinde ngenani lomfutho elibekiweyo. Ube usulokhu uyiphinda ngenani efanayo okwenyanga ezavumelwana ekwebolekaneni imali. Lokhu kukunika inani lemali yonke emele ibiselwe. Ube usukhipha imali owayebilekayo kuleyi oyibiselayo ukuze ubone umfutho owuhlawulayo.

**Iziqondiso Zoqondiso:** Dweba isibonelo esilandelayo emduli wokubhalela.

4% = ??
5% = 1.05
6% = 1.06
7% = 1.07
8% = 1.08
9% = 1.09
10% = 1.10
11% = 1.11
12% = 1.12
13% = ??

Isibonelo, uma ufuna ukuhlenganisa umfutho wemali yokweboleka eyi 200,000 elomfutho we8% okwenyanga ezintathu, wenza kanje:

- $200,000 * 1.08 * 1.08 * 1.08 = 251,942$  (imali yonke ozayibisela)
- $251,942 - 200,000 = 51,942$  (interest)

### UMSEBENZI WOKWENZA OWEQEMBU ELINCANE

Kathesi hlenganisa imali yokweboleka efanayo evela kumfutho nje njengakuqala kodwa usenza umfutho obambanayo.

- Yimalini umfutho wonke kuzibonelo lezi?

*Impendulo zomfutho obambanayo*

Umfutho we7% ku 3,000 okwenyanga ezintathu= [imali ebiselwayo]	3,675 – [imali eyabilekwayo] 3,000 =	675
Umfutho we6% ku 2,000 okwenyanga ezilitshumi =	3,582 – 2,000 =	1,582
Umfutho we12% ku 5,000 okwenyanga ezimbili=	6,272 – 5,000 =	1,272
Umfutho we10% ku 2,500 okwenyanga eziyisitshiyagalombili=	4,872 – 2,500 =	2,372
Umfutho we8% ku 4,000 okwenyanga eziyisithupha =	6,347 – 4,000 =	2,347

**Iziqondiso Zoqondiso:** Akuqakathekanga ukuthi bethole impendulo eqondileyo, okuqakatheke kakhulu yikuthi bebambe ukuthi 'obambanayo' kutsho ukuthi kuyala kusiba kubi nyanga ngenyanga.

- Ipendulo lezi zehlukene njani lempendulo zomfutho nje? Yiziphi zehlukene kakhulu?
  - Amanani aphezulu
  - Imali yokweboleka elesikhathi eside sokubisela yiyo zehlukene kakhulu.

Uma kumele uboleke imali elomthelo obambanayo, zama ukuthatha eyesikhathi esifitshane njalo uyihlawule ngokuphangisa.

## Ukuphangisa ukuthengisa imali yokweboleka – ABANTU ABALIMAYO KUPHELA

### UMSEBENZI WOKWENZA OWEQEMBU ELIKHULU

Imali yokweboleka ezinengi akusimali ebambekayo kodwa kulapho siphangisa ukuthengisa izilimo zethu. Ukuthi sihlanganise umvuzo wesikwelede kumele senelise ukucabangela imali okuthengiswa ngayo. Ungaba leqiniso lokuthi umuntu othengayo uba lenzuzo enkulu kakhulu. Intengo abathenga ngayo INCANE kakhulu kulaleyo abakhangelele ukuyithola emkambo.

Isibonelo: uthengisa i1,000 kg yekhofi ngokuphangisa nge \$1.5 kulokuthengisa \$2 ngemva kokuvuna.

#### Umvuzo wesikwelede

- Imali oyithola ngokuphangisa =  $1.5 * 1,000\text{kg} = 1,500$
- Imali okade ungayithola ngemva kokuvuna =  $2 * 1,000\text{kg} = 2,000$
- Umvuzo wesikwelede = 500

Asenze esinye isibonelo sindawonye siliqembu: Uthengisa i2,000kg yekhofi nge\$1.4 kulokuyithengisa nge\$2 ngemva kokuvuna.

#### Umvuzo wesikwelede

- Imali oyithola ngokuphangisa =  $1.4 * 2,000\text{kg} = 2,800$
- Imali okade ungayithola ngemva kokuvuna =  $2 * 2,000\text{kg} = 4,000$
- Umvuzo wesikwelede = 1,200

Uma kumele uphangise ukuthengisa izilimo, bona ukuthi uthengisa ngemali ephezulu ongayithola, njalo zama ukwekela ukwenza lokhu masinyane.

## Ukuqathanisa imihlobo yemivuzo yezikwelede

Kule mihlobo ehlukeneyo yezikwelede ongangena kuzo. Ngomsebenzi wokwenza owokucina lo, uzakhangela eminye yemihlobo yakhona.

### UMSEBENZI WOKWENZA OWEQEMBU ELINCANE

**Iziqondiso Zoqondiso:** Yenzani amaqembu amathathu kumbe amane; Bona ukuthi eqenjini linye naglinye ufaka umntu oyedwa okwanisa ukuhlanganisa amanani. Banikeze **UGWALO LWEZIFUNDI**; inxenye A kumbe inxenye B.

Cabanga kumele uboleke imali. Leqembu lakho khethani ukuthi yiphi inxenye engcono.

Lidinga i500yokuthenga ifethalayiza lerayisi yokwengeza. Ungakhetha:

- Ukuphangisa ukuthengisa izilimo zakho. Uthengise isivuno sakho (1200kg) nge\$1.5 ikg eyodwa kulokuyithengisa nge\$2.  
 $\text{Imali ongayithola} = 1200\text{kg} \times 2 = 2,400$   
 $\text{Imali oyitholileyo} = 1200\text{kg} \times 1.5 = 1,800$   
**Umvuzo wesikwelede** =  $2,400 - 1,800 = 600$
- Uboleke i500 elomthelo wokweboleka obambeneyo owe 10% ngenyanga ezinhlanu.  
 $\text{Imali ozayibisela} = 500 \times 1.1 \times 1.1 \times 1.1 \times 1.1 \times 1.1 = 805.255$   
**Umvuzo wesikwelede** = imali oyibiselayo – imali owayibolekayo =  $805.255 - 500 = 305.255$
- Uboleke i500 elomthelo wokweboleka nje owe 12% ngenyanga ezinhlanu.  
**Umvuzo wesikwelede** =  $500 \times 12\% \times 5 = 300$
- Uboleke i500 uvume ukuyibisela isiyi 800 ngemva kwenyanga ezinhlanu.  
**Umvuzo wesikwelede** =  $800 - 500 = 300$

## ZIHLOLE UKHANGELE EMUVA

- Yiphi inxenye iqembu lakho eliyikhethe lathi ingcono? Xoxani
- Lokhu kuzasetsheziwa njani yimuli yakho kumbe ezinye imuli esigabeni sakho?
- Ikhona na eminye imihlobo yemali yokweboleka etholaka kule indawo na?

**Iziqondiso Zoqondiso:** Cela izifundi ukuthi zikunikeze ezinye izibonelo zezivumelwano zemali yokweboleka lendlela yokuhlawula umthelo wemali yokweboleka. Lindawonye hlanagnisani umvuzo wesikwelede ezibonelweni ezizaqanjwa.

## Kumele sisebenzise isikwelede nini?

### INGXOXO YEQEMBU ELIKHULU

IBhayibhili alikubeki sobala ukuthi isikwelede kumele sisisebenzise nini kumbe singasisebenzisi nini. Kodwa lilazo izixwayiso ezingasincedisela ukuthi sicabange ukuthi kuyinhlakanipho kumbe hatshi ukusebenzisa isikwelede.

Bala amavesi alandelayo. Kusukela kula amavesi, sixwayiso bani ongasinikeza umuntu ufuna ukusebenzisa imali?

- ULuka 12:15
- Umtshumayeli 4:7-8
- Izaga 21:17
- Jakobe 4:3
- KwabaseRoma 13:8
- Izaga 22:7

Ibhayibhili liyasikhuza okusobala lisithi singadingi ukuzithokozisa. Siyakhunjuzwa ukuthi impilo akusilokho esilakho. Kungcono ukuphila impilo elula, kulokuba lezinto ezinengi ube usukhathazwa yizikwelede. Kumele senqabele inhliziyo zethu ebuhwabeni lasekuhawukeleni.

- Isikwelede akumelanga sisebenzise nini?
  - *Isikwelede akumelanga sisetsheziwe ukuthenga izinto zokuzithokozisa, kumbe ezenza impilo ibebutepe, ezifana lomdududu, umabonakude, kumbe umakhalekhukhwini. Uma*

*singena ezikweledeni sithenga lezi zinto, siyabe sisenza iphutha. Sifuna okungcono, kodwa asizimisela ukusebenza kuqala. Yibuhwaba lobu. Umdududu omutsha kumbe indlu engcono akusizinto ezimbi kodwa kumele silinde size sibe lemali eyanele ukuthenga lokhu kuloku boleka. Uma siseboleka ulutho kumele sihlawule umthelo wokweboleka njalo sizifaka ekubusweni ngomunye umuntu. IBhayibhili lisikhuthaza ukuthi singabi lomlandu lomuntu. (KwabaseRoma 13:8, Izaga 22:7).*

- Ukweboleka imali kungasinceda njani?
  - Uma kusivumeza ukuhlanyela ebhizimusi elisivumeza ukwenza enye imali enengi.

Kumele sisebenzise isikwelede ngokunanzelela, njengoba silethuba lokusincedisisa. Kumele sihlale sinanzelele:

1. Ukuthi sizakwenelisa ukuhlawula isikwelede loba ibhizimusi lethu lingasaphumelelanga njengokwethemba kwethu.
2. Ukuthi siboleka endaweni ezilomthelo wokweboleka ongekho phezulu kakhulu, ngoba okwebolekileyo uyathatha inzuzo yakho yonke evela ekusebenzeni nzimakwakho.
3. Ukuthi siyakhanga ukuthi imali leyo siyayihlawula njani (hatshi umthelo wokweboleka wona) singakakhethi ukuthi isikwelede silethuba lokusinceda.

Endaweni ezinengi, malutshwane amathuba okuthi uthole umthelo wokweboleka imali ozwisisekayo ngakho kumele sinanzelele singakhethi ukwenza ibhizimusi ngokuboleka imali.

Kumele uhlale uhlele izinto zebhizimusi ngokunanzelela ukuze sihlele okusivumela ukubona indlela esiyabe sizahlawula ngayo isikwelede ungakakhethi ukuboleka imali yokuthi uhlanyele ebhizimusi. Kumele wazi ukuthi uzazuza okunganani kubhizimusi yakho ube usukhipha imali yokweboleka lomthelo wokweboleka. Ngamanye amazwi enye indleko yebhizimusi yakho ngumvuzo wesikwelede.

Ulokhe usenza imali enengi enza lokhu kwenzeke?

## **AMANYATHELO OKWENZA**

### **LOMNGANE**

Khuleka ucele uNkulunkulu akusize ungafuni izinto ongela zo ongazidingiyo. Bonga kulokho asekunikeze khona



# Isifundo sesitshiyagalolunye: Ukuphuma Esikweledeni

## Imiqondo Emqoka

Singaphuma esikweledeni uma:

- Singavuma amaphutha ethu sikhethe ukuguquka
- Singanikela esikufunayo kathesi, ukuze sifumane inkululeko
- Singathengisa izinto ezingaqakathekanga
- Singahlakanipha senze icebo elilenguquko ezithile ukuze sihlawule izikwelede esilokhe silazo
- Sikhuleke njalo njalo sikhangelele ukuncediswa nguNkulunkulu.

## Impahla Yokusebenzisa

- Ugwalo lwezifundi: indlela yokuphuma esikweledeni
- Iphepha elikhulu kumbe umduli wokubhalela losiba olokutshengisa izibonelo
- Inhlanyelo ezilithumi, indumba kumbe amatshe

## Isingeniso

### INGXOXO YEQEMBU ELIKHULU

- Abantu bonke, kumbe abanye kumbe abalutshwane babantu abasesigabeni sakho basuka bengene ezikweledeni ngokuya komnyaka na?
- Abantu bonke, kumbe abanye kumbe abalutshwane babantu ebandleni lakho basuka bengene ezikweledeni ngokuya komnyaka na?
- Ubona angathi kuyenzeka yini ukuthi umuntu acitshe izikwelede zonke? Kungani?
- Ungakhuthaza umuntu ukuthi ayenze njani ukuthi aphume esikweledeni?

Abantu abanengi basesikweledeni njanli kumele badinage indlela yokuphuma kiso.

## Indlela yokuphuma esikweledeni

### INGXOXO YEQEMBU ELIKHULU

#### 1. Vuma amaphutha akho ukhethe ukuguquka.

Nanzelela ukuthi uyabe ungadumisanga uNkulunkulu uma indlela osebenzisa ngayo imali ungayinanzeleli. UNkulunkulu ulomusa kulabo abavuma izono zabo beguqule indlela zabo. Izaga 28:13 uthi, “Ofihla iziphambeko zakhe kayikuphumelela, kodwa lowo ozivumayo azitshiye, uzakawukelwa.”

Uma sivuma, kumele sikhethe njalo sizinikele ukungabuyeli ezikweledeni ezingalunganga.

### LIBABILI

- Xoxa ngesikhathi empilweni yakho lapho obone isihawu sikaNkulunkulu; kumbe lapho owavuma ulutho wezwa impumela yokuthula lokukhululeka.
- Cabanga ngesibonelo empilweni yakho lapho owakhetha ukuzinikela kokuthile. Kwakunzima kumbe kwakulula? Kwenzakalani ngokuya kwesikhathi?
- Uzwa usenelisa ukuzinikela ngendlela efanayo ekutheni awusabi lezinye izikwelede?

#### 2. Nikela okufunayo kathesi ukuze ufumane inkululeko

Kungadinga ukuthi uphile impilo elula nje okwesikhatshana. Khangelisisa izinto ozithenga kakhulu. Ungathengi izinto ongazidingiyo. Ungalingwa ukuthi uphangise ukuthengeisa izilimo zakho kumbe ukuthengisa izinto

ezi-setolweni sakho ngentengo ephansi ngoba ufuna imali. Phila ngokunanzelela ulandela uhlelo lwakho lwemali uzincitshe okunengi ukuze uthengise izilimo zakho sezivuniwe kumbe izinto ezisitolweni ngentengo yazo egcweleyo. Ngale indlela imali ozayingenisa ngomnyaka ozayo iyabe inengi njalo uyakhona ukuba lezinye izinto ngaleso sikhathi.

### 3. Thengisa izinto ezingaqakathekanga.

Usebenzise imali owayebolekayo uthenga into ongaphila ungelayo na? Kukhona na ongakuthengisa okusendlini yakho okungakunceda ukuthi uphume esikweledeni? UNGATHENGISI into eqakathekileyo ekungenisela imali, ngaphandle uma imali engeniswayo iyincane kulomthelo wemali yokweboleka owuhlawulayo.

Lomngane wakho:

- Khulekani ndawonye.
  - Cela uNkulunkulu ukuthi enqabele inhlizyo zenu zingafuni izinto elingadingi ukuthi libe lazo.
  - Cela uNkulunkulu ukuthi akutshengise izinto ezisendlini yakho ezingaqakathekanga kangako.
  - Cela uNkulunkulu ukuthi akuphe amacebo lokuhlakanipha ukuze ube lecebo lokuhlawula isikwelede masinyane.

### 4. Woba lecebo elilenguquko ezithile ukuze uhlawule izikwelede olokhe ulazo

Singahlela okuphambili, sisebenzisa uhlelo lwethu lwemali, sihlawule izikwelede zethu zonke ngemva kwesikhathi esithile ngokuketha lapho esingaphungula indleko emalini yethu engenayo kumbe endlekwini zendlini.

- Yiziphi ezinye indlela ezilokuhlakanipha owabona imuli yakho kumbe abanye bezisebenzisa ukwehlisa indleko zendlini?
  - *Izibonelo: thenga amabisikiti kumbe itshukela elutshwane ngeviki; hlanyela imibhida endlini, ungasebenzisi imali enengi emaphathini; sebenzisa imitshova ukuya emsebenzini kumbe esikolo kulokusebenzisa umdududu;*
- Yiziphi ezinye indawo owabona zisehliswa ngabantu ukuthi behlise indleko zamabhizimusi abo?
  - *izibonelo: ukwenza umquba wakho kulokuthenga; ukuwoda emuntwini olentengo ephansi, ukusebenzisa imitshova kulokuhambisa impahla zabantu ngemitshova*

Asikhangeleni isibonelo sendlela esingahlela ngayo ukuthi sihlawule izikwelede zethu ezingahlawulwa.

### UKUTSHENGISA IQEMBU ELIKHULU

**Iziqondiso Zoqondiso:** Bhala izibonelo zamanani ezitshengiswe emabhokisini aphantsi phambili kwezifundi. Uma kusenza adwebe ndawonye ukuze kube lula ukuwaqathanisa.

#### UMariya

UMariya loJoni babanjiwe esikweledeni.

Ngomnyaka bathola \$1,950, bamele bahlawule imali yokweboleka yenyanga ezinhlanu eye\$300 lomthelo wemali yokweboleka owe\$150. Lokhu kuhlala kufana umnyaka lomnyaka, sokusele inyanga ezinhlanu ukuthi bavune baphelelwa yimali, njalo kumele baboleke i\$500 yokuthi imuli ithole ukudla kuze kuyofika isikhathi sokuvuna.

Isamu imi kanje:

Ukuphinda kwesikwelede sakathesi:	
Imali ayitholayo	1,950

- Ukuhlawula imali yokweboleka (5m)	300
- Umthelo wemali yokweboleka	150
- Indleko zendlini	1,800
= Imali yonke (kumele kubolekwe imali)	-300

UDokasi uze ukuzoncedisa uMariya loJoni. Wancedisa uMaria loJoni ukuthi benze uhlelo lwemali njalo bacabange ngendlela ababesenzisa ngayo imali. Ekhangele uhlelo lwabo uDokasi wabaxwayisa ukuthi bephungule imali yokudla nge \$10 ngenyanga. Kuzathatha ukuzincitsha kodwa bengahlanyela imibhidwa yabo baguqule indlela abanikeza ngayo inkuku ukudla kungenzeka. Njengoba kwakuyi \$0.3 ngelanga uMariya wavuma ukuzama. UDokasi wabakhumbuza ukuthi kulokuzincitsha kodwa kufanele ukuze bathole inkululeko emalini.

Isamu yomnyaka wakuqala yayimi kanje:

Umnyaka wakuqala	
Imali ayitholayo	1,950
- Ukuhlawula imali yokubolekwa (umnyaka ophelileyo)	300
- Umthelo wemali yokubolekwa	150
- Indleko zendlini (indleko ziphunguliwe)	1,680
= Imali yonke (kumele kubolekwe imali)	-180

Sebephinde umnyaka wesibili, isamu yayimi kanje:

Umnyaka wesibili	
Imali ayitholayo	1,950
- Ukuhlawula imali yokubolekwa (umnyaka ophelileyo)	180
- Umthelo wemali yokwebolekwa	72
- Indleko zendlini (indleko ziphunguliwe)	1,680
= Imali (akula sidingo sokuboleka imali)	18

AKULA SIDINGO SOKUBOLEKA IMALI, uMariya seze wakhululeka emalin. Kasadingi kuboleka imali. Okungcono kakhulu yikuthi ngomnyaka ozayo laye uyabe esele mali yokugcina, engayihlanyela kumbe athenge ezinye izinto. Ngaze akhweze indleko zokuphila kwakhe zibuyele ku 1,800 uzasala le180 yokuhlanyela. Uma engahlanyela ngokuhlakanipha uzathola imali enengi kwelizayo.

Umnyaka wesithathu	
Imali ayitholayo	1,950
- Ukuhlawula imali yokubolekwa (umnyaka ophelileyo)	
- Umthelo wemali yokwebolekwa	
- Indleko zendlini (indleko ziphunguliwe)	1,800
= Imali (akula sidingo sokuboleka imali)	150

- UDokasi umncedise njani umngane wakhe uMariya?
  - Wancedisa ukuthi abone lapho akade engaguqula khona endlekwini zakhe – bekuyi 0.30 ngelanga nje

- KUYini esingakufunda kuDokasi loMariya?
  - Ukuphungula indleko zethu ngendlela ezincane kungasiza ukuthi sehlise izikwelede ngokuya kwesikhathi
  - Singakhulwa ezikweledeni zethu yikuhlela lokuzincitsha izinto ezincane masinya kulalokho esikucabangayo
  - Ukucela umuntu esimethembayo ukuthi asancedise ukuhlola uhlelo lwethu lwemali ukuze siphume esikweledeni kungaba kuhle kakhulu

**Iziqondiso Zoqondiso:** woba lesiqiniseko sokuthi iqembu liyazwisisa ukuhlanganisa impumela yenguquko ezincane zokuphuma esikweledeni. Nikeza **UGWALO LWEZIFUNDI:** Indlela zokuphuma esikweledeni. Hlolani isibonelo liqambe amanyathelo lawa:

Inyathelo lakuqala: Hlanganisa inzuzo yakho (Imali yonke engenayo)

Inyathelo lesibili: Khipha isikwelede (Ukuhlawula imali yokweboleka)

Inyathelo lesithathu: Khipha umthelo wemali yokweboleka (umthelo wemali yokweboleka)

Inyathelo lesine: Khipha zonke indleko zasendlini (Indleko zenyanga lezinye indleko)

Inyathelo lesihlanu: Hlanganisa imali yonke

Uma okufunayo kukukhulu kulalokhu olakho, umehluko ophakathi kwempumela ezimbili yisikwelede.

Phinda kumnyaka munye ngamunye.

QAPHELA – uma ufundisa abazalwane, akuqakathekanga ukuthi umzalwane wonke azwisise ukwenza isamu lezi. Kodwa uma ungumbalisi, ozakuya fundisa abaqondisi bakwezinye izigaba kungakunceda ukuthi ube uzama ukuphinda phinda ukuze kube lula ukuchasisela iqembu lakho umqondo lo. Imsebenzi yokwenza elandelayo ifakelwe ukufundisa abaqondisi hatshi ibandla lonke.

Isibonelo sakuqala: Imali yonke engenayo \$2000, imali yokweboleka \$700, umthelo 15%, indleko \$2000 + umthelo.

Umnyaka wakuqala

Imali engenayo	2000
Ukuhlawula imali yokweboleka	-700
Umthelo wemali yokweboleka	-105
Indleko	-2000
Imali yokweboleka entsha	-805

Umnyaka wesibili

Imali engenayo	2000
Ukuhlawula imali yokweboleka	-805
Umthelo wemali yokweboleka	-120.75
Indleko	-2000
Imali yokweboleka entsha	-925.75

Imali yokweboleka iyala isanda umnyaka ngomnyaka. Kodwa cabanga ukuthi baxwayiswa basebesehlisa indleko zabo nge \$200 zaba yi\$1800 njalo bengezelela imali engenayo nge \$120 yaba yi \$2120.

Umnyaka wokuqala

Imali engenayo	2120
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Ukuhlawula imali yokweboleka	-700
Umthelo wemali yokweboleka	-105
Indleko	-1800
Imali yokweboleka entsha	-485

Umnyaka wesibili

Imali engenayo	2120
Ukuhlawula imali yokweboleka	-485
Umthelo wemali yokweboleka	-72.75
Indleko	-1800
Imali yokweboleka entsha	-237.75

Umnyaka wesithathu

Imali engenayo	2100
Ukuhlawula imali yokweboleka	-237.75
Umthelo wemali yokweboleka	-35.66
Indleko	-1800
Imali yonke entsha – akusela sikwelede	46.59

Asikhangeleni esinye isibonelo. Imali yonke engenayo \$3000, imali yokweboleka \$1200, umthelo 20%, Indleko\$2800 + umthelo.

Umnyaka wakuqala

Imali engenayo	3000
Ukuhlawula imali yokweboleka	-1200
Umthelo wemali yokweboleka	-240
Indleko	-2800
Imali yokweboleka entsha	-1240

Umnyaka wesibili

Imali engenayo	3000
Ukuhlawula imali yokweboleka	-1240
Umthelo wemali yokweboleka	-248
Indleko	-2800
Imali yokweboleka entsha	-1288

Imali yokweboleka iyala isanda umnyaka ngomnyaka. Kodwa cabanga ukuthi baxwayiswa basebesehlisa indleko zabo nge \$200 zaba yi\$2600 njalo bengezelela imali engenayo nge \$200 yaba yi \$3200.

Umnyaka wakuqala

Imali engenayo	3200
Ukuhlawula imali yokweboleka	-1200
Umthelo wemali yokweboleka	-240
Indleko	-2600
Imali yokweboleka entsha	-840

Umnyaka wesibili

Imali engenayo	3200
Ukuhlawula imali yokweboleka	-840
Umthelo wemali yokweboleka	-168
Indleko	-2600
Imali yokweboleka entsha	-408

Lapha siyabona ukuthi ngemva kweminyaka emibili kulokuthi imali yowebaleka ikhwele iye ku\$1288, iyehle yaya ku\$408. Yimalini umthelo we \$1288?  $\$1288 \times .20 = 257.60$ . Kodwa ngenxa yenguquko kathesi suhlawula  $\$408 \times .20$  okuyi \$89.60 kuphela. Ngumehluko omkhulu lo. Asiqhubekele phambili.

Umnyaka wesithathu

Imali engenayo	3200
Ukuhlawula imali yokweboleka	-408
Umthelo wemali yokweboleka	-81.60
Indleko	-2600
Imali yonke entsha – akusela sikwelede	-89.6

Loba bengakaphumi esikweledeni uyabona ukuthi ngomnyaka ozayo bayaphuma esikweledeni kalula.

#### **EBANTWINI ABALIMAYO KUPHELA – Xoxani:**

*Endaweni lapho umhlobo wesikwelede uyikuthengisa izilimo zingakavunwa, kumele udinge umuntu omthembayo lisebenze lonke. Khetha insimu encane uthengise okulapho ukuze lithole imali yokudla. Ngesikhathi sokuvuna sungavuna ensimini enkulu ungalahlekelwa yimali ekuyo. Kumbi kweyinye inxeny yensimu yakho hlanyela okuphangisa ukuvuthwa, okunjengo mumbu. Kungaba lomsebenzi omnengi, kodwa ngaleyo ndlela ungathengisa lezo zilimo eziphangisa ukuvuthwa kulokuthi uphangise ukuthengisa isivuno sakho. Hlakanipha.*

*(Uma usendaweni lapho okunzima ukuthola imali yokweboleka ubisele ngenyanga eyodwa, cabnga ngezinye indlela ezingabasiza ukuthi bephungule imali echithekelwa emthelweni wemali yokwebolekamnyaka ngomnyaka.)*

## **5. Khuleka njalo ukhangelele ukuncediswa nguNkulunkulu**

### **INGXOXO YEQEMBU ELIKHULU**

Inyathelo lokucina ekuphumeni esikweledeni yikukhangela kuNkulunkulu ukuze asisize. Liqiniso kumele, simele sibe siphila ngokwentando kaNkulunkulu uma sikhangelele usizo oluvela kuye.

Lalela lindatshana:

Ngelinye ilanga eyinye indoda yeza kumakhelwane wayo izocela ukukwelediswa. Yayikwelede 2,500 elomthelo obambeneyo owe10% njalo ngemva kwenyanga eziyisikhombisa lumuntu wathi kumele ehlawule imali edlula 6,000. Umakhelwane wathi ehlanganisa umthelo wemali yokwebolekwa, wathola ukuthi inani leli lalingaqondanga lakancane. Kodwa indoda le yona yayingenelisi ukuzihlanganisela umthelo iyodwa. Yayisuka kungonzi yemali eyodwa isiya kweyinye. Umakhelwane walalela indaba yendoda le wazibuza “Kungani uNkulunkulu engayisizi lindoda? Kungani itshona iphakathi kwezikwelede? Yikungaphathwa kule ngabanye na?” Khonapho nje indoda yaqala

ukukhuluma ngokuthi yayike yahamba esangomeni. Isangoma sasimtshele ukuthi lo wawuzakuba ngumnyaka omubi, indoda le yakukholwa lokhu.

UNkulunkulu watsho wathi uzaletsha ubunzima kwezemali kulabo abangalaleliyo.

- Ubona ngani indoda le yayilalela na?

Le ngeyinye indatshana yaseBhayibhilini:

AmaJuda ayethunjiwe athi ebuyela eJerusema evela eBhabhiloni baqala ukwakha ithempeli kodwa masinyane badela. UHagayi wabakhuzela ukuhlala endlini ezinhle kodwa ithempeli – indlu kaNkulunkulu – isilixiwa. Waxwayisa abantu ukuthi abasoze basuthiseka njalo abayikubusiswa uma uNkulunkulu engathokozi ngabo.

Bala uHagayi 1 wonke lo 2:19.

- Ukuswela imali kuhlala kuyimpumela yokungalaleli na?
  - *Ukuswela imali akubangelwa yikungalaleli isikhathi sonke. UDavida wayehlala ekhonona ukuthi kungani abonayo beyibo abakhanya bephumelela. Kodwa, uDavida uyatsho njalo ukuthi kazange ake abone abangcwele belamba (Amahubo 37:25).*

Ukuswela imali kuvame ukuba yindlela kaNkulunkulu eyokusisondeza kuye. Uma sifikelwa yibunzima emalini kumele sime, sihlale impilo zethu, siphenduke ebubini njalo sikhulekelele ukuhawukelwa kaNkulunkulu. Uma siqhubeka siphila impilo zokungalaleli uNkulunkulu, akumelanga sikhangelelele ukubusiswa nguNkulunkulu loba ukufikelwa yisihawu sikaNkulunkulu.

## AMANYATHELO OKWENZA

- Zinikele ekwenzeni uhlelo lokuphungula izikwelede uma ulazo.
- Xoxa ngohlelo lolo emulini yakho ucele ukuba umuntu azinikele kulo.
- Khuleka kuNkulunkulu akusize uphungule izikwelede, njalo ukukhulekelele lokhu.

## PHINDELA EMUVA

Salaywa nguNkulunkulu ukuthi sibe ngabagcina kuhle imali.

## INGXOXO YEQEMBU ELINCANE

Bhala imiqondo elitshumi eyezinto ozifundileyo kulezi zifundo.

Kuyini okunye osuhle waqala ukukwenza? Kuyini okunye ozaqala ukukwenza kathesi?

## Nikeza impumela

UNkulunkulu ufuna sikhulise inkululeko yokusebenzisa imali. Kafuni ukuthi sibe yiziqgili zemali kumbe sihlale sikhathazekile ngayo. Uma singasebenzisa indlela ezinhle ezokugcina imali, sicele ulwazi losizo kuNkulunkulu sizaba yazi inkululeko.

**Khulekani lonke livale.**