

TRUTH
CENTERED
TRANSFORMATION

MODULE



TWAAMBO TWAMALI BBUKU LYAMUYISI

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Kotanasanguna

Majwi makoloondo kumweendelezyi weBbuku lye Zyiiyo zye Mali

Mukati kaBbuku eeli muli nkombo antoomwe azyiiyo zipedwe. Nkombo zyeede kubelesegwa kumatalikilo ezyiiyo mbuli mbukuchitwa kale chindi choonse.

Aawo nolikubambila zyiiyo zyako langa zintu zitobela:

Yanduula buyumuyumu buzibilikide bujanika muli zya kupa achekkumi.

Kulangulula aatala amali ijanika mubusena oobo akusandulwa kwayo.

Ziba: mali yamusyobo wama dola njiyakasangwine kubelesegwa mubbuku eeli mpawo muchiindi chakusandwida kwakabelesegwa ipepa lyalikugwasya kusandwida mali kuti iyeendelane ayamubusena.

Zyakutobelezya kuli Sikweendelezya: ikuti misobaano azitondeezyo kazibaanga taakwe nchizyaamba wakumbilwa kuti utazisanduli pe pesi pandulula biyo kuti zyakazwida kuma US dollars. Aawo bayiiyi nibatalika kuchita mabambe azyamali, ba asimpe lyakuti babelesye myeelwe njibazi.

Kubambila Kuyiisya Chiiyo

1. Bala bbuku **IyaBweendelezi bwaMuyiisi** obootu, kuti kazikonzeka ulibale twiingi. Bikka manotsi aako kumbali ekkwa kuchitila kuti kozoyeeya masena amajwi makoloondo.
2. Langa **mizeezo mpati** zya chiiyo achimwi achimwi kuchitila kuti uzibe kuti bayiiyi belede kujati nyamanzi muchiiyo eeche.
3. Bala **majwi** aamubbayibbele woonse kotana chita chiiyo.
4. Langa kuti nzeezili **zyakubelesya** ziyandikana kuchiiyo achimwi mpawo uchite amwi mabbuku avule **azyakutobelezya kubayiiyi** mpawo zitondeezyo ziyandikana muchiiyo azilazyo uzipange.
5. Ba asimpe lyakuti **nchito** zyoonse waziziba akuzizibila (misobano ilabasikusobana, imwi misobaano, antoomwe azitondeezyo zijatika). Ulakonzya kujana buzichita abasimpuli yako naakuti bazolani bako.
6. Tola chindi **chakukomba** kuti Leza abambe bayiiyi, kuchitila kuti bayiiyi bamvwe ziyanda kwaamba Leza kulimbabo, akuti akugwasye ayebo ukonzye kuyiisya. Yeeya kuti nkwiinda biyo mumanguzu aaLeza kuti tubone kusandulwa kwabantu.

Nzila yakubelesya Bbuku Iya Muyiisi eeli

1. **Mizeezo mipati aZyakubelesya:** Achimwi chiiyo chisanguna aheechi chimpanzi.
 - a. **Mizeezo Mipati** – Muli mizeezo mibotu loko mulichimwi achimwi chiiyo, pesi bayiiyi beelede kujata eeyi mizeezo mipati kumamanino achiiyo achimwi. Nkukoloondo kulibuzya mubuzyo wakuti nanka bayiiyi bayooyiyeeya na mizeezo eeyi musulu lyakubayiiya kwako. Tola chindi chakulangulula mizeezo mipati eeyi kuchitila kuti tabayilubi.
 - b. **Zyakubelesya** – Zintu zyakubelesya ziyandikana zililembedwe munsu, kubukilizya Zitondeezyo Zijatika antoomwe aMabbuku aBayiiyi. Eeli Bbuku lyamuyiisi lilaamba kuti mpaali mpukeweleda kubelesegwa:
 - i. **BBUKU LYABAYIIYI** – linolembedwe oobu.
 - ii. **ZITONDEEZYO ZIBONEKA** – zinolembedwe oobu.

Chimpanzi 1: Zyiiyo zya Kukomba

Nkombyo 1: Maboneno aazya Mali mu Bbayibbele Bbazu 1

Mizeezo Mipati

- Mali tacheelede pe kuba chintu nchitulangisisya kulinchicho
- Tweelede kubeleka kuti tujane iizulila kulela mpuli zyesu akupa kubachete

Zyakubelesya

- Bbuku lyabayiyyi: Nkombyo 1 (awumwi apegwe lyakwe)

Manjililo

KUZUWISYANIA MUMBUNGANO MPATI

- Ngaali amwi ma vesi ngimwizi aatala amali?
- Njiili milawu njitunga tulayiiya aatala amali kuzwa kuma vesi aaya?
- Muyeeya kuti Leza ulendaba na anzila njitubelesya aayo mali yesu?
- Nkuba buna Leza na kuba amali nyiingi naakuti kuba muchete?

Bbayibbele lijisi zyiingi nzyilyaamba eetala amali. Simpe biya ndyakuti muli mavesi azyamal ayindulwidwe tubiili kwiinda azyalusyomo akukomba kajisini. Leza ulizi kuti ooyu mutwe wamakani mukoloondo loko. Mali ilakonzya kutugwasya naa kutuwisizya aansii. Nchintu nchitulangana aacho chindi choonse. Tweelede kwiiya nzila zyakubelesya mali zibotezwa Leza.

Mali tiyelede pe kuba chintu chesu nchitulangisisya loko

KUZUWISYANIA MUTUBUNGA TUNIINI

Zyakutobelezwa Kumweendelezi: Pa **BBUKU LYABAYIYYI**: Nkombyo 1. Mutubunga tuniini twabantu batatu kuya kuli bane, mubeleke bbazu lyakusanguna lyabbuku mpawo muboozwe mpindu.

Bala Mateyo 6:19-24; 33.

Ooyu munchali ulimukati ka 'Nkambawuko ku Chilundu'. Aawa Jesu ulikwaambuula anbasikwiiya bakwe, kabaambila aatala abuumi muBwami bwaLeza.

- Niinzi nchitunga tulayiiya kumavesi aaya aatla aamali?
- Chambaanzi kuba mulanda wamali?
 - Kulekela mali itutonge. Kweendelezegwa amali, kulaba mukweezya kwiijana, kulikaatazwa nkaambo kayo naakuti kuyanda kujana nyiingi.
- Eezi zyaamba kuti tatweelede na lyoonse kuyeeya zyamali?
 - Tulelede kuyeeya mali, pespi tatweelede pe kulekela Imali itutonge. Tweelede kuba beembeli bapampu.
- Chaamba nzi kubamba lubono kujulu? Ulazichita biyeni eezi?
- Njiisyo ya Jesu isiyene biyeni atunsiyansiya twesu?
- Niinzi nchutwaambila ooyu munchali kuti tatunolangisisyi kulinchicho?

Bala 1 Timoteo 6:6-11.

- Tweelede kuba abuntu bulibiyeni katulangene amali?
 - *Kuti kautelayizulila chakulya achakuzwaata twelede kukkutsikana.*
- Nkaambo nzi kulangisissya naa kuyandisya mali nikuli antenda?
 - *Nchuuba kusunkwa naa kuchita Chibi kuti ujane mali.*
 - *Nkuyumu kuba amoyo uupa kuti katuyandiosya mali.*
 - *Nchuuba kuluba Leza, kuchita milimo yakwe, akuyanda bamwi nkaambo chindi choonse tuyeeya kuyanduula mali.*

KUBOOZYA NGAMBO

Mbuli mbutukubwene kumavesi aaya kuti tatweelede pe kuba bayandi bamali naa basikutandaania buvubi. Nituzofwa tatukozoyinka aayo pe mali naakuti lubono ndutunooli twabungania. Chintu chikoloondo tachikozooba kuti twakabungania maliinzi pesi kuti tulibana Kkilisito akuti twakabupona biyeni buumi bwesu. Kulangisissya kwesu mubuumi takweelede pe kuba kumali nyiingi. Kweelede kuba buponi bubotezya Leza.

Kubeleka nkubotu

KUZUWISYANIA MUMBUNGANO MPATI

Chimwi chindi tulakonzya kutamvwisissya kuti Bbayibbele lituyiisya nyamaanzi aatala amali mpawo twasikuyeeya kuti zyoonse mali akubeleka nzibi. Tweelede kubeleka chamanguzu, pesi peepe amuzeezo wakuyanda kulipangila mali nyiingi. Oobo nga bwaba buliyabi. Bbayibbele lipa njetelezyo zyakuti nkaambo nzi nitweelede kubeleka chamanguzu kuti tujane mali.

Bala 2 Ba-Tesalonika 3:6-15.

Pawulo Wakaba akujatinkana loko mukati kakwe aawo naakamvwa kuti zimwi mpango zya nsondo yaku Tesalonika teensi zyakali kubeleka pe.

- Ukubona biyeni kubeleka Pawulo?
- Nkaambo nzi naakasala kubelaka, kwiinda kuti atole chindi chakwe ayiisye mpango zyansondo?
- Pawulo wakati niinzi cheelede kuchitika kuli aabo batabeleki chamanguzu?

Bala 1 Timoteo 5:8.

- Pawulo utyeni aatala akulela mpuli zyesu akuzipa nziziyaanda?
- Nkaambo nzi noyeeya kuti wakabelesya majwi masimu aliboobu?
 - *Pawulo wakaambuula amajwi masimu loko kuli aabo bataleli mpuli zyabo. Leza teensi wakatulenga kuti tube bantu bakkala biyo pesi kuti tugwasye akupa aabo baliminsi lyesu. Tawambi aabo pe babeleka chamanguzu pesi kabatajani zizulila, pesi kuli aabo bakandundu naakuti aabo obamana chindi chabo kuli zimwi zintu kabaluba mpuli zyabo.*

Bala Ba-Efeso 4:28.

- Utyeni Pawulo aatala akubeleka?
- Nkaambo nzi nitweelede kubeleka?
 - *Pawulo wakasungwaazya ba-Efeso kuti babeleke kuchitila kuti bape kuli aabo bachete.*

Mbuli bantu ba Leza, tuliitidwe kuti tubelike amanguzu katubelesya busongo bwesu, akuti tupange mali yakuliponia akugwasya aabo bachete, ngabalaba babelesi besi bana Kkilisito naakuti nachete biyo. Nikuba kuti kuyandisya mali nkubi, pesi kujana mali yakuti tulele mpuli zyesu akugwasya bamwi kupa bulemu kuli Leza.

Bala Matalikilo 2:2.

- Ngwani Wakaba mubeleki wakusanguna?

- Chaambanzi chitondeezyo chakubeleka kwa Leza kuli ndiswe?
 - *Leza Wakaba mubeleki wakusanguna. Bbayibbele lyaamba kuti twakalengwa muchiimo cha Leza. Eezi zyaamba kuti twakalengelwa kubeleka alubo. Tulameka Leza kuti twatobela chitondeezyo chakwe.*

Bala Matalikilo 2:15, 18.

- Nkaambo nzi Leza naakabikka mwaalumi muchilili?
- Nkaambo nzi Leza naakalengwa mwanakazi?
 - *Leza wakabikka mwaalumi muchilili akaambo kakuti achibeleke akujata kabotu. Kunembo ku vesi 18 Leza wakati tachili kabotu pe kuti mwaalumi apone alikke mumilimu yakwe mpawa Wakalenga mwanakazi kuti abe mugwasyi wamwaalumi uusimide. Eechi chaamba kuti boonse bobilwe bakalengelwa kubeleka, nikuba kuti kabazichita biyo munzila zisiyene buniini.*

Bala Kulonga 20:8.

- Mangane mazuba ngitweelede kubeleka?
- Ngangane mazuba ngitweelede kulyookezya?
 - *Tatweelede pe kubelesya mazuba woonse katukkede naakuti katubeleka mazuba woonse akupanga mali zipa kuti mane tukachilwe akulyookezya zuba lyomwe mumviki. Aawo Leza naakali kupa milawu eeyi, wakali kwaambuula kubantu bakali kupanga mali yabo kwiinda mukulima. Nikuba kuti chimwi chindi kulaboneka aanga taakwe chakuchita naakuti amwi mazuba tuba amulimu mwiingi loko kuti tukachilwe kulyookezya, tweelede kulemeka Leza munzila njitubelesya aayo chindi chesu.*

KULILINGULA

Tola maminiti obilwe uyeesye aatala amibuzyo eeyi:

- Walikwiitobela na milawu ya Leza yeendelana akupanga mali?
- Mboobuli busandu, kuti kabuliwo, mbiyanda kuchita?

KAMULI BABILI

Amuzuwisyanie aatala amibuzyo iitobela aatala abuumi bwenu mpawo mukombelane. Ilimbedwe kungsi lyabbuku.

Mali tiyeede pe kuba chiintu nchitulangisisya loko:

- Ndilayiyandisya na mali? Ndikkala kandiyeeya kuti ndilayijana biyeni na mali?
- Ndili aakukutisikana na azeezyo nzeli aazyo?
- Ndilikubamba lubono kujulu naakuti aanyika?

Kubeleka nkubotu:

- Ndibeleka chamanguzu na chindi choonse?
- Ndilakonzya na kugwasya akulela mpuli yangu?
- Mbabali bachete mucheengele chesu? Nga tulabagwasya biyeni, mbuli muntu alikke amukabunga?

Nkombyo 2: Mali Mbiilangwa Mu Bbayibbele Bbazu 2

Mizeezo Mipati

- Leza wakasyomezya kutupa zizulila. Naa twabula eezyo ziyandikana abuzuba tweeledede kulanga kuti naa kuli njetelezyo.
- Twelede kubelesya mali yesu kabotu

Zyakubelesya

- Bbuku Lyabayiyyi: Nkombyo 2 (awumwi lyakwe)

Manjililo

KUZUWISYANIA MUMBUNGANO MPATI

Twaiyiya kuti tatweelede pe kutola mali mbuli chintu nchitulangisisya loko, akuti tweeledede kubeleka amanguzu kuti tukonze kujana zizulila kulela mpuli zyesu akupa kubachete.

- Nzeezili zimwi Bbayibbele nzilyaamba aatala amali?
- Nzeezili zimwi zisyomezyo zili mu Bbayibbele zitusungwaazya aawo nitubeleekala kulela mpuli akupa kubachete?

Atulange Leza mbaakasyomezya kutupa zizulila, akuti walikulangila kuti tubelesye biyeni mali yesu.

Leza wakasyomezya kutupa zizulila

Bala Mateo 6:25-33.

Mumavesi aaya tubona kuti Leza wakasyomezya kutupa zizulila kuti twabikka nguwe kunembo.

Bbayibbele lilatupa alimwi njetelezyo zitondezya kuti nkaambo nzi nitunga tulaba akucheya kwamali. Lino ndiswe basikulanga nzizyo eezyo.

KUZUWISYANIA MUKABUNGA KANIINI

Zyakutobelezya Kumweendelezi: Pa **BBUKU LYABAYIYYI:** Nkombyo 2. Chita kuti akamwi kabunga kabale mavesi abunganisizigwe mpawo keezye kuzwa amuzeezo mupati uujanika muma vesi aaya. Kuti kali achimbi chindi kbalakozya kulanga aambi lubo mavesi. Kuti kotakwe mabbuk abayiyi ulakonzya biyo kubapa nduwe mavesi aayo kabunga akabunga – utabapi pe muzeezo mupati.

Njetelezyo zinga zilaba nzizyo zipa kuti tulijane katutakwe mali iituzulila:

- **Bukandu** – Tusimpi 10:4, 13:4; 24:30-34.
 - *We need to make sure that we are working hard and not being idle.*
- **Kukachilwa kukkutisikana / Mafwiti** – Tusimpi 28:25
 - *Leza taakwe naakatusyomezya buvubi pesi zizulila. Tulabula loko na, naakuti biyo tatukutisiskani pe azezyo Nzyatupede?*
- **Nasikuyanda Kulibotezya** – Tusimpi 21:17; 23:20-21
 - *Eezi ngazilaba zyakulibotezya ziniini zilimbili polya, bukande, kulya kunono, azimwi. Langa mbolikubelesya mali yako – mpazintu zyakulibotezya na naakuti zintu ziyandikana?*
- **Buunyu** – Tusimpi 11;24
 - *Ulikupa na mbuli mbakalayilila Leza? Leza wakatwaambila mujwi lyakwe kuti twakachilwa kupa taakwe nayotulungezya pe. Upa kulindiswe amweelwe nguyoooyu ngutubelesya kupa.*
- **Bufubafuba** – Tusimpi 3:13-16
- **Kutalemeka** – Tusimpi 28:13, 2 Makani 24: 20

KUBOOZYA NGAMBO

***Zyakutobelezya Kumweendelezi:** Chita kuti aakamwi kabunga kaambe nzikayiya. Bona kuti mbungano mpati yaziba antanganana atala anjetelezyo zilimusanu ayimwi zyeetelezya kucheya kwemali.*

Chimwi chintu chinga chileetelezya kucheya kwemali **nkutendelezegwa mumulawu**. Komba kuti Leza akugwasye. Leza muzola kuli aabo badyamizigwa abalange akuteendelezegwa oobotu kwamilawu.

Kuti kolimvwa aanga uli akubulikilwa kwamali alimwi kolibuzya kuti nkaambo nzi Leza natalikukusandula kuziyandisyo zyako, lilingule kumabazu abikidwe ajulu. Buzya kuli Leza kuti mpaali mpolikusweeka aali zeezi. Sanduka umukumbile lulekelelo akuti akutondezye mbonga ulasanduka.

- Nzeezili zyazeezi njetelezyo nzozeeya kuti njempati mucheengele chenu? Nkaambo nzi?
- Kuli nzila na njitunga tulabelesya kuti tuzitabilile mubuumi bwesu? Ani mubuumi bwabamwi?
- Mpuzili na zimbi njetelezyo nzonga ulayeeya?
- How can we encourage a neighbouring family that God has promised to provide for us?

Kweendelezya kabotu Mali yesu

KUZUWISYANIA MUMBUNGANO MPATI

Bala Mateo 25:14-30.

Mulwaano oolu Leza utuyiisya kuba baleli babotu kuli zyoonse nzyanooli watupa kuti tuzibambe. Mwaalumi weenda lweendo ngu Leza mpawo mali njapa kubabelesi ilimbuli njiyo mali njapa kulindiswe.

- Bantu boonse bakapegwa mali yeelene na?
- Niizi chakachitika kubaalumi babili bakusanguna?
- Niinzi chakachitika kumwaalumi wakumaninizya? Nkaambo nzi mwani busena naakamunyemena?
- Oolu lwaano lwaambanzi kulindiswe?

Teensi toonse tupegwa mali yeelene pe. Leza tatutongi aakuti watupa maliinzi pesi akuti twayibelesya biyeni eeyo njatupa. Utulangila kuti tubelesye kabotu peepe kusaania zipo zyakwe zibotu. Leza ulangila kuti imali njatupa twiibelesye kulela mpuli zyesu (1 Timoteo 5:8) akupa bachete (Ba-Efeso 4:28).

KAMULI BABILI

Amuzuwisyanie aatala amibuzyo iitobela kamulangene abuumwi bwenu mpawo mukombelane

- Tubelesya mali yesu akuchenjela na chindi choonse?
- Nga tuba basongo biyeni amali yesu?

Nkonbyo 3: Zintu Zizibilikide Kulewulwa Mukweendelezya Mali yako Bbazu 1

Mizeezo Mipati

Kuli kulewula kuzibilikide muchiindi chakubamba kweendelezya mali. Tulakonzya kwiiya kutazichita. Kulewula kwankuko nkoku:

- Taakwe neyeeya aatala amali
- Kuti ndayijana, ndilayibelesya!
- Nsikwe mali iizulila
- Nsichikonzyi pe kulinda, ndeelede kukweleta

Zyakubelesya

- Bbuku lyaBayiyyi: Nkombyo 3 (lyomwe kukabunga kamwi kaniini)

Zyakutobelezya Kumweendelezyi – Eezi zyalembwa mbuli nkombyo zibili mfwifwi – chimpanzi 1 anchimpanzi 2. Pesi kuti kolikuchita chiiyo chamazuba aatatu zyeedelede wazibikka antoomwe yaba ndamfu buniini.

Manjililo

KUZUWISYANIA MUMBUNGANO MPATI

- Nzeezili zimwi zintu zipati aatala amali nzitwayiyya kusika lino?

Lino ndiswe basikulanga aatala azintu zine kuzwa kuli zili musanu atutatu bantu nzibazibide kubisya juchiindi chakubamba mali yabo.

- Muyeeya kuti nzeezili zimwi zibisigwa?

Bulewusi 1: Taakwe pe neyeeya azyamali yangu

KUZUWISYANIA MUMBUNGANO MPATI

Bala Luka 12:42-47.

- Mupati wakali kulangila kuti sikubeleka achite biyeni?
 - *Mupati wakali kulangila kuti sikubeleka akkale kalibambilide, kulanga bantu naa zintu nzyaakasiilidwe oobotu akuchenjela, katobelezya kuyanda kwakwe.*

Zyoonse zinti nzizya Leza. Imali yoonse njituli aayo nchipo kuzwa kuli Leza. Tweelede kuyeeya aatala akubamba bweendelezi bwemali yesu, katulanga kuti izwa kuli Leza mpawo we utulangila kuti tulibambile mbutwiiyendelezya.

Bulewusi 2: Kuti ndabaayo, ndilayibelesya!

KUZUWISAYANIA MUMBUNGANO MPATI

Bala Tusimpi 21:20.

- Aaka kasimpi kamupandulula biyeni muntu uubelesya zyoonse nzyalazyo?
- Muntu uuchenjede uchita biyeni?
 - *Ulabamba kulya amafuta.*
- Niinzi nchitunga tulayiiya kuzwa kukasimpi aaka?
 - *Tatweelede pe kubelesya zyoonse nzituli aazyo, pesi tweelede kuzibambila chindi nitunooli tatukwe pe.*

Bala Mukambawusi 2:10-11.

- Ooyu mwaalumi wakayibeesya biyeni mali?
- Zyakamubotezya na?
 - *Mwaalumi wamuli Mukambawusi wakali amali nyiingi yakubelesya pesi taakwe nizyakachita kuti abotelwe pe.*

Kuzuwisyania:

- Niinzi chichitika kuti katubelesya mali yoonse mpawaawo mputwayitambwida?
- Mpaali na mponga walangana akubula chintu nkaambo kakuti wawula chintu nchuwatali kuyanda mukati kamasangunini amunyaka? Niinzi chinga chilaba chitondeezyo chacheechi.
- Mppali na mpuwakawula chintu nchuwalikuyandisya loko pesi wazojana kuti taakwe nichakubotezya pe?
- Nga tulazitabilila biyeni eezi?

Bulewusi 3: Nsikwe iizulila pe

KUZUWISYANIA MUTUBUNGA TUNIINI

Zyakutobelezya Kumweendelezi: Babikke mutubunga twabantu batatu naakuti bane. Bape **BBUKU LYABAYIYI** Nkombyo 3. Chita kuti akamwi kabunga kabale akuzuwisyania aatala akubisya komwe mpawo mubufwiifwi babikke antoomwe mizeezo mipati iijanika.

Bala Ba-Filipi 4:11-12.

- Niinzi kukkutisikana?
- Muzyiimo zilibiyrni aawo Pawulo naakaamba kuti ulakkutisika?
- Tulakkutisika na aazeezyo nzituli aazyo?
- Kutu katukutisika chaamba kuti tatucheelede na kubeleka chamanguzu naa kujana zyiingi? Langa Tusimpi 23:4-5 aTusimpi 24:33-34.
 - *Tweelede kuchenjela loko mukusandula aawa.tatweelede pe kuba bakandu, pesi tweelde kubeleka chamanguzu kuti tujanisye ziyandikana kumpuli zyesu. Tusimpi 24 utuyeezya kuti twaba bakandu yulalangana abuchete akubula. Nikuliboobo, tweelde kuba abusongo bwakutaluba mpuli zyezsu amilimu yakunsondo nkaambo tuyabuyanduula buvubi. Tusimpi 23 utuyeezya kuti tatweelede pe kubikka moyo kukuyanda kuba bavub naakuti banoti.*

Kukkutisikana nkukoolondo mukuyanda kukkalinkana mubuumi. Ntaamo yakusanguna kuti ukkutisikane nkwiya kulumba Leza azezyo nzyatupa. Mbuli mbawamba Pawulo kuti wakayiya kukkutisikana, aswebo tulakonzya kwiiya kukkutisika muzyiindi zyoonse.

Bulewusi 4: Nsichikonzyi kulinda, ndeelede kucheneka

KUZUWISYANIA MUTUBUNGA TUNIINI

Bala Tusimpi 22:7.

- Ngaali mapenzi aajanika muzikwelete?
- Nzeezili zimwi zintu bantu zibanjilila muzikwelete kuti bazyuule?
- Njili imwi nzila yakuti tujane zintu nzituyanda?
 - *Kubamba mali*

Chimwi chiindi ngatuyanda chintu mpawaawo, aboobo ngatwacheneka mali kuti tuchuule chintu eecho. Mbuli chitondeezyo, mpuli yawula TV antoomwe azimwi ziyandikana kakubelesegeza mali yakucheneka. Ooku teensi kubelesya kabotu pe mali yakucheneka. Chikwelete nkakole. Tweelede kuba amoyo mulamfu tubambe mali

katubambila nzituyanda kuzowula. Mali yakucheneka yeelde kubelesegwa biyo muziyiindi zyabuyumuyumu bwatalangilidwe, naakuula chintu chiteete iimbi mpindu yemali. Tweelede kubona kuti chikwelete chilakonzeka alubo tweelede kubona kuti mabambe aakuchiiliya ngaayo ngitukonzya. Ba amoyo mulamfu mpawo kusikila wakonzya kuula chintu nchoyanda. Tulayiya zyiingi eetala azikwelete kunembo muchiiyo.

KUBOOZYA NGAMBO

KAMULI BABILI

Amuzolani, yeeya kulewula koonse kune.

- Nzeezili zyazeezi zibi zitukataazya loko?
- Niinzi nchonga ulachita kuti utabilile kubisya ooku?

Amukombelane kuchitila kuti mutabilile bulewusi oobu bwemali.

Nkombyo 4: Zintu Zizibilikide Kulewulwa Mukweendelezya Mali yako bulewusi buzibilikide Bbazu 2

Mizeezo Mipati

Kuli bulewusi buchitwa muchiindi nikubambwa mali. Tulakonzya kwiiya kubutabilila. Bulewusi oobu mboobu:

- Kansiinga ndilemali nyiingi mbuli bamwi
- Ndili muchete loko nsikonzyi kupa
- Ndikkala nkeli kataazya aatala emali
- Ndibelesya akujana mali munzila zitabotezyi Leza

Zyakubelesya

- Bbuku lyanbayiyyi Nkombyo 4 (lyomwe kukabunga kamwi 1 per small group)

Manjililo

KUZUWISYANIA MUMBUNGANO MPATI

- Mboobuli bulewusi bune bwakusanguna buzibilikide buchitwa abantu muchiindi chakubamba mali.
 - *Nsiyeeyi pe aatla amali yangu*
 - *Kuti nkelayo, ndilayibelesya!*
 - *Nsikwe iizulila pe*
 - *Nsikonzyi pe kulindila, ndeelede kucheneka.*
- Pandulula kuti kwiiya aatala azeezi kwakugwasya biyeni kuzwa nitwakachita nkombyo uyakumaniniza.

Lino ndiswe basikulanga bumbi bulewusi bune buchitwa abantu muchiindi chakweendelezya mali zyabo.

Bulewusi 5: Kaansinga ndilemali nyiingi mbuli bamwi

KUZUWISYANI MUMBUNGANO MPATI

Bala kuli Kulonga 20:17 a Luka 12:15.

- Chaambanzi kweemuzya?
- Niinzi nchitweelede kuchenjelela? Nkaambo nzi?

Bala Mukambawusi 5:10.

- Muntu uyandisya mali ulakumvwa na kuti wabenyiingi?

Utazumini mafwiti akweemuzya kuti zinjile mumoyo wako. Kuyandisya mali chaamba kuti nansya twaba abuvubi butana aali, tunomvwa kuti tuyanda imbi. Tunokkede katui abbivwe kulibaabo balenyiingi kwiinda ndiswe. Mabejo aSatani ngakut mali abuvubi bwiingi zitweetela kubotelwa. Mbuli chitondeezyo – “kansiinga ndilaa mudududu buumi bwangu nibuli bubotu.” Kuba azintu zijatika taakwe nikunga kulatweetela kubotelwa pe. Zilakonzya kutupa kumvwa kakuli mbubo kwakayindi kaniini, pesi tulayanda lubo kusanguna kuyanda zimbi.

- Wakali wawula chimwi chintu nchuwalikuyandisya loko na? wakazomvwa biyeni musule amyeezi musanu awumwi naakuti musule amunyaka omwe?
- Mpuchili na chintu nchuwalikweemuzya muchiindi chayinda? Nga ulachita biyeni kuti uleke kweemuzya zimbi zintu ukutisikane azeezyo nzolazyo?

Bulewusi 6: Ndilimuchete loko kuti ndikonzye kupa

KUZUWISYANIA MUTUBUNGA TUNIINI

Zyakutobelezya Kumweendeleyi: Bayiyyi bapambule banjile mutubunga twabatatu naa bane. Bape **BBUKU LYA BAYIYYI**: Nkombyo 4. Chita kuti akamwi kabunga kabale akuzuwisyania bulewusi bomwe, mpawo babike mubufwiifwi muzeezo mupati ngubajana.

Bala 2 Ba-Korinto 8: 1-5.

- Ityeni vesi eeyi aatala akupa muchiindi chakubula?
- Tulasungwaazyania biyeni kuti tupe toonse katutalangi chiimo chesu?

Leza akulongeza aawo nopa.

Bala Malaki 3:10-12.

- Vesi eeyi iwamba kuti tweeledede kuchita nyamanzi?
- Njiili mpindu itabewo kuti twachita?

Aawa mpawo aalikke muBbayibbele aawo Leza natwaambila kuti tumusunke mulichimwi chintu. Waamba kuti, kuti jtwalipeda kweeta chekkumi choonse uyootulongeza. Alubo alubo Bbayibbele likkala kalituyeezya kuti amweelwe ngutweela aawo kukupa Leza, mbubo Leza mbayotupa.

Bulewusi 7: Ndikkala nkelikataazya azyamali

KUZUWISYANIA MUTUBUNGA TUNIINI

Bala Mateo 6: 25-34.

- Utyeni Leza aatala akuyeesesya?
- Nkaambo nzi nawamba kuti tatweelede kuyeesesya?
- Pesi niinzi nchitweelede kuyeezya?
- Nga tulaligwisya biyeni mukuyeesesya?
- Mpuchili na chindi nchitweelede kuyeesesya?

Leza tayandi pe kuti katuyeesesya aatala amali. Nikuba kuti tweeledede kuchenjela akuba abusongo munzila njitubelesya aayo mali, tatweelede pe kulizumizya kuyeesesya aatala amali. Kumbila Leza akugwasye kukutabilila bongo bwako mpawo weezye kumulemeka azezyo nzyakupede.

KUBOOZYA NGAMBO

Bulewusi 8: Ndibelesya akujana mali munzila zitalemeki Leza

KUZUWISYANIA MUMBUNGANO MPATI

Bala Ezekiel 22:12-14.

- Aaya mavesi aamba kuti nzezili nzila mbi nzitunga tula tulajana akubelesya mali?
- Mboobuli buyumuyumu bujanika mukutalemeka Leza munzila nzitujana aazyo akubelesya mali?

Bbayibbele litwambila kuti tweeledede kulemeka Leza muli zyoonse nzituchita kubikkilizya enzila nzitujana akubelesya mali yesu. Tatweelede pe kuchita buboli naa kubweza zintu zitali zyesu kwiinda mububoli, kulyidikizya azimwi nzila zibi; nkaambo tuzotebula nzitwakabyala.

KAMULI BABILI - amuzolani, amulange bulewusi kabuli bune abumwi.

- Mboobuli bulewusi kuli oobu bune buku kataazya loko?
 - Nga ulatola ntaamo zili biyeni kuti ulitabilile kubulewusi oobu?
 - Mboobuli bumwi busandu bujatika mbotachite munzila nzyojana akubelesya mali?
- Amukombelane aatala abusandu mbumuli kuyanda kuchita kuti mutachiti bulewusi bukozyania.

Nkombyo 5: Kupa akupa Chekkumi

Mizeezo Mipati

- Leza uyanda kuti tupe.
- Abachete beelede kupa.
- Weelede akuba amoyo ulikabotu aawo nopa.

Zyakubelesya

- Bbuku Lyabayiyyi: Nkombyo 5 (Iyomwe kukabunga kaniini)

Manjililo

KUZUWISYANIA MUMBUNGANO MPATI

- Niinzi chiza kuboongo bwako nitwaambuula zyakupa azyakupa chekkumi?
- Niinzi chikusungwaazya kupa bamwi? Naakuti kunsondo?
- Nguuli mulawu wamu Bbayibbele wakupa?

Tulikubbida Leza na?

KUZUWISYANIA MUTUBUNGA TUNIINI

Zyakutobelezya kumweendelezyi: Pambula bayiyyi babe mutubunga twabatatu naakuti bane. **Bape BBUKU**

LYABAYIYYI: Nkombyo 5.

Bala Malaki 3:8-12.

- Bakalikumubbida biyeni bana Israeli Leza?
- Mboobuli bubi bweetelezegwa akubbida Leza?
- Leza waamba niinzi chiyochitika kuti twayoyeta chekkumi choonse?
- Niinzi chitegwa chekkumi choonse?
- Aswebo tulamubbida na Leza?

Aaya mavesi ngawo aalikke muBbayibbele aawamba kuti tumusunke Leza. Ubelesya majwi mayumu loko kukupandulula mbalimvwa aatala abana Israeli akutapa kwabo chekkumi. Kukachilwa kwabo kupa chekkumi kwapa kuti babe bachete.

Kupa zyiingi muchiindi chabuchete

KUZUWISYANIA MUTUBUNGA TUNIINI

Bala 2 Ba-Korinto 8:1-4.

- Mpango zyansondo ya Macedonia bakali bantu bavubi naakuti bachete?
- Bakapa maliinzi?
- Mizeezo yabo aatala akupa yakiimvwi biyeni?
- Niinzi nchiitunga tulayiiya kuzwa kunsondo eeyi?

Nsondo ya Macedonia yakajisi buchete bupati loko. Biingi besu tatuli bachete zyiindilide pe. Tulakonzya kubula ezyo nzituyandisya loko pesi tatuli bachete zyiindilide loko pe. Pesi bakapa zyiindi nzibakali kukonzya. Mulimu kulindiswe! Chindi chiingi tukpa kuli ezyo nzitubona kuti zyachaala. Bakakumbila loko kuli Pawulo kuti bakonzye kupa. Aswebo tuli amubono womwe na ooyo? Tuli aachiyandisyo chipati na chakupa naakuti tupeda mumoyo uuchisa.

Kwiindiliza kwamukamufu

KUZUWISYANIA MUMBUNGANO MPATI

Bala Mako 12:41-44.

- Wakapa maliinzi mukamufu?
- Wakali muchete naakuti muvubi?
- Wakazitambula biyeni Jesu?

Chimwi chindi tuyeeya kuti nkaambo tuli bachete aboobo tatweelede pe kupa. Teesni simpe pe eeli. Jesu taakwe naakamwiimika pe kuti ape mwanakazi ooyu. Taakwe nakamwaambila pe kuti, “Pe, ulimuchete libambile.” Pesi, wakumulumbayiza akupa kwakwe.

Amupe akwaangunuka akubotelwa

KUZUWISYANIA MUMBUNGANO MPATI

Bala 2 Ba-Korinto 9:6-7.

- Tweelede kupa biyeni?
- Chaamba nzi “Ooyo uubyala buche uyootebula buche, alimwi ooyo ubyaala zyiingi uyootebula zyiingi”?

Leza wakatulayilila kuti tupe. Takulangwi kuti tuli bachete naakuti tulibavubi. Toonse tweelede kupa. Kut katutapi mbuli Mbaakalayilila, mpawo Leza uzipandulula mbuli kumubbida. Kakuliboobo, nituyoopa tuyobona zilongezo zya Leza. Upa kulindiswe kabelesya mweelwe ngutubelesya kupa kuli Nguwe. Kut katuli bawunyu mukupa kwesu, Alakwe ulatuunyina, pesi kuti katwaangunukide We ulangunuka kulindiswe. Zilongezo nzitujana kuzwa kuli Nguwe chimwi chindi ngazilaba malil, pesi zilakonzya kuba zilongezo zyalukondo, luumuno, kukutisikana, mpuli ibotelwa, naakuti lubono kujulu.

- Njiili iinga ilaba njetelezo yakuti tupe?

Twelede kuchenjele akuziba kkuti tatupi lkuti tujane chiboozo, teensi kupa pe ooku – kulakozyania akuchenekesya muntu mali. Leza tayandi pe kuti tumuchenekesye mali. Zilikuli nguwe kuti watupa lubo. Bamwi bantu baleeneka akuyeeya kuti naa bapa mali nyiingi kuli Leza balajana lubo nyiingi. Pesi Leza ulanga myoyo yesu; ulizi nzituyeeya. Ulakonzya alubo akutulongeza munzila zisiyene muzyindi zisiyene. Chitutonta kupa cheelede kuba chiyandisyo chakukkala katupa kuli nguwe mukulumba eezyo nzyatupede kale. Leza uyanda kuti tube bapa katubotelwa, peepe kupeda kulangila kujana chimwi chintu kuli Leza.

KAMULI BABILI

Amuzuwisyanie aatala achiiyo echi amuzolani wako. Amulange eezi:

- Upa kuli Leza mbuli mboyelede na? Nkaambo nzi?
- Niinzi nchotachite muliimbi nzila lino mbuli kuti wayiya aatala akupa akupa chekkumi?

Amukombelane aatala azintu nzimuyanda kuchita busiyene, mpawo musanduke kumaboneno akakubisiza kuyeeya kabotu aatala akupa kweelede.

Chimpanzi 2: Zyiiyo Nkoto

Chiiyo 1: Manjililo Kuli Zyakubamba Mali

Mizeezo Mipati

- Nkukoloondo kubambila mali yesu

Zyakubelesya

- Chitondeezyo chiboneka: Pepa litondeezya zyuulwa (dinda lyomwe)
- Chitondeezyo chiboneka: Mufanikisyo wang'anda iitakwe chintu (dinda lyomwe)
- Chitondeezyo chiboneka: Makkadi amisobano yakubamba mali aazikwelete – tobelezya malayilile akudindwa mu Chitondeezyo Chiboneka .
- Bbuku LyaBayi: Budget Game Planner (limwi kukabunga kamwi)
- I-Dayiza
- Amwi mapepa antoomwe ampelese lyakulembesya zyajanwa amauntu naakuti kabunga

Manjililo

KUZUWISYANI MUMBUNGANO MPATI

- Uyeeya biyeni kuti mpuli nyikingi mubusena oobuno zilazeeza kuti zilabelesya biyeni alimwi ikuli imali yazyo?
- Zikwelete zijata biyeni mpuli zijanika mucheengele chenu?

Musaano wa Kubambila mali antoomwe aChikwelete – Munyaka wakusanguna

KUZUWISYANIA MUMBUNGANO MPATI

Sunu ndiswe basikusobaaana musobaano uulanga aatala akubelesya mali, akuti nga tulabamba biyeni kwiibelesya.

Zyakutobelezya Kumweendelesi: Bakumbili kuti banjile mutubunga tuli musanu akamwi. Kuti zyakubelesya zizulila tubunga tuli musanu akamwi biyo kuti kuchitwe musobaano ooyu. Amusobaane kamutobelezya zilimusi.

Tulasanguna emali mbulikuti kabunga kenu kachizwa kutebula zilyo mpawo mwiibelesye mbuli mbumuyanda. Mukati kamunyaka mulalangana aziyanda kuulwa zibikkiliza eezi.

Bikka **CHITONDEEZYO CHIBONEKA:** Pepa lya zyakawulwa – tondeezya zintu ziyanda kuulwa mpawo upandulule mbuzitabeleke.

Izyuulwa eezi nzeezyo zintu ziyanda mali mukati kamweezi katutazilangilide pe zilimbili misamu, michado alufu. Kuti uyeyele mwelwe wamali ngotabelesye kuli zeezi ulawaala dice mpawo mweelwe utajanike wiindululwe tusika kkumi. Mukupona loko amulamo weelede kuyeeya aatala akubikka mali kuti izyale, lkupa akupa chekkumi. Eezi nzikoloondo, pesi kuti musobaano wuube tezyabikkwa pe.

Waba amunyaka mubotu wakulima mpawo wakonzya kuuzya zilyo zyako amali isika \$2,500. Njiyo mali ayilikke iitanjile munkomwe yako uuno mwaaka. Rayisi yakali kabotu pesi mwachaala biyo

ayeeeyo iizulila kuligwa kwamyeezi musani ayine biypo aboobo muzoyelela kuula iimbi rayisi itazuze myeezi iitatu yachaala.

Pa akamwi kabunga mali \$2,500. (\$1000- 1, \$500-2, \$100 – 4, \$50 -1, \$10-4, \$5-2)
Sunu mwayinka kudolo kuyoowula.

Batondeezye **CHITONDEEZYO CHIBONEKA**; Mufanikisyo wang'anda iitakwe chintu
Mbuli mbumukubwene kuti inga'anda yenu tiikwe chintu; uli azintu biyo ziyandikana mazuba woose –
munseme, mipika miche ampani, azyakuzwata ziche. Kaluli kalazuza.

Zyakutobelezya Kumweendelezi: batondeezye zintu zili kuuzigwa kobelesya pepa lidindidwe **CHITONDEEZYO CHIBONEKA**: Makkadi aaMusobano wakuBambila mali mpawo ubuzye kuti ngwani uuyanda kuula nyamanzi. Baleke bawule nzibayanda. Nibamana kuula nzibayanda kkala wabazibisya kuti chintoolo chinojulidwe munyaka woose, mpawo nikuba chili chindi balakonzya kuula nzibayanda.

Kuti tugwasikane kusobaana musobaano ooyu tulabikka antoomwe zyoonse nzuwawula. Njenjiyo mali njoyelede kubelesya amweezi kotabikiliziyi zyuulwa kazitalangilidwe. Mbuli mbokubwene kuti amweezi weelede kubelesya 30 *\$2 yachakulya, \$5 yamagesi, a \$10 yaziandikana mung'anda. Eeyi yoonse yaba \$75.

Aatala azezyo weelede kunooliia chintu nchuwawula achikwelete amweezi.
Njamli yoonse njuwabelesya njoyelede kunobelesya amweezi kotabikiliziyi izyuulwa kazitalangilidwe.

Akamwi kabunga, amubikke antoomwe 'mali iibelesegwa' amweezi. Lemba aansii mweelwe wakamwi akamwi kabunga mpawo ubikke kunembo lyabo kuchitila kuti chibawubile kuyeeya.
Lino tulasanguna munyaka awesu.

Amusobaane munyaka munzila iitobela (tebuli lilitondezezegwe mukwa litobela):

1. Chita kuti kabunga kakusanguna kawaale dayiza mpawo utole mweelwe wazyuulwa amweezi antoomwe azezyo zyuulwa kazitalangilidwe kuzwa kuli mbabo.
2. Chita kutubunga toons.
3. Pandulula kuti eezi zyali zyamweezi Mukazimaziba. Muchite mbubo kumyezi yoonse yasyaala, mbuli zitobela:
 - a. Mumweezoi mweezi wMulumi beelede kuliya mali zyachikolo zyaabana babo babili a \$80 mwana womwe. Aboobo muntu woose weelde kuliya zyuulwa amweezi + \$160 mali yechikolo + zyuulwa kazitalangilidwe. Kuti kakuli uuyanda kugwisya mwana wakwe kuchikolo ulakonzya kuchita oobo.
 - b. Miyoba a Mukubwelkaangala abalakozyania aukazi maziba.
 - c. Muli Kaandakaniini bana balikusanguna lubo umbi mwaaka wechikolo. Beelede kuulilwa mabbuku, mali zyechikolo antoomwe ama yuniform. Muliye \$100 eetala kumwana omwe..
 - d. Muli Gandapati beelede kuula mbuto antomwe amafetalayizaaboobo kukabunga akabunga beelede kubiika iimbi mali isika \$300 antoomwe azintu zyuulwa amweezi azezyo zyuulwa kazitalangilidwe.
 - e. Kunkumunamasamu, Itwi a Vwivwi ilakozyania aMukazimaziba.
 - f. Muli Kavumbikaniini, Vumbipati Nalupale, taachikwe rayisi pe kuli njimwakatebula. Mweelela kuula iimbi rayisi kiiyita \$30 amweezi.

Kuti kuli wanjila mukucheneka amulange nzila yakucheka muni.

Zyakutobelezya Kulizyaku Cheneka:

Kuti kotakonzyki kuliya zintu zyako zyamweezi amweezi uli azyakusala zibili. Ulakonzya kusamba zilyo zyako zyamwaaka uza akufwambaana amali iisika 2,100; nakuti ucheneke mali.

Pandulula kuti chikwelete chiza amali nyiingi ziliyigwa etala. Nimali yasaanisigwa, yiitwa kuti muulo wachikwelete. Nkaambo kamusobaano ooyu tatukono langa pe amweezi kuti mali yeejulu nimaliinzi; kumweezi wakusanguna biyo.

Kuti basala kufwambaana kuuzya bape 2,100.

Kuti kabayanda kucheneka bape kkadi lyamali yachikwelete. Ekkadi aawo lembe mali njibanooli bakweleta mpawo (a 10% eetala yemali yeejulu) lembe akuti kwachaala myeezi yongane. Mbuli chitondeezyko kuti waka cheneka muli Itwi aboobo kuyoosika Nalupale kuli myeezi musanu. (Itwi kusioka Nalupale).

Musobaano mubufwiifwi	
Mukazimaziba	= zyuulwa amweezi + zyulwa kazitalangilidwe.
Mulumi	= zyuulwa amweezi + zyulwa kazitalangilidwe + 160
Miyoba	= zyuulwa amweezi + zyulwa kazitalangilidwe
Mukubwekaangala	= zyuulwa amweezi + zyulwa kazitalangilidwe
Kaandakaniini	= zyuulwa amweezi + zyulwa kazitalangilidwe + 200
Gandapati	= zyuulwa amweezi + zyulwa kazitalangilidwe + 300
Kunkumunamasamu	= zyuulwa amweezi + zyulwa kazitalangilidwe
Itwi	= zyuulwa amweezi + zyulwa kazitalangilidwe
Vwivwi	= zyuulwa amweezi + zyulwa kazitalangilidwe
Kavumbikaniini	= zyuulwa amweezi + zyulwa kazitalangilidwe + 30
Vumbipati	= zyuulwa amweezi + zyulwa kazitalangilidwe + 30
Nalupale	= zyuulwa amweezi + zyulwa kazitalangilidwe + 30

KUZUWISYANIA MUMBUNGANO MPATI

Kumamanino amusobaano amubikke antoomwe mulange kuti awumwi uli amalinzi muzikwelete, naakuti takwe.

- Niinzi chachitika mumusobaano ooyu?
- Mpali na wachaala kali muchikwelete? Nkaambo nzi nimuyeeya kuti kwaba oobo?
- Ulimvwa biyeni kuba muchikwelete?
- Mpali na wakachita mabambe aakuti mali yakwe ulayibesya biyeni – zygwasya biyeni eezi?
- Niinzi nchonga uzoochita busiyene muchiindi chiza?

Ziba: mumusobaano ooyu muli mali izulila kuula zintu zyoonse ziyandikana akuchaala ayimbi!

Musaano wa Kubambila mali antoomwe aChikwelete – Munyaka Wabili

Lino ndiswe basikusobaana musobaano ooyu kwawumbi munyaka, mutubunga twenu ntuto. Tulabelesya myeelwe njitwabelesya mumunyaka wakusanguna kuchitila kuti zyuube; pesi muli eechino chibaka ulakonzya kubelsya nzila yakubamba naa koyanda.

Pandulula zitobela – Kuti tuzwidilile mukubelesya mali yesu tuyanda kubamba mabambe mabotu. Mbuli mbumukubwene, amweezi amweezi mweelede kuliya mazuba 30 x \$2 chakulya, \$5 yamagesi, a \$10 yazimwi ziyandikana mung'anda.

Lino tweeledede kuyungizya eezyo Zyuulwa Kazitalangilidwe.

Eeyi yoonse mali isika \$135. (Lemba abboodi naakuti apepa pati) mbuli mbukutondezegwe mumufanikisyo. Mali yoonse yamunyaka ni $\$135 \times 12 = \1620 .

Zyuulwa Aamweezi

Chintu	Mweelwe mumweezi	Muulo wacho mpuchuulwa	Muulo woonse
Chakulya	30	\$2	\$60
Magesi	1	\$5	\$5
Ziyandikana mung'anda	1	\$10	\$10
Zyuulwa kazitalangilidwe	1	\$60	\$60
	MALI YOONSE IIBELEKA AMWEEZI		\$135
			X12
	MALI YOONSE IIBELEKA AMUNYAKA		\$1620

Lino twaba akuziba kuti nzeezili zyuulwa amunyaka – bali yechikolo, iimbi rayisi a fetalayiza (ziyungizye ku pepa mbuli mbuzitondezegwe.) yoonse ni \$750 amunyaka.

Zyuulwa Amunyaka

Chintu	Mweelwe mumunyaka	Muulo wacho mpuchuulwa	Muulo woonse
Chikolo - Mulumi	1	\$160	\$160
Chikolo - Kaandakaniini	1	\$200	\$200
Iimbi Rayisi	3	\$30	\$90
Zimwi zyuulwa	1	\$300	\$300
	MALI YOONSE IIBELEKA AMUNYAKA		\$750

Lino twaba azyuulwa zitalangilidwe. Lino atubambile munyaka mubi – kakutakulangwi nzila yambuzyachitika. Pesi kuti twabona kuti taakwe nitwachita tulabona kuti twaba ayimbi mali mpawo muchiindi eecho tulakonzya kwiibelesya. (tiibeleki kakutanaboneka) aboobo $6 \times \$10$ ni \$60 amweezi naakuti \$720 amunyaka.

Aboobo lino twabe \$1620 yakuula ziyandikana mumweezi omwe, \$750 yakuula ziyandikana amunyaka. Yoonse ni \$2370. Aboobo tule \$130 yachaala. Tulakonzya kwiibelesya naa kwiibamba. (Kunembo tuyowambuula aatala akubelesya kabotu eeyi mali yachaala.) ikuti tewachita zintu munzila iitabambidwe taakwe notajane mali iyachaala pe.

IMALI INJILA	- ZYUULWA AMWEEZI	- ZIMWI ZYUULWA MUMUNYAKA	= IICHAALA
\$2,500	- 1620	- 750	= \$130

Lino mutubunga amuchite mabambe akozyenie aayaya kumali yenu. Bamwi banoli amali injila nche nkaambo mwakafwambaana kusambala zilyo. Bamwi bali ezikwelete zyelede kuliigwa. Zyoonse eezyo zyelede kubikkilixigwa.

Bbukku **BBUKU LYABAYIYI**: musobaano wakubamba mali – akamwi kabunga kajane lyomwe..

Kuti balibambi akamwi kabunga kape imbi 2,500.

Kuti tufwaambaane lino tulati muntu omwe awaale nguwe dayiza mpawo bantu boonse batobele mweelwe nguyoozo waziwandikana kuulwa.

Amutobelezye chifwiinsyo chamusobaano mumunyaka woonse.

Kumamani amusobaano mubikke antoomwe mulange kuti abamwi balaazikwelete zili biyeni.

KUZUWISYANIA MUMUNGANO MPATI

- Kabunga kenu kabambila kubelesya imwi mali ‘yachaala’ na? Wakumbilwa kupandulula kuti nkaambo nzi.
- Nzeezili zimwi zintu nzuwasandula kuchita mumunyaka wabili kwiinda mumunyaka wakusanguna?
Lemba nsandulo eezi kuti tezyazwa mukabunga:
 - *taakwe nitwakakuula pe kuchisambalilo*
 - *kusanguna akulanga kuti nimaliinzi iyyandikana kuula zintu mpawo twayibika kumbali katutana yibelesya.*
 - *twakabona kuti chisambalilo mbukunga chinojulidwe mumunyaka woonse twakati tuzowula nzitutazoyande kunembo mumunuyaka twazoziba kabotu ziyandikana kuulwa kazitabambilidwe.*
- Chikwelete chakabunga kenu chawuuno munyaka chilibiyeni kakulangidwe chamunyaka wayinda?
- Ubonaanga ngakulaba kuuba naa kuyuma biyeni kubambila mpuli yako kwamunyaka kuti itanjili muchikwelete? Nkaambo nzi noyeeya oobo?
- Ubonaanga zyaklikunoyeta busandu bulibiyeni kaansinga wakabukide akuchita mabambe emali kuzwa kumatalikilo?

Muchiiyo chitobela ndiswe basikulanga kubambila mali yesu.

Chiiyo 2: Kupanga Mabambe eMali yeMpuli (Bbazu 1)

Mizeezo Mipati

- Tulachita mabambe aakubelesya emali njatupa Lezal
- Chakusanguna lkuti tuchite mabambe emali nkulanga kuti nimalinzi yo njitujana
- Tweelede kulanga busiyane bwazintu ziyandikana anzituyanda

Zyakubelesya

- Chitondeezyo chiboneka: Pepa lyamabambe emali: Ntaamo Zine Zyamabambe Emali (1)
- Chitondeezyo chiboneka: Makkadi aamufanikisyo waziyandikana anzituyanda (kabunga komwe)
- Bbuyi Lyabayiyi: Ntaamo Yakubambila Mali 1 (awumwi muntu ajane lyakwe pepa)
- Bbuyi Lyabayiyi: Malembe eziyandikana kuulwa mumpuli (awumwi muntu ajane lyakwe pepa)
- Ibbodi ama maka akulembya zitondeezyo
- Makkaadi aatakwe chintu

Manjililo

KUZUWISYANIA MUMBUNGANO MPATI

- Aawo nitujana mali, niinzi nchitunga twachita anjiyo?
- Mpiili na myeezi njitunga twajana mali nyiingi amyeezi njitujana mali nche?
- Tuchita biyeni kuti izulile munyaka woonse?
- Niinzi nchitunga twachita kuti katutakwe mali iizulila? Niinzi chinga chazochitika kutobela nzitwachita eezyo?
- Mpuchili na chindi nimunga tamukwe mali iizulila kuchita zintu zikoloondo?
- Uyeeya kuti ubelesya mali yako mbuli mbayanda na Leza?

Limwi penzi nditunga twaba aalyo ndyakuti nituli aayo mali nyiingi twiibelesya kwiindilila mpawo nitutakwe ngatwanjila mukucheneka. Tulizizi mpuli zilya kabotu loko musule lyakuzwa lkutebula rayisi mpawo muchiindi nibachilinda kutebula ngabazowula rayisi nyiingi nkaambo teensi bakakonzya pe kulya kabotu njibakaleeyo.

Limwi penzi ndyakuti chindi chiingi nga tatukwe mali yazintu zikoloondo mbuli mali yechikolo, naa kuti ngatwachita mizeezo iitalikabotu kuli zyemali. Mbuli mukozyanisyo, nga twawula zizwaato zyiingi nitwazwa kutebula aawo zizwaato kazyiita mali nyiingi pesi tatuziboni pe nkaambo nga tujisi mali nyiingi, mpawo nga twazofwaba kunembo. Ooku teensi nkuba mweendelesi mubotu pe wemali yaLeza.

Mabambe EeMali

KUZUWISYANIA MUMBUNGANO MPATI

Zyakutobelezwa Kumweendelesi: Busena **CHITONDEEZYO CHIBONEKA** – Pepa pati litondeezya mabambe emali libikwe aabusena buboneka kumuntu woonse.

Mbuli kumusobaano ngutwasobana musule, mabambe eemali mbweendelesi bwakuti ulabelesya biyeni mali yako. Bubewo bwamabambe emali mbwakuti ubelesye mali njopegwa aLeza mubusongo kuchitila kuti ikuzulile kulela mpuli yako kwamunyaka woonse. Kuli ntaamo zine nzitutalange mukupangwa akwamabambe aakubelesya mali.

1. Bikka antoomwe mweelwe wemali njojana.
2. Bikka antoomwe mali yazeezyo ziyandikana.
3. Languula kusiya kwazyo.
4. Belesye ichaala mubusongo.

Sunu tulasanguna akubala mali njitujana.

A: Bikka Antoomwe Imali Yoonse Njojana

KUZUWISYANIA MUNGANO MPATI

Zyakutobelezaya Kumweendelezi: Pa BBUKU LYABAYIYI – Mabambe Aamali Ntaamo 1.

Ntaamo yakusanguna kubamba mabambe aakubelesya mali njakuyanduula kuziba kuti tujana maliinzi mumunyaka. Naa koli amulimu ngoyinka lubbe eechi cheelede kuuba. Pesi kuti kolichitila milimu mbuli kabbindawuko naa kulima eezi zilakonya kukuyumina bunini. Tulapela twazozilanga kunembo nzila zyakubikka antoomwe imali iijanika kukulima naa nbbindawuko, kwalino wakumbilwa kuyeyela mbuli mpokonzezya.

- Nzeezili zintu zinga zilatunjizizya mali zijanika oomuno mucheengele chesu?
 - Zilyo zipati – rayisi naakuti zilyo mbuli nzembwe ezipopwe; azimwi zilimwa - mbuli chisyu
 - Kuvuba banyama
 - Ulabeleka milimu yalubbe
 - Chamusambazi
 - Kuchitila bamwi milimu mbuli kwacha, kuyiila, akulela bana

NCHITO YAMUNTU KALI ALIKKE

Zyakutobelezaya Kumweendelezi: Eenga mukozyanisyo watebuli Chart 1 lilimusi abboodi. Ba asimpe kuti muntu woonse ulikumvwisisya chaati eeli. I

Mali iinjila	Tungane amunyaka	Muulu walumwi	Yoonse
Raysi Chilyo	Zilyo zyobilwe amunyaka	\$1,000	\$2,000
Kuuzya Coca Cola	Mabbodela 500 amunyaka	30c	\$150
MALI IINJILA YOONSE			\$2,150

Chaati 1

Chita kuti boonse kbalikunjila muchiiyo echi awumwi azuzikizye chaati 1 eeli mbuli mukujana kwawumwi awumwi. Bayeezye kuti tuli kulanga biyo zintu zitupa mali. Mbuli mukozyanisyo: tatuli kulanga pe zintu zilimbuli nkuku naakuti mayi nzitutasambali pe kuti tujane mali, pesi kuti tulazilya. Pesi kuti katusambala mayi kuti tujane mali tulaabikka aalawo mbuli chintu chinjizya mali.

Yeeya kuti weelede kubala zyoonsa zikunjizizya mali. Mbuli mukozyanisyo ulakonzya kobyala rayisi, kubeleka lubbe kovuba ngulube; naakuti, usambala zinywigwa, naa kulela bana koyeta mali kung'anda. Eezya kubala kuti nimaliinzi njojana kulichimwi achimwi. Yeeya kuti munyaka wayinda wakajana itanaali. Lemaba aanso yoonse mali iinjila, utalembi mpindu ayilikke pe.

Yeeya kubikkili MALI IIJATIKA yoonse njatatambule mukati kamyeezi kkumi ayibili iboola. Ba asimpe lyakuti koyanda kuvuba ngulube, kuzisambala, akuvuba zimbi, ubikkilizye zyoonsa nzyoyanda kuuzya mumunyaka uboola.

KAMULI BABILI AMWAABILANE

- Ulangila kujana mali iilimbuli njuwakajene munyaka wayinda na? Yiinda? Inche?
- Kutu kiili nyiingi, nkaambo nzi? Mboobuloi busandu bwapa kuti ivule?
- Kutu kiili nche, nkaambo nzi? Mboobuli busandu bwapa kuti icheye?

B: Bikka Antoomwe Imali Yoonse Njobelesya Kuula Zintu

KUZUWISYANIA MUMBUNGANO MPATI

Lino tuyanda kubiika antoomwe mali yazyuulwa yoonse. Aawa wee;ede kuyeyela kuli chimwi achimwi chadombolwa muchaati 1 kujulu, zikutolela maliinzi kuti uchite chintu eecho. Tulapela twanjila bunikide kuli eezi kunembo, pesi kwalino, tulayeyela. Yeeya kubikka zyoonse zyuulwa mukati kamunyaka, peepe zyabweendelezi bwabbindawuko biyo.

Zyakutobelezya Kumweendelezi: Eenga tebuli liliminsi ebboodi mpawo muzuwe mumbungano mpati.

Izyuuligwa	Tungane mumunyaka	Muulo mpuchawulwa woonse	Yoonse mali
Rayisi Chilyo	Zilyo zyobile amunyaka	\$200	\$400
Kusambala Coca Cola	500 bottles a year	20c	\$100
IMALI YAZYUULIGWA YOONSE			\$500

Chaati 2

- Nzeezili zyuulwa zinga zilabmikilizigwa kuti kubyalwe rayisi?
Mpiili na mali iizwa kukuuzya Coca Cola?
 - Mali yakweenzya kuya nkowuzizya
 - Kooda Coca Cola
 - Ma- Ice
- Chaati 1 a Chaati 2 anjililana aali?
 - Bbazu lyamali injila lilakozyania alyamali yakuula zintu.
 - Langila mweelwe amwaaka kuti ukozyanie

INCHITO YAMUNTU KALI ALIKKE

Zyakutobelezya Kumweendelezi: lino pchita kuti balikuchita bazuzikizye Chaati 2 mubbuku kazyeeendela emali njinbajana. Bayeezye kuti babikkilizye mali iibeleka kuula zintu yoonse iibeleka mumunyaka woonse.

C: Bala Mali Yako Ichaala Munkomwe

KUZUWISYANIA MUMBUNGANO MPATI

Kumamanino, tulabala akubikka antoomwe imali njitujana.

Zyakutobelezya Kumweendelezi: Eenga mukozyanisyo watebuli lili muni abboodi kuti mumaninizye chimpanzi eechi. Tondeezya kunjililana kwa chaati 1, 2, a 3.

MALI YOONSE IINJILA	-IZYUULWA	= IMALI IICHAALA MUNKOMWE
\$2,150	- \$500	= \$1,650

Chaati 3

INCHITO YAMUNTU KALI ALIKKE

Lino ulakonzya kuzuzikizya Chaati 3. Langa mali yako yoonse njojana, mpawo ugwisye zyuulwa, ulajana mali iichaala munkomwe.

Kumvwisisiya Zyuulwa Zyamuntu Mwini

INCHITO YAMBUNGANO PATI (Belesya CHITONDEEZYO CHIBONEKA: Makkaadi aamifanikisyo yaziyandikana anzyoyanda)

Ntaamo iyabili yakupnga mabambe aakubelesya mali njakulanga zintu nzituula. Nkukoloondo kuziba musiyano aakati kazintu nzituyanda swe kubaazyo azeezyo ziyandikana biya kuti zibewo.

Zyakutobelezya Kumweendelezi: Aambila kabunga kayeeye loko zintu zyiingi nzitubelesya mali kulinzizyo. Lkuti kole kkadi lilezintu nzibadombola libike kunembo lyako. Naa kotakwe, enga naakuti ulembe muzeezo ooyo akkadi litalembedwe chintu. Yeeya kulanga zitobela.

- Nzeezili zimwi zintu nzitubelesezya mali?
 - Chakulya
 - Zyakubelesya – eezi zibikkilizya maanzi, gasi, magesi
 - Mali zyazyabulondozi
 - Zyachikolo – mayunifomu, mabbuku azimwi ziyandikana kuchikolo
 - Zizwaato
 - Mali zyakweenzya, mbuli., mafuta emoota, kulungisisya, ma taxis, ma bbasi, zimwi moota.
 - Zyuulwa – mali njobelesya kuula zintu nzotachite aazyo imbi mali
 - Kupa che Kkumi

Nibamaninsya kuti kolamakkaadi buzya kulimbabo kuti eecho chintu chilekkadi ngachilaba chintu chibelesezegwa mali na abantu bamucheengele chabo naakuti pe.

Ambila mbunga eeyi kutgi yaanzaanie makkadi abe muzibunga zibili cha ziyandikana azeezyo ziyandwa. “Ziyandikana” nzeezyo zintu izyeelele kuti kaziliwo kuti tupone naakuti tukonzye kunjizya mali naa kujania eezyo zyeedelede zigwasye mpuli, “Ziyandwa” nzeezyo nzituliyanidila kubaazyo.

Bazumizye banzaanie makkaadi mpawo muzuwisyanie antoomwe ambabo. Ba asimpe lyakuti makkaadi woonse aalimubbazu lya “ziyandikana” ngaayo ajisi zintu zikoloondo mubuumi bwabo - zyakuti zyabulika balafwa. Eezi zibikkilizya kulya, mbuto, lwiiyo, azimwi. “Ziyandwa” nzeezyo zinga zilachita kuti buumi buube pesi zilakonzeka kuti twapona kazitawo mbuli kubikka kaluli kapyo.

Makaadi amifanikisyo alilembedwe munsu. Wenche chenjela kut eezi zimwi zinga zilategwa “ziyandikana” naakuti “ziyandwa” zilakonzya kusiyana kazyeeendelelana abusena. Nzezi zyakazeezwa munsio.

Chakulya chazivuubwa (chiyandikana)	chakulya chionono (chiyandwa W)	mali yechikolo (chiyandikana N)
Chakulya (chiyandikana)	misamu (chiyandikana N)	mbutgo yakubyala
Nchinga (chiyandwa)	mudududu (chiyandwa W)	(chiyandikana N)
Zizwaato (chiyandikana / chiyandwa)	pepatwaambo (chiyandwa W)	mincina yakubelesya (chiyandikana N)
Coca cola (chiyandwa)	mpani mpya (chiyandwa W)	TV (chiyandwa W)
feni yamagesi (chiyandwa)	lampi lyamafuta (chiyandikana N)	yunifomu (chiyandikana N)
filiji (chiyandwa W)	chilimba (chiyandwa W)	wodiropu (chiyandwa W)
gasi (chiyandwa / chiyandikana W/N)	mabbuku echikolo (chiyandikana N)	maanzi (chiyandikana N)

Nkukoloondo kuziba musiyano aakati kazintu nzituyanda kuba aazyo azeezyo nzitweelde kuba aazyo. Aawo nituchita mabambe aamali tusanguna akubikka antoomwe mali yazeezyo ziyandikana mpawo twabona kuti taakwe na mali yachaala kuti tuule eezyo nzituyanda.

Lemba aansii mali yoonse yabeleka

KUZUWISYANIA MUMBUNGANO MPATI

Kuti tugwasikane mukulanga mali njitubelesya, kiili nje ntaamo iitobela yakuchita mabambe aamali, tweeledede kulemba aansii mali yoonse njitubelesya ambutwiibelesya. Eezi tweeledede kuzichita kwamweezi naa myeezi iibili kuti tujane zilakasimpe munzila njitubelesya aayo mali. Ulakonzya kugamba loko ampindu njatajane. Chimwi chindi mali njitubelesya kiiliche kukula chikmwi chintu chinini, mbuli kuti ziwiti zyabana, nga yayungizya yaba mali nyiingbi loko aawo nituyeeza kuti nimaliinzi njitubelesya mukati kamunyaka woonse.

Kuti twabelesya dola lyomwe kukantoolo ke tii tutatu amviki, kumamanino amunyaka inooli yaba 156 dollars.

Kuti katuula coke achiwiti zye dola lyomwe abuzuba ngayaba \$365 amunyaka.

Kuti katuula chimwi chilimbujli kkofi naakuti kandundu zya madola alimusanu \$5 abuzuba mpuutamanine munyaka inooli yaba \$1,825.

Kulemba aansii mali yezintu nzituula zyoonse takugwasyi kubamba mabambe akubelesya mali akulikke pe, pesi kulagwasya alubo kuti tubone aawo mputulikuula zintu zitakwe lugwasyo zitusanisizya mali.

Ntaamo Zyezyakuchita

*Zyakutobelezya Kumweendelezi: Pa **BBUKU LYABAYIYI** – Malembe Aamali iibelesegwa aMpuli*

Ulakonzya kubelesya aaya malaembe kulemba aansii choonse chintu iwe ampuli yako nchimubelsezya mali mukati kamviki iboola naa kwiinda.

Chiiyo 3: Kupanga Mabambe

Aakubelesya Mali Mumpuli (Chimpanzi 2)

Mizeezo Mipati

- Ntaamo yabili yakupanga mabambe aakubelesya mali nkulanga akubikka antoomwe zyoonse zintu ziyandikana mubuumi bwesu kwamunyaka woonse.
- Tweelede mpawo kulanga kusiyana aakati kamali injila ayaziandikana.

Zyakubelesya

- I-Chitondeezyo Chiboneka : Pepa Iyamababe eemali (kuzwa kuchiiyo 2)
- I-Bbuku IyaBayiye – Kubamba kuBelesya mali ntaamo 2 & 3 (makkwa obile - awumwi munti apegwe)
- Ipepa pati naakuti bbodi impati yakulembela mizeezo mukuzuwa
- Ma-Marker

Manjililo

Kuzuwisyania MUMBUNGANO MPATI

Zyakutobelezwa Kumweendelezi: Bikka **CHITONDEEZYO CHIBONEKA** – Pepa IyaMabambe eMali kuzwa kuChiiyo 2 aawo muntu woonse mpakonzya kulibona muchiindi cha chiiyo.

- Mwakazyeenzya biyeni mukulemba aansu zyoonse nzimuula?
- Mpuzili na zyakamugambya?

Lino ndiswe basikulanga ntamo 2 a 3 mumabambe aakubelesya mali mumpuli.

Ntaamo 2: Lemba Ubikke Aantoomwe Ziyandikana

KUZUWISYANIA MUMBUNGANO MPATI

Twajana ziyandikana kuulwa mumkati kamweezi tulakonzya kulemba mabame aakubelesya mali. Kuti katutakwe eezi, tulakonzya biyo kuyeyela. Tulalanga ziyandikana saansina.

- Nzeezili ziyandikana mubuumi bwesu kuti tupone akulela kabotu mpuli zyesu?

Zyakutobelezwa Kumweendelezi: Lemba mpinu apepa pati naakuti abboodi. Ba asimpe kuti zyoonse zyalembwa nzintu ziyandikana peepe eezyo nzituyana swe kuba aazyo.

Mbuli mumusobano ngutwaseene, yeeya kuti zimwi zintu ziliigwa maweezi amweezi, mpawo zimwi nzyachiindi chiche mumunyaka (mbuli., mali yechikolo, zyabulondozi akuula mbuto). Utalubi kuyeesesya aatala azeezi zitobela:

- Chakulya
- Zyakubelesya – mbuli maanzi, magesi, igasi azimwi
- Mali zyazya bulondozi
- Zyachikolo – yunifomu, mabbuku azimwi ziyandikana kuchikolo.
- Zizwaato
- Mali yezyakweenzya mbuli., mafuta emoota, kulungisisya, imatekisi, ibbasi azimwi
- Kupa cheKkumi

Lino zyaanzaanie mumabazu aabili:

- Zyuulwa amweezi zyelede – Zintu nzituliya amweezi nakuti chindi chiingi
- Zimwi zyuulwa – zintu zitawulwi lubbe mumunyaka.

Zyakutobelezya Kumweendelezi: Eenga mikozyanisyo yobile yama chaati aaliminsi aabbodi mpawoi muzuwisyanie embungano.

ZYUULWA AMWEEZI AMWEEZI

Chintu	Mweelwe wakulwa kwacho amweezi	Muulo aawo mbuchulwa	Yoonse
Chakulya	30	\$2	\$60
Magesi	1	\$4	\$4
Maanzi	1	\$3	\$3
Chekkumi	4	\$3	\$12
Zyakubelesya mung'anda, mbuli., zyakusalazya mung'anda	4	\$2	\$8
Mali zyachikolo amweezi	1	\$5	\$5
Zyakweenzya	30	\$0.1	\$3
Mali yoonse YAMWEEZI OMWE			\$95
Bala bbazu lya 20% yazimwi zyazowulwa			\$19
YOONSE MUMWEEZI OMWE			\$114
Yindulula tusika kkumi atubili -12 kuti ujane YOONSE YAMUNYAKA			\$1,368

Ziba kuti kungsi lyamachaati kuli 20% ya “zimwi biyo.”

- Nkaambo nzi noyeeya kuti tubikke 10% naakuti 20%?
 - *Nikuba kuti tulakonzya kuyeyela mali njitunga tulabelesya, zilakonzeka kuti twaluba chimwi chintu naakuti mali njitwayeyela yacheya loko. Zimwi zyuulwa anga teensi zyalilangilidwe biya pe. Kuti mabambe eesu aakubelesya mali abe mantuloko tweelede kusiya mweenya wazimwi zibuka. Imwi nzila njakubikka imbi mali (mbuli 10%). Imwi nzila njakuyungizya mali mbuli \$10 amweezi. Ikubikka kumbali imwi mali nkuko kunga kulatupoa akuti mabamebe eesu abe mantuloko. Naakuti yachaala mali eeyo kumamanino aamunyaka ulakonzya kwiibamba naa kwiibelesya kulichimwi chikoloondo.*

ZIMWI ZYUULWA

Chintu	Mweelwe wakulwa kwacho amweezi	Muulo aawo mbuchulwa	Yoonse
Yunifomu yechikolo	1	\$30	\$30
Mabbuku echikolo	1	\$15	\$15
Zyakuzwaata/nsangu	2	\$15	\$30
Kulungisya zimwi mung'anda	1	\$25	\$25
Mali iiyandikana yoonse AMUNYAKA			\$100
Bikka 10% yazimwi zibuka			\$10
YOONSE MALI AMUNYAKA			\$110

AMUNTU ACHITE NCHITO EEYI ALIKKE

Zyakutobelezya Kumweendelezi: Bape **BBUKU LYABAYIYI:** Mabambe Emali Ntaamo 2 & 3. Kuti biingi kabatakonzyi kubala akulemba chita kuti babeleke babili babili. Aabo bakonzya kulemba balembale batakonzyi.

Kamubelesya zyalembwa zyoonse ziyandikana, lino zuzikizya “Chaati IyaZintu Ziyandikana Kuulwa” (Chaati 4) alya “Zimwi zibuka” (Chaati 5) alimubbuku machaati aaya, kochitila mpuli yako.

Yeeya zyoonse zyuulwa mukati kamweezi. Kuti kuli chitawo kale echaati chiyungizye.

Nuwamaninsya tondeezya bamwi mpawo ukumbile kugwasigwa kuti kaluyandikana lugwsyo. Balakonzya kuyeeya chimwi chintu nchuwaluba.

Ntaamo 3. Kubala musiyano wemali

KUZUWISYANIA MUMBUNGANO MPATI

Lino twaziba kuti nimaliinzi njitujana amunyaka akuti nimaliinzi njituyanda kuti tupone. Chaba chindi chakulanga kuti eezi mali zyobile zisiyana biyeni, kiili nimntaamo yatatu mukuchita Mabambe eemali.

Mumukozyanisyo:

Mali ili munkomwe	- Zyuulwa ziyandikana	- Zimwi zyuulwa	= YOONSE
1,650	- 1,368	- 110	= \$172

Mubbuku lyako lino, gwisya mali zyobile eezi kuzwa ku MALI NJOJANA kobelesya chaati 6.

- Wachaala eyimbi mali naakuti waba muchikwelete?

Wachaala echikwelete

Ikuti mali yako njojana NINCHE kwiinda mali yakuula zintu ulaba muchikwelete, chaamba kuti ulabelesya mali nyiingi kwiinda njojana. Lyaba penzi eelyo. Ba asimpe kuti zintu zyoonse nzuwalemba kuti “ziyandikana” nzizyo loko ziyandikana. Mpuchili na nchuwalemba chitali chiyandikana loko Ikuti upone? Mpuchili na nchonga ulalipeda kuchileka kwamunyaka?

Kuti kaatakwe nchonga ulalipeda kuchileka pesi koli muchikwelete, weelede kuyeeya kuyanduula imbi nzila iikunjizizya mali kuchitila kuti ziyandikana zyako zizuzikizigwe. Kuchenekak kweelede biyo kuchitika muchiindi chepenzi pati, naakuti kuula zintu zyeeta iimbi mpindu yamali.

Chiiyo 4: Kumvwisisisya Kubelesya Mali

Mizeezo Mipati

- Kuli nzila nyiingi nzitunga tulabelesya aazyo mali
- Kubamba mali nkukoloondo nkaambo kutugwasya muchiindi nikuba zibuka ziyanda mali
- Kubyala mali nkukoloondo nkaambo kutugwasya kuti izyale ivule juunza
- Kupa nkukoloondo nkaambo tulemeka mulawu wa Leza amubulemu bwakwe

Zyakubelesya

- Chitondeezyo Chiboneka : Nzila zyakubelesya mali - “Lya”, “Bamba”, “Byala” mpawo “Pa” (dinda unenge chimwi chibunga)
- Chitondeezyo Chiboneka : Makkadi aamusobano wa Mwaalumi muvubi, Mwaalumi Muchete. (mubelesye bbiinsi mbuli mali kuti kamuyanda)
- Zyakutobelezya kubayiyi: Milawu yamusobaano wa Mwaalumi muvubi, Mwaalumi Muchete (awumwi apegwe lyakwe pepa)
- Makkadi aatakwe chintu (20 akabunga kaniini)
- Ma-Markers (yomwe kukabunga kaniini)

Manjililo

KUZUWISYANIA MUMBUNGANO MPATI

- Nzeezili zintu zisiyene nzimunga mulabelesya mali?

Lya/Belesya, Bamba, Byala, Pa

INCHITO YAKABUNGA KANIINI

Zyakutobelezya Kumweendelezi: Pambuula bantu ubabikke mutubunga twabantu batatu. Akamwi kabunga kape makkadi aatalembedwe chintu aali makkumi aabili 20 mpawo ubaambile kuti balembe muzeezo womwe wazintu zyaandeene nzibanga balabelesya mali kulinzizyo kukkadi alimwi alimwi. Baambile kuti beezye kuyeeya zintu zili mbuli “kuula kzizwaato”, “kuula chakulya,” “kwibamba mali”, “kuula muunda”, “kuula ng’ombe”, “kuula zintu zyakuuzya”, “kupa bachete”, (peepe kulemba biyo kuti “kuula rayisi,” “kuula kkeroti,” “kuula tamatisi,” “kuula nyama”...). Chita kuti bakkale amakkadi aabo balabelesya mukuzuwisyania kwamumbungamno mpati munsu.

KUZUWISYANIA MUMBUNGANO MPATI – CHITONDEEZYO CHIBONEKA: Nzila zyakubelesya mali

Kuli nzila zine zyakubelesya mali.

Mbuli mukozyanisyo, kuti mlimi watebula zilyo yakwe kulizintu zine nzyanga ulachita azilyo eezi.

1. **“Kulya”** – Chaamba kuti ulalya mpawaawo allimwi tachikonzyi kuchijana kunembo kuti chikamupe iimbi mali muli lya juunza.
2. **“Kubamba”** – Kubambila kuzoolya muchiindi chiboola – zilajanika kuzobelesegwa muchiindi chiza.
3. **“Kubyala mubbindawuko”** – Kumbambila kuti izoobe mbuto mumwaaka uboola. Aawa mpawo mputubelesya mali kuti ituzyalile iimbi ijuunza.
4. **“Kupa”** – Kupa zimwi zilyo kulibamwi. Aawa mpawo mputupa mali, nga kulaba kunsondo mbuli chekkumi naakuti kupa bamwi bantu.

Zyakutobelezya Kumweendelezi: Lemba awumwi mutwe (Lya, Bamba, Byala, Pa) aansu. Asbakumbile kuti babikke makkadi ngibalemba ali umwi awumwi mutwe wamakani. Ba asimpe kuti babika aawo ayelede akuti bamvwisisisya kabotu. Mpawo bamaninsya uzopandulule:

Kuti twalya chintu, nga chamanina aatu tatuchikwe aacho pe kunembo.

Kuti twabamba chintu, tuchibambila kuti tuzochibelesye muchiindi chiboola.

Kuti twabyala chintu, tubelesya mali mjunzila yakuti ilamena ikomene tujane iimbi lubo muli lyajuunza.
Kuti twapa kuli bamwi nga tuli kulemeka Leza.

- Njiili imwi mikozyanisyo yakubyaala mali?

Zyakutobelezya Kumweendelezi: Ambila bali kwiiya kuti babikke iimbi mizeezo iilimusanu yakubyaala mali.

Musobaano wamwaalumi muvubi amwaalumi muchete

KUZUWISYANIA MUMBUNGANO MPATI – Belesya **BBUKU LYABAYIYI**: milawu yamusobaano wamwaalumi muvubi amwaalumi muchete antoomwe azitondeezyo zijatika zidindidwe akunegwa: makkadi aamusobano wamwaalumi muvubi amwaalumi muchete.

Kuti zitugwasye kumvwisisisya mizeezo eeyi akuti ichita biyeni kulindiswe tweelde kusobaana musobaano ooyu.

Zyakutobelezya Kumweendelezi: Anzaania balikwiiya aaba mutubunga twabantu babili naakuti batatu. Kuti bantu boonse kabatasiku musanu abatatu awumwi awumwi ngachite alike. Bape milawu yamusobano **BBUKU LYABAYIYI**: milawu yamusobaano wamwaalumi muvubi amwaalumi muchete.

1. Bape makkadi aamali asika kkumi (naakuti bbinsi) aamali yeelene kukabunga akabunga.
2. Pa tubunga mwenya wakuti bayeeye mbubayanda kubelesya ‘mali’ yabo.
3. Koya kutubunga toonse koyabubweza makkaadi aamali kazyeeendelana ambubasala kupona, kochita eezi zitobela:
 - a. Ayimwi ng’anda ipe kkadi lyachintu nchiyawula naa lyakubyaala mali kuti kabali balyuula.
 - b. Mvwangaania makkadi aalimusanu alimwi aakuchiswa alyomwe lyabuumi bubotu. Baambile kuti basale kkadi.
 - c. Kuti babweza makkadi aabili akuchiswa, beelede kuliya makkadi emali obilwe. Kuti bakachilwa kuzwa bbadala mpawaawo chaamba kuti muchiindi chiza balasweekelwa makaadi aatautu.
4. Kuti kamwi kabunga kamaninsya kape aambi makkadi eemali asika kkumi, yabbazu litobela, eetala bikka aambi makkaadi emali kuti kakuli kubyaala kwakachitika naa kumaninsya chikolo. Bezwa makkadi atatu kuli ooyo wakajana kkadi lyakuchiswa pesi taakakonzya kuliya mpawawo.

Musobane lubo kamwiindulula.

Kuti kaatakwe wabyala mali bayeezye bubotu bwakwiibyala.

Kuti mwayindulula kusobana alimwi kabali kusyala kabatakwe mali choonse chiindi, bagwasye kubapandulwida kuti ngazilagwasya biyeni kuti bayiiya babamba imwi mali yakubyaala.

Musobane lubo kamwiindulula bantu kabali kubamba mali akwiibyala.

KULILINGULA MUMBUNGANO MPATI

- Niinzi chachitika mumusobaano oyu?
- Walimvwa biyeni nuwali kusobaano musobaano ooyu?
- Watola biyeni mizeezo yakuchita nzuwachita?
- Wali amali iizulila kuchita nzoyanda kuchita na chiindi choonse?
- Ooyu musobaano weendeleana biyeni abuumi bwesu bwenchobeni?
- Kuti bachete bajana mali niinzi nchibayibelesya?
- Nkuyumu biyeni kuti muntu muchete abyale mali?

- Nkaambo nzi nimuyeeya kuti nkukoloondo kuto bachete babyale mali?
- Niinzi nchitunga tulachita kugwasya kuti kuube kuti bachete bakonzye kubyala mali?

Bachete balabamba naakubyla mali na? *Fwiinsya:*

- Nkuyumu kuti bantu bachete babyale akubamba mali, pesi kuti balipeda balakonzya kuchita oobo akusumpula mawumi aabo.
- Limwi sunko pati kubantu bachete mbaabo bachenekesya mali. Kutu bazizunde eezi bachete beelede kukka;a kabalibambilide kulizyamali kuzintu zipati mubuumi zilimbuli michado, madilwe akuchiswa azimwi.
- Chiindi chiingi kuti bachete bajana mali zintu nzibayanda kuula nzintu zilimbuli TV achakulya chiingi. Nikuba kuti taakwe chiibi akuula eezi zintu, pesi teensi kusala kubotu pe muchiindi chakubula. Kutu bachete babyala mali eeyi balakonzya kuzopna buumi busumpukide muchiindi chiza.
- Kutali mbuli mumusobaano ooyu, bachete chiindi chiingi tababelesyi mali yabo mubusongo pe. Bantu biingi balakwaambila kuti tabakwe mali yakubyala pesi balaayo yakuula bukande.

KAMULI BABILI

Amuzuwe:

- Kumali yempuli yenu, nimaliinsi njimulya, njimubamba, njimubya, naa kupa?
- Uyeeya kuti ooyu mweelwe wamali ulikabotu na? Buvule bwamali njobyala bulikabotu na? Ani njobamba? Ani njopa?
- Mboobuli mbumunga mulabyala mali nyiingi?

Bbuku Lyabayiyyi: Milawu Yamusobaano Wamwaalumi Muvubi Amwaalumi Muchete.

Imali iinjila

Akamwi kabunga kajana makkadi kkumi (naakuti bbiinsi) kubbazu lyomwe lyamusobano

Izyuulwa

Akamwi kabunga kalalisalilambukayanda kubelesya mali yako. Toyelede pe kubelesya makkadi aako amali choonse chiindi.

Chakulya - kuligwa tubili abuzuba	5		
- Nyama	7		
- Yamusyobo wetala tala	10		
Magesi	2		
Bana bayiiya	1 kumwana omwe (ulabana batatu)		
Zintu zyamung'anda			
- Chimbuzi	5	Sofa pya	2
-Nchinga	2	kulungisya kaluli	5
- TV	3	Chilimba	1

Makkadi Aakuchiswa

Kuti wachiswa weelede kuliya makkadi aabili amali njuwabelesya kuula minsamu. Kuti wakachilwa kuliya mpawaawo uzosweekelwa makkadi atatu muchiindi chiza chakujana mali. (aabili ngamusamu ngwawula limwi nimali yasikukupa chikwelete.)

Kubyala

Chiindi choonse ulakonzya kusala kubyala mali. Kubyala mali kweelede kuba makkadi aatatu. Kumakkadi aatatu nguwabiyala ujana lyomwe eetala. Aawo mpuwayeyela kuuzya mali yako njuwabiyala ulajana biyo makkadi aabili akuuzya mali yako njuwabiyala.

Chikolo

Kumwana woonse wamana lwiiyo mumabazu aatatu ulajana makkaadi aatatu kubbazu limwi alimwi.

Chiiyo 5: Kupanga Mabambe

Aakubelesya Mali Mumpuli (Bbazu 3)

Mizeezo Mipati

Kulizintu zili musanu nzitunga tulachitisa mali iichala musule lyakuula zyoonse ziyandikana kuzwa kumali njitujana:

- Kwiibamba
- Kwiibyala
- Kupa
- Kwiibelesya kuli eezyo 'nzituyanda'
- Kwiibamba munzila zitalidwe

Zyakubelesya

- Chitondeezyo Chiboneka : Pepa lyamabambe eemali (Chiiyo 2)
- Chitondeezyo Chiboneka : Zila zilimusanu zyakubelesya mali (makwa otatwe adinde mpawo udelule bbazu 1 kulimwi alimwi kkwa.)
- Chitondeezyo Chiboneka : Mabambe Aamali ntaamo 4 (awumwi muntu apegwe lyakwe)
- Chitondeezyo Chiboneka : balikwiya belede kuti kabali ama foomu ngiabakazuzikkiza ku Ntaamo 1-3 kuzwa kuziyo 2 a 3; Chaati 1-6.
- Bboodi/ Pepa pati a makka
- Mweendelezi weelede kali aMukozyanisyo uuzuzikizigwe zili muBbuku lyaMuyiisi zyaNtaamo 1-4; Chaati 1-7

Manjililo

KUZUWISYANIA MUMBUNGANO MPATI

Zyakutobelezwa Kumweendelezi: Bikka **CHITONDEEZYO CHIBONEKA** Chiiyo 2: Pepa lyaMabambe eMali aabusena bubone et Poster in a place where everyone can see it for reference during the lesson.

- Mukati kacheengele eechi bantu babelesya biyeni imaali iinga yachaala musule aakuula zyoonse nzibayanda?

Lino ndiswe basikulanga ntaamo yane yaMabambe eMali: kusala kubelesya imali yachaala njitunga tualabaayo, mubusongo.

Nzila zilimusanu zyakubelesya mali

KUZUWISYANIA MUMBUNGANO MPATI

Teensi boonse pe batachaale kabali muchikwelete kuti twachita mabambe eemali kuzwa kuntaamo 1 kusika ku 3. Kutu kotali muchikwelete welede kusanguna kuyeeya mbotabelesye mali yako yachaala. Kulizintu zilimusanu zisiyene nzyonga ulabelesya mali yako yachaala.

Zyakutobelezwa mumweendelezi: Nyampula zitondeezyo kuzwa ku **CHITONDEEZYO CHIBONEKA**: Nzila zili musanu zyakubelesya mali, achimwi kulikuchitondeezuya muchiindi chacho utazinyampwidi antoomwe pe. Chita kuti zyeendelane amusobaano ngumwachita muchiiyo chayinda mbuli mbukweelede.

1. Kubamba

ulaluyeeya lwaano na lwa Josefa mu Bbayibbele?

- Mpali uukonzya kutwambila lwaano oolu?

Josefa wakawuzigwa kubuzike mpawo wakatolwa ku Ijipita. Musule lyakubejelekezegwa wakabikkwa muntolongo. Limwi zuba Faro Wakaba achiloto nchaakataziba nchichakali kwaamba. Boonse baalumi bakwe basongo taakwe nibaka konzya kumupandulwida zyakali kwamba chiloto eechi. Pesi simujata nkomesi wakazoyeeya kuti naakali muntolongo Josefa wakamugwasya kumupandulwida chiloto chakwe. Josefa wakatolwa kuli Faro alugwasyo Iwa Leza wakakonzya kupandulula chiloto eecho. Muchiloto mwakali ng'ombe musanu azibili zineenede amusanu azibili zikotede. Ng'ombe musanu azibili zikotede zyakalya zineneede zyakasika kusanguna. Pesi musule lyakuzilya taakwe wakali kuti eezi zikotede zyalya zineneede. Zyakachitika mbuboobo akuzilyoq. Josefa wakapandulula kuti kwalikuzooba minyaka musanu ayibili yakutebula aminyaka musanuu ayibili yenzala aboobo Faro wakateelela majwi aakwe mpawo Ijipita yakafutuilwa kuzwa kunzal.

Mbuli muchiindi cha Josefa, aswebo tulaswaanana aacho chiindi chibotu achiindi chibi, pesi kuti twaba aachichaala musule lyakuliya zyoonse ziyandikana, eecho nga tachili chiindi chibi pe – nchiindi chakubamba mali. Mubuumi bwesu tunoswaanana azyiindi mzyoonse zisiyene siyene ziyanda mali – kuchiswa, kubulika kwamunsonga, michado amadilwe azimwi. Mbuli Leza mbaakamutondeezya Josefa, tweeledede kubamba muchiindi nituli azyiingi kuchitila kubambila zyiindi zyabuyumuyumu. Nansya kakuli kuti twabamba mali niini muchiindi chilamfu ilaba kiyobukomena. Lkuti kocheneka chiindi chiingi kulakuyumina loko kuzwa mubuchete.

Naa koli ayimwi mali yachala nikuba ibe nche, ibikke kumbali kuchitila zimwi zichitika kazitalangilidwe mbuli kuchiswa, azimwi.

2. Kubyala mali

Chimwi chintu nchitunga tulabelesya mali yachaala nkwiibelesya kuli chimwi chintu chitape kuti izyale junza. Twakaziswaana mumusobaano wachiiyo chayinda. Kuti twabyala mali muchiindi chiboola tulajana imbi eetala. Mumabambe eesu eemali twabikka akale kumbali imali yakubyala myuunda yesu mumwaaka uutobela. Alubo kuti katuli aayo imwi mali yachaala tulakonzya kotalika aamwi mabambe akonzya kutupa mali mbuli kuvuba (nkuku, madada, naa mpongo) damwa lyabaswi, chilili chechisyu naa misamu yemichelo. Yeeya kabotu aatala azimwi zintu nzyonga ulachita zinga zilakupa imbi mali. Kuti wasanguna akantu kaniini kakupa imbi mali, mumunyaka uza uzokjana mali ikupa kuti uchite chintu chipati. Ulasanguna kuzwa mubuchete mbichaano mbichaani aawo nobyala mali yako amunyaka amunyaka kokonzya kujana mali yiinda njuwakajene munyaka wayinda.

- Nzeezili zimwi nzila nzonga ulabyala aazyo mali?

3. Kupa

Bbayibbeelee litwaambila kuti Leza ulatupa amweelwe ngutupa aawo aswebo (Luka 6:38). Naa katwaangunukide kmukupa kwesu Leza ulangunuka mukutulongezya, pesi kuti katupa buniini, mpawo tulayimika zilongezyo zyaLeza kulindiswe. Tweeledede kusanguna kupa chekkumi, pesi tulanguule lubo pbamwi bantu naakuti mabambe ngitunga tulapa kulingawo.

- Ancheechili nchoyanduula loko? Myeenya yakutambula zipo naakuti myeenya yakupa zipo?
- Kuti katumusyoma loko Luka 6:38, aboobo niinzi cheelede kuba chipati? Kupa naa kutambula?

4. Kubelesya mali kuli 'Nzituyanda'

Ndisimpe kuti mali kiiliwo tulayibelesya kuzintu nzituyanda. Weeledede kulanga kabotu zintu nzolikuyanda mpawo usale kuti ncheechili chikoloondo loko kulinduwe. Tatweeledede pe kusunkika kuti tuayande kuba mbuli zimwi mpuli, pesi yeeya saansi aatala azibotezya Leza. Kulungisaya ng'anda naakuti zimbuzi nchintu chibotu loko. Pesi tweeledede kuchenjelela kubelsya mali kuzintu zilimbuli ma TV amidududu lkunze kwakuti imali izulila eezyo zintu mpiili. Kwiinda kuula zintu zyakulibotezya, nkubotu kubyala mali kuti iyungizye mumunyaka uza.

Yavula mali yako iinjila, mpawo ulasanguna zwako kuula zintu zilimbuli eezi. Nkaambo kakuti mabambe eesu eemali alanga biyo imali njitweelede kupona aayo tulakonzya alubo kuliungizya mali yamufolo kuchitila kuti tukonzye kuumwa luuwo naa kuyonywa kkofi, azimwi.

5. Kubamba mali kutalidwe

Musule twaamnbuula aatala akubambila zimwi zichitika katutazilangilide. “Kubamba mali kutalidwe” chaamba kubambila chimwi chintu, mbuli kuyaka ng’anda mpya naakuti kuula mudududu. Aaya mabambe alakonzya kukutolela munyaka woonse kuti ubambe mali. Kuli mbubo kuti utole chiindi chako kobambila kuula eezi zintu kwiinda kucheneka mali kuti uzyuule. Ulakonzya kunoobika mali kumbali amunyaka kuti ukonzye kuzoozyuula. Chimwi chintu nchokonzya kuchita nkubyala mali mpawo kobelesya biyo mpindu. Mbuli mukozyanisyo ulakonzya kubyala mali iyako mumisamu kwalino mpawo chazosika chiindi chakwiigonka akuuzya unooli waba amali nyiingi yakubusilizya ng’anda yako. Weelede kuba amoyo mulamfu kusika aawo mpoyo Janina mali.

- Nzeezili zimwi zintu zipati nzoyanda kubambila mali?

Ntaamo 4: Belesya yachaala mubusongo

KUZUWISYANIA MUMBUNGANO MPATI

Twabamba Ntaamo 1, 2 a 3 kuMabambe eesu emali. Lino tuyanda kulanga mbutunga tulabelesya mali yachaala.

Muchiiyo 3 twakamaninsya kuchita bbazu lyakusanguna lyaMabambe eeMali. Twali e \$172 yachaala. Lino tweeleda kuchita mabambe aakuti tulayibelesya biyeni eeyi \$172.

Zyakutobelezya Kumweendelezi: Eenga chaati liliminsi eeli e boodi naakuti alilimwi pepa pati:

Chakubambila Mabambe	Muulo
Kubamba	\$20
Kubyala	\$50
Kupa	\$20
Nzituyanda	\$30
Kubambambila Kutalidwe	$\$50 + \$2 = \$52$
TOTAL	\$172

Chaati laMukozyanisyo 7

Pandulula – yeeya kuti twasala kubamba \$20, twabyala \$50, twapa \$20, twabelesya \$30 kulinzituyanda mpawo twabamba \$50 kutu tuule mudududu. Twayibikka antoomwe yoonse itupa \$170 mpawo twachaala e \$2. Atuchitaanga twasa kwiiyungizya kunkomwe yamudududu.

Lino oatuchitile mali yesu mabambe. Langa mali yakachaala muchiiyo 3. Ilembe kungsi. Lemba mali njoyanda kulichimwi achimwi chintu. Mpawo ibikke antoomwe. Kuti yavulisya weelde kugwisya imwi, kuti kiili nche loko weelede kuyungizya.

ZYAKUCHITA MUNTU KALI ALIKKE

Zyakutobelezya Kumweendelezi: Pa **BBUKU LYABAYIYI**: Mabambe aakubelesya Mali ntaamo 4. Ambila balikwiya kuti awumwi azuzikizye lyakwe chaati.

Wamaninsya chaati lyako lyamabambe emali tondeezya bamwi mpawo ukumbile mizeezo yabo njibalayo.

KUBOOZYA NGAMBO

Zyakutobelezya Kumweendelezi: Nimulikuchita mabambe aakumaniniza muni, amuzyeendeleze kwiinda mumukozyaniso wako nguwaremba, akusungwaaza aabo balimumabambe aaya kuti bazuzikize aabo naakuti batobeleze **BBUKU LYABAYIYI**.

Atulange lubo Intaamo zyoonse:

Ntaamo 1: Bikka antoomwe mali yako injila munkomwe. (Bbuku Lyabayiyi: Chiiyo 2: Mabambe Emali Ntaamo 1)

Mali Yoonse injila (*Chaati 1*) – Ziyanda Kuulwa (*Chaati 2*) = Mali Yamu Nkomwe (*Chaati 3*)

Ntaamo 2: Bikka antoomwe ziyandikana zyesu. (Bbuku Lyabayiyi: Chiiyo 3: Mabambe Emali Ntaamo 2)

Ziyandikana Kuulwa muMweezi (*Chaati 4*) azimwi zyuulwa (*Chaati 5*)

(amutalubi kuyungiza zyuulwa ziyandobuka)

Ntaamo 3: Bala musiyano wamali. (Bbuku Lyabayiyi: Chiiyo 3: Mabambe Emali Ntaamo 3)

Mali iili munkomwe gwisya mali yaziandikana gwisya zimwi zibuka = ujane Yoonse. (*Chaati 6*)

Ntaamo 4: Belesiya yachaala mubusongo. ((Bbuku Lyabayiyi: Chiiyo 5: Mabambe Emali Ntaamo 4)

Kulipeda kwachitwa (*Chaati 7*)

Lino tulayiya nzila yomwe yakutugwasya kubamba mabambe eesu eemali.

Chiiyo 6: Kweendelezya Mali

Mizeezo Mipati

- Tuyanda nzila iitalidwe yakutobelezya mukubamba mali
- Nzila yamvulopu nzila mbotuyakweendelezya mali yesu
- Boonse mulumi amukayintu beelede kulipeda kumabambe eemali

Zyakubelesya

- Chitondezyo Chiboneka: Mazina aaazintu Zyuulwa. (Chibunga chomwe chidindidwe akunengululwa)
- Chitondezyo Chiboneka: Mukozyanisyo wamvulopu, illembedwe kale (chibunga chomwe chamvulopu zili kkumi lillamusanu ayimwi -16 zilamazina)
- Mvulopu zitalembedwe (10 kumuntu awumwi)
- Chitondezyo Chiboneka: Makkadi aaMali yamaPepa ayita 250. Pedwe. Bona kutji ilakonzya kwaanzanisigwa kukuula tuntu tuniini. Ulakonzya kubelesya makkadi emali kuzwa kuchiiyo 1, mpaali amwi makkadi ama \$1 aapedwe.
- Bbuku IyaBayi: balikwiiya beelede babe azyiiyo zyabo zyoonse zizwide zyaKubambila Mali Ntaamo 1 kusika ku Ntaamo 4. (zyakazuzikizigwa muchiiichayinda).
- Mikozyanisyo yaMweendelezi iizuzikizigwe yamabambe emali Ntaamo 1 kusika ku 4 (kuzwa kuchiiyo chayinda)

Manjililo

Ntaamo yakusanguna kuti tube babambi babotu bemali yesu nkuchita mabambe. Nikuliboobo, tazizulide pe eezyo – tweeledwe kwaatobelezya loko mabambe aayo. Ndiipenzi pati kuti ngatwachita zwesu mabambe peso kwatobelezya kulayuma. Pesi kuti twalikonzya kuliboozya antoomwe zilakonzeka.

- Kwalino wiiyendelezya biyeni mali iyako? Ubelesya nyamaanzi kuti kulange zintu zisiyene nzobelesezya mali?

Muli eechi chiiyo ndiswe basikulanga nzila nguba loko yakweendelezya mali yesu katubelesyanzila ya mvulopu.

Intaamo yakusanguna njakuti mulumi amukayintu bazuminane kutobelezya mabambe eemali akwaabamba. Kutji kwalipeda muntu omwe, mulabona kufwambaana kuti taakwe nizatabeleke pe. Antoomwe kunembo Iya Leza, amulipede kweendelezya mali njamupa mubusongo kamutobelezya mabambe ngumunooli mwachita.

Bweendelezi bwa Mvulopu

NCHITO MUMBUNGANO MPATI – Mubelesye Zitoondezyo Zijatika: Mazina aaziyanda kuulwa amvulopu zyamukozyanisyo.

Zyakutobelezya Kumweendelezi: Amuchite nchito iyabweendelezi bwamvulopu oobu mumbunga kuzwa ku a) kusika ku d) munsu.

Inzilambotu alimwi nguba yakweendelezya mali yako njakubelesya mvulopu. Mukubelesya eeyi nzila nga twapambuula mali yesu kaytula eezyo nzituyanda kuula mpawo twayibikka mumvulopu. Mpawo tulabelesya mali njitunoli twabikka mumvulopu kuula ziyanda mali eeyo. The best and easiest way to manage yokuti twachita oobo zilatulugwasya kuti tatubelesyi mali yiindilide nkaambo tunooli biyo anjiyeeyo iili mumvulopu. Kutu lusalale kumvwisisya tulachita mukozyanisyo.

Zyakutobelezwa Kumweendelezi: Bikka alimwi zina kuzwa **KUCHITONDEEZYO CHIBONEKA:** Aatebuli naakuti aansi koyabuzitondeka muchiindi chakuzuwa. Pandulula kuti mulazuwa aatala azinda liti Mali yeNkomwe ye Mpuli, lilisiyene a;limwi teensi mali iizwa pe, mukayindi kafwiifwi..

Iziyanda kuulwa kuzwa kumali iinjila	Ziyandikana Kuulwa Amweezi	Zimwi Zyuulwa	Nkomwe Yempuli
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Mumambambe eesu eemali amuyeeye kuti twali azimpanzi zitatu zyzintu zyuulwa.

- 1. Iziyanda kuulwa kuzwa kumali iinjila
- 2. Ziyandikana kuulwa amweezi
- 3. Zimwi zyuulwa kazitabambilidwe

Achimwi chimpanzi chazyuulwa, tulakonzya kupanga mvulopu, tuyanda mvulopu yomwe yazyuulwa zyamali iinjila, yomwe ye Ziyandikana kuulwa amweezi mpawo ayimbi yezibuka ziyanda kuulwa (mbuli kuti yomwe yezintu zyechikolo zyoonswe, imwi yazyiyanda kulungisigwa, imwi yezizwaato, ayimbi yazibuka)

Zyakutobelezwa Kumweendelezi: Bikka kunembo lyabali kwiiya, mvulopu zyoonse zyangambwa kuzwa ku **CHITONDEEZYO CHIBONEKA**. zye Chiiyo 6, Mukozyanisyo A -kubamba kwakusanguna mvulopu zyazyiyanda kuulwa. Bapandulwide kuti wali wachita kale mvulopu eezii kazyeendelana amabambe emali ngimwali mwachita muziyyo zyayinda.

Lino, ambila balikwiiya aaba kuti babambe mvulopu zyoonse eezi kazyeendelana amazina kuzwa kuMazina -6.

- Munsu lyalili zina lyazyiyanda kuulwa mvulopu ayimwi mpiinga ilabikwa?

Iziyanda kuulwa kuzwa kumali iinjila	Ziyandikana Kuulwa Amweezi	Zimwi Zyuulwa
Ziyanda kuulwa 500 amunyaka	Ziyandikana kuulwa amweezi 114 amweezi	Kulungisya zifwide 25 amunyaka
		Zibuka 10 amunyaka
		Mali zyachikolo 45 amunyaka
		Zizwaato 30 amunyaka

- Mpaali alimvulopu yazibuka zyobilwe kuzwa kumabambe aako emali kumvulopu eezi?
 - Zibuka amunyaka zili amvulopu yazyo ‘Zimwi Zibuka’
 - Zibuka mumweezi zilabikkilizigwa mumali yamweezi ooyo.

Lino ndiswe basikulanga kuti tulabelesya biyeni mabamba aaya.

a) Mupange Nkomwe YeMpuli yenu

Achimwi chiindi nimutambula mali, mwelede kusangula kwiibika mubbazu lisalidwe. Bbazu eeli litegwa ni Nkomwe yeMpuli.

Zyakutobelezwa Kumweendelezi: Bikka mali yoonse iibambidwe isika ku 250, munsu lyazina liti Nkomwe YeMpuli.

Kazyeeendelana ankumubede, mulakonzya kubelesya mvulopu naakuti bbokesi likkiigwa, akkawunti yaku bbanka naakuti imwi nzila njimubona kiili kabotu kubamba mali.

b) Gwisya mali yaziyandikana kuulwa amweezi

Mu 1 wamweezi kobweza mali kuzwa Munkomwe yeMpuli ubikke mumvulopu yeziyanda kuulwa a Mweezi.

Nbamwi bantu jbayanda lubo kuti bachata mvulopu nyiingi zyamweezi womwe akupambula zintu ziyanda kuulwa mbuli kuti, mvulopu yachakulya, mvulopu yamitelo, mvulopu yazimwi zyamung’anda azimwi.

Zyakutobelezya Kumweendelesi: Gwisya mvulopu yemali yoonse yamweezi (114 amweezi) mpawo ubikke ayimwi mvulopu yabambwa muchiiyo 6 Mukozyanisyo B wa **CHITONDEEZYO CHIBONEKA**: mvulopu zyaziyandikana kuulwa zimbi zilimusanu mumweezi womwe, mbuli muzitondezegwe munsu, munsu lyaziyandikana kuulwa mumweezi. Mpawo ambila mbunga kuti bazuzikizye mvulopu zyamweezi kababelesya mali kuzwa mu Nkomwe yeMpuli. Ilasika na kuli eeyo yamweezi yatalidwe?

Iziyanda kuulwa kuzwa kumali iinjila	Ziyandikana Kuulwa Amweezi	Zimwi Zyuulwa
Ziyanda kuulwa 500 amunyaka	Imali ichaala amweezi 30 amweezi	Zilungisigwa zifwide 25 amunyaka
Zizwaato 30 amunyaka	Chikolo 5 amweezi	Zimwi zibuka 10 amunyaka
	Chekkumi 12 amweezi	Zyachikolo 45 amunyaka
	Chakulya 60 amweezi	
	Magesi amaanzi 7 amweezi	

c) Bikka imwi mali yazimwi zibuka amunyaka

Mvulopu itegwa “amunyaka” yeelede biyo kubikkwa zintu zyuulwa lumwi amunyaka, mbuli mukozyanisyo, nimwazwa kutebula rayisi. Kuzwa biyo muchiindi chakutebula, mubikke mali mumvulopu zyoonse.

Zyakutobelezya Kumweendelesi: Pandulula kuti muli ooyu mukozyanisyo nkuzwa boiyo kutebula rayisi. Ambila balimumbunga kuti bazuzikizye mvulopu zya ‘amunyaka’ emali iizwa munkomwe ye Mpuli.

d) Kubelesya mali

1. Belesya mali ili mumvulopu biyo

Tamucheelede pe kujata nkomwe yempuli lubo do mweezi uuza. Amubelesye biyo ili mumvulopu.

Mbuli mukozyaniso, kuti mwayanda mali yamagesi, amujule mvulopu iijisi mali yezyamagesi mubelesye njiyeeyo mali. Naa kamutachikwe mali, tamucheelede pe kubelesya mali alicheecho chintu. Mweelela kulinda do mweezi uuzanimutajane iimbi mali iizulila.

Ibiyo kuti kwaba ntenda mpimpawo aalikke aazuminwa. Mbuli kuti kwayandikana kuya kuchibbadela akuula minsamu. Ulakonzya kubweza kuzwa mumvulopu yazimwi zibuka kuliya ziyandikana zyakibakamutabelesyi mali yamumvukopu yazibuka kuti muule zintu zyalibotezya zili mbuli zizwaato zipya. libeleke biyo kuli zeezyo “ziyandikana”. Tweleede kwiiya kutobelezya milawu akuba amoyo mulamfiu wakulinda kuti tujane iimbi mali

yakuula zimbi zintu. Ulakonzya kulya chakulya chinona loko mubuzuba bwakusanguna bwamweezi nkaambo kwnjila mali mumvulopu pesi kumamanino amweezi muyomaninizya kamulya zibi.

Tweelede kuchenjelela kubwaza iimbi mali kuzwa muNkomwe ye Mpuli. Eeyi teensi mali yakumbali pe. Kuli mabambe aayo yoonse. Kuti twabweza mali kuzwa munkmwe yempuli, aboobo tatukoba ayizulila kwamunyaka woonse pe. Kuti katuyanda mali yachimbi chintu, tweelede kuyandula imbi nzila yakujana iimbi mali yeetala kuti tuchuule eecho chintu. Pesi tatweelede pe kuchuula mane twayijana iimbi mali.

2. Bikka mubusongo eeyo yachaala

Kuti koleyimbi mali ichaala, ulakonzya kwiibika mvulopu zyezintu nzuwabamba kuti nzoyanda kubambila mali inochaala, mbuli kwiibamba, kwiibyala naa kupa.

Zyakutobelezya Kumweendelesi: Bikka ambi zimbi mvulopu ‘zyachaala’ (**CHITONDEEZYO CHIBONEKA** : Mukozyanisyo waMvulopu C) zibikke nsini muni lyamazina. Ambila balimumbunga kuti bazibikke mali yachaala kuzwa muNkomwe ye Mpuli.

Kubamba \$20 amunyaka	Kubyala \$50 amunyaka	Kupa \$20 munyaka	Nzituyana \$30 amunyaka	Zibambilidwe zitalidwe \$52 amunyaka
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Muli ooyu mukozyanisyo takukooba mali iizulila pe kuti ibikkwe kiyelene mumvulopu zyoonse. Nikuliboobo kubalila kwenu kutalidwe mumukozyanisyo ooyu mudududu ooyo ngolikulandila kuti uzobelesye mubbindawuko lyako, aboobo bagwasye babe kabayungizya kubbasu eelyo kwiinda amwi.

Ooku nkokumama kwamukozyanisyo wesu wakweendelesiya mali yzyuulwa eng’anda.

Kuchita

KUZUWISYANIA MUMBUNGANO MPATI

Ani mali iilyigwa kumali iinjila?

- Muyeeya kuti nkaambo nzi nitwataambula aatala amali iligwa kuzwa kumali iinjila aawa?
 - Yeelede kukkala kibalwa nsini kuzwa kuli eezyo zyuulwa mukati kang’anda.

Zintu zyenu zyuulwa amweezi azeезыo zibuka zyalikulangwa kakubelesegwa “mali njonga wachaala aayomunkomwe”.

Ooyo uyendelesiya bbindawuko naakuti ngobelekela weelede kubona kuti eezyo ziligwa zybuka kuchitwa KAKUTANASIKA chiindi chakubbika mali muNkomwe yeMpuli.

Ulakonzya lubo kubelsya nzila zyamvulopu kuti upambuule zintu ziyanda kuliigwa saansina; pesi zyeelede kusiyana azeезыo Ziyndiana aZibuka zyamug’anda.

KASOBANO MUTUBUNGA TUNIINI

Zyakutobelezya Kumweendelesi: Balikwiiys aaba bachite kuti babe mutubunga twabantu batatu, bakkale aawo mpubanokonzya kubona mukozyanisyo mulachita msobano wamibuzyo musanu ayibili kuuli aliyooyu mukozyanisyo.

Mibuzyo:

- 1: Njiili mvulopu njonga ulabelesya kuula chakulya?
- 2: Njiili mvulopu njatabelesye kuliya mali zyachikolo?
- 3: Mumukozyanisyo ooyu, njiili mvulopu njonga ulabelesya kuti uzwe kukumwa luuwo akuyoonya chinywigwa amuzoolani wako komwe mumweezi?
- 4: Wazwa kumaninsya mulimu muyumu uumbi zwawo aakati kamweezi kwamazuba obile, mali njuwajana eeyo ulayibikka muliili mvulopu?
- 5: Banyoko bachiswa alimwi kwayandikana minsamu yamviki zibili; ulabweza mali kuzwa muliili mvulopu?
- 6: Zintu nzoyanda kuula amunya ulazizuzikizya biyeni kuti kojana mali mubuchebuche mumunyakai?
- 7: Niinzi nchotayibelese mali njuwatabelesya mumweezi uuno nkaambo zintu zyakao zyakazulila kabotu mumabambe aamweezi mpawo mali yazibuka yachaala?

Nsandulo:

- 1: Mali yaziyandikana aMweezi, Mvulopu yeChakulya
- 2: Zimwi Zyuulwa, Mvulopu yamli yaChikolo
- 3: Mali yaziyandikana aMweezi, Mvulopu yamali ichaala
- 4: MuNkomwe yeMpuli (Kauyeeya kuti mitelo yoonse yajatwa kale)
- 5: Ziya akuti nimaliinzi, ilakonzya kuzwa kum
 - a) Mali yaziyandikana aMweezi, Mvulopu yamali ichaala (nkaambo mabambe aako emali alabikkilizya imali yazimwi zibuka amweezi)
 - b) Zimwi zyuulwa, Mvulopu yazibuka amunyaka.
- 6: Choonse chiindi usanguna kubikka mali mumvulopu yaziyandikana kuulwa amweezi, mpawo uzoobikemuli ziyandikana amunyaka. Kutu wasika kuchibaka chakuti ziyandikana amunyaka zyzulila mpawo ulakonzya kutsalika kubikka kuli ya “Kubelesya mali iichaala mubusongo”.
7. Ulasanguna kwiibika mumvulopu zya ‘Zimwi Zyuulwa’ zitakwe mali mukati. Kutu zyamana kwamunyaka ulanjila jmvulopu zya “Kubelesya mali iichaala mubusongo” kazyeendelana amabambe emali.

KULILINGULA MUMBUNGA MPATI

- Ulakonzya na kupandulula kuti eeyi nzila isiyene biyeni ayeeyo njolikuchita lino? Niinzi chinga chilakuyumina?
- Eeyi nzila nga ilawubya biyeni zintu kulinduwe ampuli yako?
- Uyeeya kuti eeyi nzila itugwasya biyeni kuti tulemeke Leza?

Ntaamo zya Zyakuchita

Lino ulakonzya kulitalila zyako mvulopu zyamung’anda yako. Sanguna aakulanga mabambe aamali yako.

(BBUKU LYABAYIYI) mabambe aamali amaninide). Bikka mvulopu yomwe yazyuulwa mumweezi. Mpawo upange mvulopu yachimwi achimwi cheelede kuulwa mumunyaka. Kutu kolekali ichaala ulakonzya kupanga lubo zimbi mvulopu zyambotayibelese eeyo mali ichaala.

Kutu koyanda ulakonzya lubo kupambuula mali oyako yazyuulwa mumweezi womwe mbuli mukozyanisyo aawa.

Kumamanino, ulayanda kumamba mvulopu yamitelo yako kuti wayiziba kuti njiilo.

Eezya kupona kwamweezi miche kotobelezwa mabambe eemali njuwabikka mukati kamvulopu. Kutu wakonzya kupona mumabambe amvulopu yamweezi, ulakonzya kuzwula zimwi zintu ‘nzitiyanda’.

Chiiyo 7: Tuli Kupanga Mali Na?

****NZYA BAABO BALIMULI ZYAKULIMA BIYO**

Mizeezo Mipati

- Tweelede kuziba kuti impindu njitujana twiibala biyeni
- Tulakonzya kunbamba kuti tuchite biyeni aawo nitwabona kuti tujana mpindu inche naakuti tiwo biya pe mpindu njitujana
- Twelede kulemba aansu zintu zyesu

Zyakubelesya

- Chitondeezyo Chiboneka : Mufanikisyo wamuunda ulezilyo zyiingi (Dinda womwe)
- Bbuku LyaBayiyyi: Kubala Mpindu
- Bboodi a-marker

Manjililo

KUZUWISYANIA MUMBUNGANO MPATI

Twayiia kuti ngatulachita biyeni mabambe eemali yepuli yesu akuti tweendelezya biyeni mali yakuula zintu zyesu. Lino ndiswe basikulanga aatala aziyandikana kubeleseghwa mali mubbindawuko. Eezi zyelede kulangwa nsini.

Bantu biingi balabeleka chamanguzu, pesi tajbakwe mpindu njibajana. Tweelede kutola mweenya wakukkala aansu akubala akubona kuti njingane mpindu njitujana tuzibe kuti mulimu wesu ngutuchita ulikuzwidilila choonzyo.

Zyakutobelezya Kumweendelesi: Nyampula mufanikisyo kuzwa **KUCHITONDEEZYO CHIBONEKA**: Mufanikisyo wamuunda ulezilyo zyiingi. Buzya kumbunga:

- Eeli ndibbindawuko lizwidilila na? Nkaambo nzi?
- Kulakonzeka na kubona kuzwa kumufanikisyo ooyu kuti muunda ooyu ulikupanga mali nyiingi?
- Niinzi nchitweelede kuziba kuti tubone nchoonzyo kuti kulimakwebo?

Nkaambo kakuti muunda ooyu ulezilyo zyiingi tachaambi pe kuti ulachita mpindu nyiingi. Alubo kulanga biyo kuti ulemali nyiingi biyeni nuwazwa kuuzya tazikonzyi pe kukwaambila kuti wachita mpindu naakuti pe.

Weelede kuchita zyakubala akulemba aansu kobamba malimbe aako kuchitila kuti kobona kuti bbindawuko lyako lilikuzwidilila na. Kutu tuzibe nanka muunda ulikutupa mpindu tweelede kuziba zintu zibili.

1. Twakajana maliinzi kukuuzya zilyo.
2. Nimaliinzi yakabeleka nitwakabyala, kuzikomezya akuzitebula zilyo zeezi.

Mukulanga kusiyana aakatki kazintu zyobile eezi, tulakonzya kuziba kuti muunda ooyu weeta mpindu naakuti pe.

Zyakutobelezya Kumweemndelesi: Aaba **BBUKU LYABAYIYYI**: Kubala Mpindu (Makkwa Aane- 4). Kuchiiyo chasyaala, amubale, mubeleke kumabbuku mbuli mbiipedwe mikozkanyisyo munsu. Lemba mukozyanisyo wakusanguna ambboodi mpawo muchite Kamuli antoomwe mbichaani mbichaani.

Mukozyanisyo 1: Bbindawuko lyaAnna lyaChisyu

KUZUWISYANIA MUMBUNGANO MPATI

Lino ndiswe basikulanga bbindawuko lya Anna lyechisyu kuzti eezi zitugwasye kuzimvwisisiya oobotu.

Anna uli aaluzibo lupati lwakulima chisyu mbukunga wakabelekwaminyaka myiingi muchilili chakumpuli yakulimbabo. Lino wasanguna lyakwe bbindawuko lyechisyu. Mbakatebula biyo kakusanguna wakatola chisyu chakwe kuchisambalilo ooko nkwaakakuuzya choonse wajana mali iisika \$25. Wakakondwa loko. Kwalikubonekaanga ulemali nyiingi.

- Uyeeya kuti mbindawuko lya Anna lilazwidilila na?
 - *Kunze kwakuti Anna azibe kuti wakachita mpindu naakuti pe, taakwe natazibe pe kuti bbindawuko lyakwe lyakazwidilila naakuti aoyinkile kunembo nape.*

Lino ptulalanga malembe aabbindawuko tubone kuti wakazwidilila na.

Izyuulwa – Lemba aansi ziyandikana	Muulo
- Mbutu	6
- Fetalayiza	5
- Zyakulimya	4
- Busena bwakusambaziza kuchisambalilo	2
- Ma pepabbeki ama kkireti	3
- Matikiti aabbasi	1
Yoonse	\$21
Imali iinjila - Yeeyela	Muulo
Yoonse	\$25

IMALI IINJILA YOOKNSE	- IMALI YAKAWULA ZINTU YOONSE	= IMPINDU
\$25	- \$21	= \$4

Mbuli mbutukubwe, Anna wakachita mpindu – pesi a 4 dolazi biyo.

CHIINDI

- Kwiinda biyo kulanga kuti wachiita mpindu yemaliinzi, ouyyeya kuti niinzi chimwi nhanga ulalangisisya kuti abone nanka ulabotelwa abbindawuko lyakwe?
 - *Chiindi nchaakabikka mubbindawuko lyakwe. (Balikwiiya abalembe nsandoulo yabo aapepa)*

Chimwi chiindi bbindawuko lilempindu niini lilakonzya kutegwa lilizwidilide naa kakuli kuti chiindi chiyandikana kupanga mali achilachi nchiniini. Pesi, kuti kakuyandikana manguzi miingi achiindi chilamfu muntu kalikubeleka mubbindawuko litamupe mali nche weelede kulanga lubo muzeezo wabbindawuko eelyo.

Chiindi cha Anna chakusanguna kubyala chakatola myeezi iine. Anna wakalemba aansi kuti zyakamutolela chiindi chilamfu byeni abuzuba. Anna naakasanguna abbindawuko, wakayeeya kuti utaakwe nalikunotola chiindi chilamfu pe pe kalimuchilili abuzuba. Pesi uuno, munyaka, myeezi yamumpeyo yakali miyumu loko, alimwi Anna wakeelede kubeleka chamanguzu mukutiliila. Kubyala akutebula akulako kwakamutolela chiindi chilamfu nckhakatayeleda pe, aboobo wakakumbila mwana wakwe musikmbi kuti amugwasye.

Chiindi Chakubya (mweelwe wamyweezi):	4
Mawola /amweezi:	12.5
Chiindi choonse (mawola/ amweezi x mweelwe)	50
Mpindu kumweelwe wamawola	0.08

Anna wakayeelede kuti ichiindi choonse nchaakabikka mubbindawuko kuzwa kukubya kusika kuku sambala, kubikkiliza chiindi chakweenda kuya kuchisambalilo chalikusika, mawola kkumi aabili achipanzi 12.5, amweezi. Eezi yakapa kuti abelesye mawola asika makkumi musanu 50 mumaaka wakulima. Mawola 50 katunjila madola 4 tujana biyo 0.08 dollars (8 cents) kuwo4 dolazi ninche loko kumulimu woonse ngwakachita.

Lino Anna wayanda aambi mabambe aatamugwasye kuti mwaaka wakulima uuboola akjane mpindu iilimbubo. Weelede lkweezya kuselezya zintu nzyawula. Amwi ulakonzya kubelesya manyowa kuti atawuli fetalayiza yamuchintoolo naakuti aliyandwiide nzila yakupanga yakwe mbuto. Kuti Anna katalikukonzya kugonka mali njabelesya kuula zintu mubbindawuko lyachisyu weelede kuyeeya uumbi muzeezo walimbi bbindawuko. Mabbindawuko miingi alimbuli lya Anna ndileeli lyechisyu. Tubeleka chamanguzu pesi tatukuboni pe kuti tulikupanga mali nche loko.

Mukozyanisyo 2: Ngulube zyaPaul

NCHITO MUMBUNGANO MPATI

Tulaokonzya kubelesya tebuli lyomwe lilimbuli lya Anna kuti tulange kuti mpiili na mpindu iilikujanika. Katutana langa eesu mabbindawuko atulange aaya amwi aabili amikozyanisyo.

Zyakutobelezya Kumweendelezi: Laanga tebuli litalembedwe chintu lye Ngulube zyaPaul mu **BBUKU LYABYIYI**. Amwaambule aatala antaami ayimwi ayimwi. Ba achoonzyo kuti balamvwwisisya buvule bwamali kuli ziyanda kuulwa ayoonse iinjila.

Paul uvuba ngulube. Uvubide ngulube kwachiindi chilamfu pesi uyanda kuba asimpe lyakuti ulikupanga mali nyiingi. Mukati kamyeezi musanu awumwi yayinda, walikulemba aanso oobotu zyoonse zyuulilwa ngulube. Sunu wazisambala ngulube eezi alimwi uyanda kubona kuti wajana mpindu na mubbindawuko lyakwe leyengulube.

Wenche muzuzikizye chaati lya Paul.

- Wakajana mpindu na?

Ntaamo 1. Zina lyabbindawuko	Ngulube zyaPaul
Ntaamo 2. Bulamfu bwabbindawuko	Mazunba mwaanda 100
Ntaamo 3. Izyuulwa – zintu zyoonse ziyandikana kuulwa	Muulo
Tugulube tubili	\$40
Chakulya chatugulube tubili	\$50
Insunda	\$2
Mweelwe wazyuulwa	\$92
Ntaamo 4. Imali iinjila - iyeyeylwa	Mali yoonse
Imali yoonse injila	\$280

Chenjela: kubala mali iinjila: [imali ku/ kg] x [bulemu bwengulube] x 2 [mweelwe wengulube] (1.75 X 80 x 2 = 280)

Imali iinjila	- Izyuulwa	=Impindu
\$280	\$92	\$188

Chiindi	
Mwaaka wakuvuba (mweelwe wamazuba)	100
Impindu / mwelwe wamazuba (188 / 100)	1.88

Mukozyanisyo 3: Chintoolo cha John chezizwato

KAMULI BABILI

Mbuli Paul, John walikuyanda kubona kuti chintoolo chakwe chezizwaato chilikweenda kabotu. Wakalemba aansii alakwe zyoonse zintu zyakwe mukati kamyeezi musanu awumwi yayinda pesi wakazooba akutamvwisisiya. Teensii wakalikwe simpe loko pe kuti alembe nyamanzi aleke nyamanzi.

Zyakutobelezya Kumweendelezi: Anzaanya balikwiiya babe mutubunga twabantu babili babili. Balakonzya kubeleka Mukozyanisyo 3 uuli mu **BBUKU LYABAYIYI** kabali antoomwe.

Amutobele ntaamo eezi kuti mugwasye John akonzye kubala mpindu yakwe:
Ntaamo 1: Eenga mukondo kulizyoonse ziteendalani abbindawuko lyazizwaato.
Ntaamo 2: Langa zyoonse zilembedwe ubpne kuti mpaali na mpakajana mali mukuuzya kwakwe muchintoolo - ibikke kubazu lyemali iinjila apepa lilikulemba.
Ntaamo 3: Landa lubo uyanduule zyoonse zyakawulwa. Zibikke kubazu lyazyuulwa aapepa lilikulembwa.
Ntaamo 4: Mbuli mbumwamuchitila Paul amuchitile John alubo kulanga kuti kuli mpindu njakajana na.

<u>Kabbuku kaJohn kakulembela</u>			
Kuula zizwaato zakuuzya	500	Kuuzya zizwaato	600
Mali yechikolo	300	Chakulya chempuli	50
Chikwama chechikolo	40	Kuuzya zizwaato	500
I-renti yechintoolo	100	Kuula zipo zyepebwe	300
Kuuzya zizwaato	400		

Ntaamo 1. Zina Iya Bbindawuko	Zizwaato zyaJohn's
Ntaamo 2. Bulamfu bwe Bbindawuko	Myeezi musanu awumwi 6
Ntaamo 3. Zyoonse zyakawulwa ziyandikana	Muulo
Kuula zizwaato zakuuzya	500
I-renti yechintoolo	100
Yoonse Yezyakawulwa	600
Ntaamo 4. Imali injila	Mali
Kuuzya zizwaato	400
Kuuzya zizwaato	600
Kuuzya zizwaato	500
Imali yoonse iinjila	1500

Imali iinjila	- Zyakawulwa	=Mpindu
\$1500	\$600	\$900

Chiindi

Bulamfu bwe bbindawuko (myeezi)	6
Mpindu /amweelwe wamyeezi (900 / 6 = 150)	150
Mpindu / mweelwe wamyeezi / mazuba 30 (150 / 30 = 5)	5

Kubala mali zyakazwa

AMUNTU ACHITE NCHITO EEYI ALIKKE

Tweelede kutola chiindi kubona kuti mabbindawuko eesu taali mbuli bbindawuko lya Anna pe, pesi libe mbuli lya Paul. Amulange chaati lyakumaniniza litalembedwe chintu mukati ka Bbuku lyenu.

Ntaamo 1: Sala bbindawuko ndotabelesye kuti ubala yako mpindu. Utabiki nzila zyako zyoonse zisiyene nzyojana aazyo mali (mbuli kuti, kuuzya rayisi, kuuzya chisyu, nkuku, ngulube.). Weelede kusala bbindawuko lyomwe kuchaati lyomwe.

Zyakutoibelezya Kumweendelezi: ba asimpe kuti muntu woonse wasala bbindawuko lyomwe.

Ntaamo 2: Sala bulamfu bwachiindi nchyanda kubelesya. Mbuli mukozyanisyo Anna wakabelesya myeezi yone nkaambo eechi nchechiindi chaakasanguna kubyala kuyoosika kukuuzya chisyu chakwe. Paul wakabelesya myeezi musanu awumwi nkaambo nchicho chiindi chitolwa kukomezya kagulube kuti ibe ngulube mpati. Kuti kolima rayisi naakuti zimwi zilyo yeeya chiindi nosanguna kubamba muunda kuyoosika kuchiindi noyoi wuzya rayisi eeyo. Kuti kochita zyakusuma zizwaato naa kuuzya supu belesya chindi chili mbuli mviki naakuti mweezi.

Zyakutoibelezya Kumweendelezi: Zumizya balikwiiya kuti bachite ntaamo 1 a ntaamo 2 ili mu **BBUKU LYABAYIYI** kabatanayinda kuya ku ntaamo 3 antaamo 4.

KUBONESYANIA MUMBUNGANO MPATI

Ntaamo 3: Bala mali zyoonse zizwa mubbindawuko. Katutana chita eezi tweelede kulanga kuti niinzi chiyandikana kubbindawuko saansi. Kweezya kuyeeya zintu zyoonse takuli kuuba pe alubo nkuuba kuluba zimwi zintu. Kuti tugwasikane muli eeyinchito ndime sikubala mukozyanisyo uutobela:

Lily ulimubbindawuko lyakuvuba nkuku. Lily wakazwa aazintu zyoonse zyalikuyandikana mukuchita bbindawuko lyakuvuba nkuku kwiinda mukuyeya kuti izuba lyoonse lyebbiundawukp lyenkuku lili biyeni. Wakalibuzya mibuzyo miingi aatala azuba eeli. Mbuli mukozyanisyo, nkuseni alimwi Lilly uyabutozya kuchilugu chenkuku. Chilikuli? Chili afwiifwi ang'anda yakwe na? chili kule na, uyoosika biyeni nkukooko? Mpawo ulikulilanga lkali waba mchilugu. Niinzi nchatachite chakusanguna? Ngusikupa nkuku chakulya. Zilyayi? Wachijana kuli chakulya eecho? Chichita maliinzi? Niinzi chimbi chiyandikana kuti nkuku zibe abulondozi bubotu? Weelede kuliya umbi muntu na kuti amugwasye ebbindawuko eli?

Musule lyakuchita eezi, Lily wakazwa azintu zyiingi zyalikuyandikana mubbindawuko lyakwe.

Zyakutoibelezya Kumweendelezi: Mbuli mbungano mpati amulembe aansii zinga zilayandikana mubbindawuko, azilembwe ebboodi.

Alimwi bbindawuko lilasiyana pesi weelede kuyeeya kabotu ziyandikana muli lyako bbindawuko.

AMUNTU ACHITE NCHITO EEYI ALIKKE

Lemba aansu zintu zyoonse nzyonga ulayeyela ziyandikana mubbindawuko lyako. Beleka amntoomwe abamwi balebbindawuko lilimbuli lyako kuti muzibe zyoonse ziyandikana kuulwa.

Lino tuyanda kuyeyela muulo wazintu eezyo. Langa zintu nzwalemba mpawoulembe muulo wachimwi achimwi. Kuti kotezi muulo uulinguwo eezya kuyeyela.

Ulabona kuti zimwi zintu ziyandikana chiindi choonse nochita bbindawuko pesi zimwi ziyandikana lumwi biyo kumatalikilo abbindawuko. Kuti koli wakawula kale minchina alimwi koli aabo kale busena bwakuchitila, tocheelede pe kzilemba lubo zintu eezyo.

Ntaamo iitobela njakubikka antoomwe zyoonse nzwakawula. Lemba mali yoonse yazyuulwa. Lemba mali yoonse yajanika yazintu zyakuulwa mupepa lilikulembelwa.

Kubala Mpindu

Ntaamo 4: Mu **BBUKU LYABAYIYI**, bala kuti nimaliinzi njojana. Kumabbindawuko mayingi eeli talili penzi pe nkaambo tuuzya chiindi chimwi, mbuli kuti musule lyakutebula rayisi, aboobo tulizi kuti nimalinzi njitwakatambula. Eezya kuyeya mali iilaakati aakati njotambula kuzwa kukuuzya zintu zyako. Lemba mali yoonse iinjila mu Chaati. Yeeya kuti tgulikulanga zyuuzigwa mubbindawuko kwachiindi biyo nchuwalemba.

Kuti kotawuzyi zilyo zyako zyoonse, mbuli rayisi, imwi wiibambila kulya kwempuli, eezya kuyeeza kuti yalikunokuchitila maliinzi kansinga wakachita yakuula. Mbuli mukozyanisyo, wakatebula 500kg mpawo taakwe nuwakagwisya imwi kuti iligwe empuli unooli weelela kwiwula e 50 ku kg mpawo belesya 500kg * 50 dollars kuti ujane kuti nimaliinzi iinjila. Nkukoolondo kuti twelede kulanga kuti nimaliinzi mpindu njitujana nkaa,mbo kuti kaatakwe mpindu katuli kusweekelwa chaamba kuti kulimbubo kuleka kulima Kubota twayuula biya.

Ntaamo 5: Lino tuyanda kulanga nanka bbindawuko lyako lyakapanga mpindu naakuti pe. Belesya mali yoonse yajanika kuti uzibale eezi.

- Bbindawuko lyako likupa mpindu na?

BUKOLOONDO BWAKULEMBA AANSI

Chiindi chiboola nuwazotalika kubyala naa kuula banyama bapya, kolemba aansu kuchitila kuti uzoobone kuti ulikuchita mpindu na. chimwi chiindi kuyeyela kwesu nga takuli nkuko loko pe aboobo tweelede kulemba aansu choonse chiindi. Kuti kotamvwisisyi kabotu kulimbubo kulema aansu zyoonse nzykoyeyela mpawo usikuyanduule umwi uunga ulakugwasya kubala mpindu kunembo.

NTAAMO ZYEZYAKUCHITA

Ikuti koli amabbindawuko miingi kweelede wachita oobu kumabbindawuko aako woonse ngochita.

Kumbila umwi wamumpuli naakuti mweenzinyokwe akulangile kukuyelela kwako akuyandula zimbi nzila zinga zilagwasya kuti usumpule mpindu yako.

Chiiyo 8: Muulo Amapenzi Aayetwa aChikwelete

Mizeezo Mipati

- Nzyiingi zyeetelezegwa chikwelete, kutali zilangene aamali biyo pe
- Ndeelede kubala mali iizyalwa eetala echikwelete
- Ndeelede kumvwisisiya musyobo wachikwelete
- Chikwelete chilakonzya kuba chamali, ndeelede kuchiliya kuzwa kubbindawuko lyangu naa kumali yangu iinjila

Zyakubelesya

- Bbuku lyaBayiyyi Musalo A NAAKUTI B (*dinda biyo mukozyanisyo weenda kabotu achiimo chenu, lyomwe kukabunga komwe kaniini*)
 - Musalo A ngwabaabo bali muli zyakulima: kubikkiliza kufwambaana kuuzya zilyo; kugwisya imali iizyala eetala
 - Musalo B ngwabantu bakkala mumadolopo; ibikkiliza mali iizyala eetala; kugwisya kufwambaana kuuzya zilyo
- Amuntu uyanda mpesele apepa
- Ma-Calculator naakuti ma fooni
- Ibboodi naakuti mapepa mapati e makka zyakulemba mikozyanisyo.

ZIBA: ZIMPANZI ZYABANTU BAKUMYUUNZI BIYO ABAKUMADOLOPO BIYO ZILITONDEZEZEGWE

Manjililo

KUZUWISYANIA MUMBUNGA MPATI

- Nkaambo nzi bantu nibalezikwelete?
- Niinzi nzibawula bantu emali yakucheneka?
- Ndooluli lugwasyo lwechikwelete?
- Ngaali mapenzi echikwelete?
 - *Tulakonzya kuzochinka twaba achikwelete chipati loko kumuntu.*
 - *Chikwelete chilakonzya kulema zipa kuti muli lyajuunza tubule zizulila.*
 - *Chikwelete chitusungwaazy kuli tubelesye zyiingi kwiinda nzitulazyo.*
 - *Tukkala katuluba kulanga mapenzi eyetelezegwa ayeeyo mali iizyala eetala.*
- Nga ulakonzya na kuyeeya umwi muntu wakabelesya chikwelete kabotu?
- Nga ulakonzya na kuyeeya umwi muntu wakanjila mumapenzi nkaambo kachikwelete?

Kuti mapeenzi miingi ayetelegwa achikwelete – kuyeesesya, kunyongana. Kweeta mapenzi mumakwatano, kukachilwa koono mansiku, azimwi. Muli eechi chiiyo ndiswe basikulangisisya penzi lyechikwelete chemali. Pesi tatweelede pekuyeeya kuti ndilyo penzi alilikke.

Kubala Mali Iizyalwa Eetala eChikwelete

KUZUWISYANIA MUMBUNGANO MPATI

Zyakutobelezya Kumweendelezi: Lemba zitondeezyo zyamyeelewe zilembedwe mumabbokesi kunembo lyabantu.

Chakusanguna, teelwede kuziba kuti imali izyalwa eetala ibalwa biyeni, eeyi njiila mali izyalwa eetala njitungwa twaliya kuti katuli echikwelete.

Kuti twabelesya mpedele apepa:

Bweza mali yechikwelete tutedi ni \$100. Gwisya bazelo bobile E.g., ~~100~~ = 1 mpawo wiindulule amweelwe wamali iizyalwa e.g., 6%. $1 \times 6 = \$ 6$ njenjiyo mali inooli yazyalwa.

$$100 = 1$$

$$1 \times 6 = 6 \text{ nje mali yazyalwa}$$

Kuti wabelesya calculator naakuti fooni:

Tola mali yachikwelete unjizye 100 mulinjiyo. Mpawo wiindulule amweelwe wemali iizyalwa.

E.g., $100 / 100 = 1 \times 6 = 6$

$$100 / 100 = 1$$

$$1 \times 6 = 6 \text{ njemali iizyalwa}$$

Mumukozyanisyo ooyu, i-6 dollars njenjiyo mali iizyalwa eetala njituliya; muulo wakucheneka mali.

MUNTU ALIKKE NAAKUTI BABILI BABILI

Amuchite anywebo mikozyanisyo eeyi mumapepa enu ngimulawo:

Zyakutobelezya Kumweendelezi: Lemba mweelwe wamali iizyala, nibaamba kumaninsya balikwiiya usikulemba nsandulo.

8% izyalwa aa 500 =	40
4% izyalwa aa 70 =	2.8
12% izyalwa aa 1,000 =	120
10% izyalwa aa 200 =	20
6% izyalwa aa 400 =	24

Achimwi chikwelete chilechiindi chitalidwe. Eetala akubala mali izyalwa kuchikwelete weelede kulanga lubo musyobo wechikwelete akuti nchilamfu byeni chindi chakuliya.

Misyobo Yobile yeZikwelete

KUZUWISYANIA MUMBUNGANO MOATI

Kuli misyo yobile yezikwelete izibilikide.

Musyobo wakusanguna: uliya mali izyaligwa biyo amwezi kumali njonoli wacheneka. Eeyi itegwa nzila nguba. Njenjiyo njitwazwa kulanga ajulu.

Musyobo wabili: uliia mali iizyalwa amweezi antoomwe ayimbi iizyalwa eetala echikwelete. Eeyi itegwa ninzila njumu.

Zyakutobelezya Kumweendelezi: Chita mukozyanisyo uuliminsi kunembo lyabali kwiiya, kamulanga musiyano aakati kanzila zyobile eezi.

Mukozyaniso: 10% iizyalwa amweezi ku 300 kwamyezi ine 4:

Musyobo wakusanguna: Inzyalo lwemali yakachenekwa biyo kwamyezi ine (nzila nguba)

Kuti kaluli nzyalo yemali yachenekwa biyo kaluli

- 10% izyalwa ku 300 = 30
- 30 x 4 myeezi = 120 yoonse
- **Mali yoonse iiyanda kuliigwa ni 120 + 300 (mali yakachenekwa) = 420**

Nzila Nguba (10%)

10% izyalwa ku 300 = 30
30 x 4 = 120 inzyalo loonse
300 + 120 = 420 yoonse iyelede

Musyobo wabili: Luzyalo lwemali yoonse amweezi (Nzila njumu)

- 10% izyalwa ku 300
- Mweezi 1 inzyalo = 30
- Yoonse kumana kwamweezi omwe = 330
(30 inzyalo + 300 chikwelete)
- Mweezi 2 inzyalo = 33
- Yoonse kumana kwamweezi 2 = 363
(33 inzyalo + 330 yamweezi wakusanguna)
- Mweezi 3 inzyalo = 36.3
- Yoonse kumana kwamweezi 3 = 399.3
(36.3 inzyalo + 363 yoonse ya mweezi 2)
- Mweezi 4 inzyalo = 39.93
- **Yoonse kumana kwamweezi 4 = 439.23**
(39.93 inzyalo + 399.3 yoonse yamweezi 3)

Nzila njumu (10%)

Kusanguna	300
Inzyalo	<u>30.00</u>
Kumana kwamweezi 1	330
Inzyalo	<u>33.00</u>
Kumana kwamweezi 2	363
Inzyalo	<u>36.30</u>
Kumana kwamweezi 3	399.3
Inzyalo	<u>39.93</u>
Kumana kwamweezi 4	439.23

Elanisya mali yoonse njoliiya kumukozyanisyo wakusanguna (nzila nguba) ayakumukozyanisyo wabili (Nzila Njumu). Mukozyazisyo wakusanguna yoonse mali ni 420. Kumukozyanisyo wabili yoonse mali ni 439.23.

Mbuli mbumukubwene kuti kumukozyanisyo wabili, nzila njumu, uliia nzyalo nyiingi. Yeeya kuti kansinga eechi chikwelete nchamunyaka woonse pepe myeezi yone biyo.

- Nzyalo knguba mukati kamunyaka 1 = 660
- Nzyalo njumu mukati kamunyaka 1 = 942!

Koonse aawo aakonzeka utabwezi chikwelete chijata nzyalo MuNzyalo Njumu, pesi kuti weelede kuchita oobo, kumbila umwi muntu akugwasye kubala nzyalo sansimna.

Nzyalo Nguba

MUNTU ALIKKE NAAKUTI BABILI BABILI

Eezya kuchita nzyalo nguba zilimunsi eezi kwalino:

Zyakutobelezya Kumweendelezi: Lemba mukozyanisyo. Aawo balikwiiya nibaamba kumaninsya bikka nsandulo.

- Nimaliinzi yoonse nzyalo kumukozyanisyo umwi awumwi?

7% inzyalo ku 3,000 kwamweezi 3	= 210x3	=630
6% inzyalo ku 2,000 kwamweezi 10	= 120x10	=1,200
12% inzyalo ku 5,000 kwamweezi 2	= 600x2	=1,200
10% inzyalo ku 2,500 kwamweezi 8	= 250x8	=2,000
8% inzyalo ku 4,000 kwamweezi 6	= 320x6	=1,920

Nzyalo njumu – BANTU BAKKALA MUMADOLOPO BIYO

NCHITO MUMBUNGANO MPATI

Nzyalo njumu mpaawo noliya nzyalo yamali yachenekwa mpawo enzyalo yamweezi amweezi.

Akuboko, atubale mweelwe wenzyalo, twiyingizye kuchikwelete tube emali mpya, mpawo tuchite oobo kumweezi amweezi.

Atulange lubo mukozyanisyo.

Amubelesy calculator kuti mubale nzyalo njumu

Mulakonzya lubo kubala nzyalo njumu kamubelesya myeelwe eeyi iitobela.

Zyakutobelezya Kumweendelezi: *Lemba myeelwe abboodi mpawo ubagwasye kuti bamvwisisisye bweendelezi. Babuzye mubuzyo wakuti i13% a 4% itupa nzi.*

Kuti ujane nsandulo ubweza mali yoonse yechikwelete mpawo wiyiindulule amweelwe uulikutondeezya nzyalo.

Mpawo wiyiindulule amweelwe nguyooyo kwamweezi amweezi wachikwelete.

Eezi zikupa mali yoonse njoyelede kuliya.

Mpawo ugwisye eeyo mali njuwaka cheneka ulajana inzyalo yoonse njuwakaliya.

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% = ??

Zyakutobelezya Kumweendelezi: *Enga mukozyanisyo uutobela abboodi*

Mukozyanisyo, kuti koyanda kubala nzyalo kuchikwelete cha 200,000 kiili ali 8% kwamweezi iitatu:

$$200,000 * 1.08 * 1.08 * 1.08 = 251,942 \text{ (mali yoonse iyelede kuliigwa)}$$

INCHITO MUTUBUNGA TUNIINI

Iino bala nzyalo yazikwelete nzizeezyo lubo kobelesya nzila ya Nzyalo Nguba mbuli kusanguna, pesi mbuli Nzyalo Njumu.

- Nimaliinzi nzyalo yoonse mumikozyanisyo oomu?

Nsandulo zya nzyalo njumu

7% inzyalo ku 3,000 kwamweezi itatu 3 = [mali yoonse yeelede kuliigwa]	3,675 – [mali yakasanguna kukweletwa 3,000 = 675	
6% inzyalo ku 2,000 kwamweezi kkumi 10 =	3,582 – 2,000 =	1,582
12% inzyalo 5,000 kwamweezi iibili 2 =	6,272 – 5,000 =	1,272
10% inzyalo ku 2,500 kwamweezi musanu ayitatu 8	4,872 – 2,500 =	2,372
8% interest on 4,000 for 6 months =	6,347 – 4,000 =	2,347

Zyakutobelezya Kumweendelezi: *Teensi penzi pe nansya tebjana nsandulo iilinjiyo. Pesi chikoloondo nchakuti bayiiye kuti 'kunzyalo njumu' imali ilatanyta amweezi.*

- Zisiyene biyeni nsandulo ansandulo zya nzyalo nguba? Nzeezili zisiyene loko?
 - Zilitantide
 - Zikwelete zilechiindi chakuliigwa chilamfu zisiyene loko.

Kuti wayeeya kubweza chikwelete che nzyalo njumu, ezya kuti chitabi chamyeezi myiingi alimwi mpokonzezya fwambaana kuliya.

Zikwelete zyakufwambaana kuuzya – BANTU BALIMA BIYO

NCHITO MUMBUNGANO MPATI

Zikwelete zyiingi teensi zymali pe pesi kuti twasambala zilyo zyesu chiindi kachitanasika. Kuti tujane mali yachikwelete twelede kusanguna kuyandula kuti zyo zilyo eezi kukubizwa kwazo zya kuzowugwa mali nzi. Ulaba achoonzyo kuti muntu uulikuula ulikuchita mali nyiingi. Muulo ngubalikukupa ULIMUNSI LOKO amali njibalangila kuyopanga kukusambala.

Mukozyanisyo: Wafwaambana kuuzya 1,000 kg zya coffee chiindi kachitana sika amali iisika 1.5 dollars kwiinda kuti kozowuzya a2 dollars.

Muulo wachikwelete

Mali yakafwambaana kutambulwa = $1.5 * 1,000\text{kg} = 1,500$

Mali njuwalikunozojana musule lyakutebula = $2 * 1,000\text{kg} = 2,000$

Muuli wachikwelete = 500

Atuchite iimbi mikozyanisyo katuli antoomwe mbuli mbunga: Wafwambaana kusambala 2,000 kg zya coffee amali iisika 1.4 kwiinda kuti kozosambala a 2 dollars musule lyakutebula.

Muulo wachikwelete

Mali yakafwambaana kutambulwa = $1.4 * 2,000\text{kg} = 2,800$

Mali njuwalikunozojana musule lyakutebula = $2 * 2,000\text{kg} = 4,000$

Muulo wachikwelete = 1,200

Kuti koyelede kusambala zilyo zyako akufwambaana kazitana bizwa, ba anchoonzyo kuti wawuzya amali ilimujuli mbuli mbukukonzeka, mpawo weenzye kuzileka eezyo akufwambaana.

Kweelania misyobo yamuulo wazikwelete

Kuli misyobo yazikwelelete iisiyene njonga ulanjila mulinjiyo. Muli eeyi nchito yakumaninizya, mulalanga imwi misyobo iisiyene njonga ulasala.

NCHITO MUTUBUNGA TUNIINI

Zyakutobelezya Kumweendelezi: panga tubunga twabantu batatu naa bane ube asimpe lyakuti akabungga kali amuntu uukonzya zyaku swanizya zyamali. Bape **BBUKU LYABAYIYI**: Musalo A naa Musalo B.

Yeeya kuti uyanda kucheneka mali. Akabungga kako, amusale kuti nguuli musalo uulikabotu.

Uyanda 500 kuti wuule fetalaiyiza ayimbi rayisi. Sala:

Kufwambaana kuuzya zilyo kazitanabizwa. Wuuzya butebuzi bwako (1200kg) a 1.5 per kg kwiinda kuti wuuzye a 2 ku kg.

$\text{Mpindu yeelede kujanwa} = 1200\text{kg} \times 2 = 2,400$

$\text{Mali yajanwa} = 1200\text{kg} \times 1.5 = 1,800$

Muulo wachikwelete = $2,400 - 1,800 = 600$

Wacheneka 500 kwa,myeezi musanu koliya nzyalo ya 10% ya Nzyalo Njumu.

$\text{Mali yoonse yelede kuliigwa} = 500 \times 1.1 \times 1.1 \times 1.1 \times 1.1 \times 1.1 = 805.255$

Muulo wachikwelete = mali yoonse yakuliya – mali yachikwelete = $805.255 -$

$500 = 305.255$

Wacheneka 500 kwamyezi musanu kobelesya Nzyalo Nguba ya 12%.

Cost of debt = $500 \times 12\% \times 5 = 300$

You borrow 500 and agree to repay 800 in 5 months

Cost of debt = $800 - 500 = 300$

KULANGA MUSULE

- Nguuli musalo wasalwa mbuli mubotu akabunga kenu? Amwiizye
- Eezi ngazila belesegwa biyeni ampuli yako naakuti azimwi mpuli mucheengele chenu?
- Mpiili na imwi misyobo yazikwelete iijanika mubusena oobuno?

Zyalkutobelezya Kumweendelezi: Ambila balikwiya kuti bape imwi mikozyanisyo yazikwelete ambuzi liigwa enzyalo yazyo. Antoomwe amulange mubale kuti inzyalo yankuko itupa muulo wachikwelete utana aali.

Mpaali Mputweelede Kubelesya Chikwelete?

KUZUWISYANIA MUMBUNGANO MPATI

IBbayibbele talili antanganana pe mukuti mpaali mputweelede ampututeelede kubelesya chikwelete.

Niuliboobo, lilijisi nzila nyiingi amalayilile akuti nga tulachita biyeni mukubona kuti nkuchenjela na kucheneka naakuti pe.

Bala mavesi aatobela. Kazitobela mavesi aaya, malayilili musyobo nzi ngonga ulapa muntu aatala akubelsya mali?

- Luka 12:15
- Mukambawusi 4:7-8
- Tusimpi 21:17
- Jakobo 4:3
- Ba-Roma 13:8
- Tusimpi 22:7

Bbayibbe lilatwaambi antanganana kuti twatweelede kuyabuyanduula kulibotezya. Tulayeezegwa kuti buumi teensi buli aatala akuti niinzi nchituli aacho. Kulimbubo kuliponena buumi buuba kwiinda kuba azintu zyiingi pesi koli muchikwelete. Tweelde kutabilila myoyo yesu kuzwa kumafwiti akweemuzya.

- Mpaali mpututeelede kubelsya chikwelete?
 - Chikwelete tacheelede pe kubelesegwa kuula zintu zyakulibotezya nakuti buumi bunoneezye, zilimbuli kuula mudududu, TV, naa fooni. Kutu twanjila muchikwelete kuti tuule zintu eezi, tulikuchita zintu munzila iitali njiyo. Tuyanda chintu chibotu, pesi tatuyandi kusanguna

kubeleka. Aaya mafwiti. Mudududu mupya naakuti ng'anda mbotu teensi zintu zibi pe, pesi tweleede Kulina mane twaba emali yakuula eezi zintu kwiinda kucheneka kuti tuzyuule. Kutwacheneka kuti tuzyuule, tweleede kuliya nzyalo yemali akulibikka munsu lyabweendelesi bwawumwi muntu. Bbayibbele litusungwazya kuti tuabi achikwelete kumuntu (Ba-Roma 13:8, Tusimpi 22:7).

- Kugwasya biyeni kucheneka mali?
 - Kutikakuli kuyanda kwiibyala mubbindawuko litatupe iimbi mali.

Twelede kubelesya chikwelete mubusongo, kui kachiliabulangizi bwakugwasizya. Twelede kuchenjela akuziba kuti:

1. Tulakonzya kuliya chikwelete, nikuba kuti bbindawuko lyako telyazwidilila mbuli mbutwalangilide.
2. Tukwelete kumasena atayiti nzyalo nyiingi, nkaambo sikukukweletesya ulakonzya kutola mali yako yampindu yoonse njwabelekela amanguzu.
3. Twelede kulanga kuti twiiliya biyeni (peepe nzyalo ayilikke pe) katutana sala kuti chikwelete eecho chilaba lugwasyo na.

Mumasena mayingi, nkuche kuche kujana aabo bapa mweelwe wanzalo ulikabotu, aboobo weelede kuchenjela loko kotana sala kuchita bbindawuko emali yechikwelete.

Weelede kuba amalemba atondeezya bweendelesi bwabbindawuko lyako akuti imali njoatacheneke ulayiliya biyeni kotanasala kucheneka kuti ubikke mali eezyo mubbindawuko. Weelede kusala akubona kuti nimaliinsi mpindu njotachite mubbindawuko luako mpawo ugwisye mali yechikwelete enyalo yayo kuziwa kumali yako iinjila. Kulilimwi bbazu twaamba kuti imwi mali iizwa njezyo yakuliya nzkyalo yechikwelete.

Uchichita mali iizulila kuti ikubelekele kabotu na?

NTAAMO ZYEZYAKUCHITA

KAMULI BABILI

Amukombe mukumbile Leza amugwasye mutabi akweemuzya zintu nzimutakwe alubo zitayandikani mubuumi bwenu. Amulumbe kuli zeezyo nzyamupede kale.

Chiiyo 9: Kuzwa Muchikwelete

Mizeezo Mipati

Tulakonzya kuzwa muchikwelete kuti:

- twazumina kubisya kwesu akusala kusanduka
- twajana bwiimikila kuyanda kuula nzituyandisya mumoyo, kuti twaangunuke
- twawuzya zintu zitali zikoloondo mubuumi
- twaba abusongo akuchita maanu abusandu buniini mukuliya zikwelete nzituli aazyo
- kukomba akulinda lugwasyo lwa Leza

Zyakubelesya

- Bbbuku lyaBayiyyi: Nzila Yakuzwa Muchikwelete
- Pepa pato naakuti bboodi a-marker yakutochitisya mikozyanisyo
- Nseke zilikkumi -10, bbiinsi naakuti mabwe.

Manjililo

KUZUWISYANIA MUMBUNGANO MPATI

- Mbantu biingi na, bamwi naakuti mbache banga baba ezikwelete mulichimwi chiindi chamunyaka mucheengele chenu?
- Mbantu biingi na, bamwi naakuti mbache munsondo yenu jbanga baba ezikwelete mulichimwi chiindi chamunyaka?
- Uyeeya kuti zilakonzeka na kumana zikwelete zyoonsye? Nkaambo nzi?
- Nga ulagwasya biyeni umwi muntu kuti azyeenzye biyeni kuzwa muchikwelete?

Bantu biingi balimuzikwelete kale alimwi beelede kuyanduula nzila yakuzwa mulinzizyo.

Nzila yakuzwa muchikwelete

KUZUWISYANIA MUMBUNGANO MPATI

1. Zumina kulewula kwako mpawo usale kusanduka.

Zibone kuti taakwe nuwalemeka Leza muchiindi chako cakubelesya mali munzila iitali kabotu. Leza ulaaluzyalo kuli aabo bazumina zibi zyabo akusandula nzila zyabo. Tusimpi 28:13 says, “Oyyo uusisa Chibi chakwe takoyozwidilila pe, pesi ooyo uuzumina akuzisiya uyojana luzya.”

Nituzumina, tweelede lubo kulisalila kuti tatuchiyandi pe kunjila mulizimbi zikwelete ziteelede.

KAMULI BABILI

- Amwaabilane chiindi chomwe nchimwakabona luzyalo lwa Leza mubuumi; naakuti aawo mpukazumina chimwi Chibi mpawo wamvwa kuubilwa aluumuno.
- Yeeya mukozyanisyo wachimwi chiindi mubuumi aawo nwakeelede kulipeda kulichimwi chintu. Niizi chiyumu naakuti chuuba? Niinzi chakachitika musule lyachiindi?
- Ulimvwa kokonzya na kulipeda munzila eeyo mukuti utapangi zimbi zikwelete?

2. Leka ziyandisyo zyamoyo lino kuchitila kuti waangunuke.

Ulayelele kuti upone buumi buuba kwakayindi. Langisisya zintu zipati nzowula kabotu kabotu. Utawuli zintu nzoteelede kuba aazyo. Utasunkwi kuuzya zilyo zyako kazitanabizwa naa kuuzya zintu zyamuchintoolo chako amuulo uulimunsi nkaambo ulikuyanda mali. Pona kabotu kazyeeendelana amabambe aako emali mpawo ulipede kuleka zimwi zintu kuchitila kuti uzobe kowuzya zilyo zyako musule lyakutebula kazili zyzabizwa. Aboobo mali yako iinjila mumunyaka uutobela inooli kivula mpawo ulakonzya kuzochita zimwi zintu.

3. Uuzya zimwi zitu zitali zikoloondo.

Mpaali na mpuwakabellesya mali njuwakakweleta kuula chintu nchokozya kupomna kotakwe? Mpuchili na chmwi chintu kung'anda yako nchonga ulawuzya kuti uzwe muchikwelete? UTAWUZYI chintu chikoloondo chikugwasizya kunjizya mali, ibiyo kuti mali njolikunjizya ninche kwinda nzyalo yemali njoyelede kuliya.

Amuzolani wako:

- Amukombe antoomwe.
 - Mukumbile Leza atabilile myoyo yenu amugwasye kuti mutabi kamunjila mukuyanda zintu zitali zikoloondo mubuumi kuba aazyo.
 - Mukumbile Leza amutondeezye kuti nga kulaba chimwi na chintu mung'anda chitali chikoloondo.
 - Mukumbile Leza amupe busongo amaanu aakuti ngamulaliya biyeni zikwelete akufwambaana.

4. Ba amaanu mpawo uchite mabambe mubusandu buniini kuti uliye zikwelete nzolazyo.

Tulakonzya kubambila chiindi chakunembo, katubelesya mabambe eesu emali, kuti tuliye zikwelete zyesu zyoonse nzitulaazyo mukweenda kwachiindi kwiinda mukulanga kuti mpaali mputunga tulaselezya zintu nzituula mumali yesu iinjila naakuti amung'anda yesu.

- Nzeezili zimwi nzila zyamaanu nzuwakabona mumpuli yako naakuti bamwi nzibabelesya kuselezya zintu zyuulwa mumaanda?
 - *Mikozyanisyo: chesya kuula ziwiti mabbisiketi naakuti chuka mumviki; byala chisyu muchilili chaamuunzi; chesya kuya kuma paati; belesya mabbaasi peepe mudududu kukuya kuchikolo naa kulumilimu.*
- Ngaali amwi mabanzu nguwakabona bantu kababelesya maanu mukuselezya zintu ziyanda mali mumabbindawuko aabo?
 - *Mikozyanisyo: kulipangila manyowa aako kwiinda kuula; kujana kuula kuli aabo batabotezyi loko pesi kabali amyulo yaansi kwakayindi; kubelesya mabbasi kwiinda kubelesya mudududu kukuya kukupa bantu nzintu zyawulwa*

Atulange mukozyanisyo wakuti nga tulalibambila biyeni kuti tubbadale zikwelete nzitulaazo.

NCHITO AKUTONDEEZYA MUMBUNGANO MPATI

Zyakutobelezya Kumweendelezi: Lemba mikozyanisyo yamyeelewe iilembedwe mubbokesi lilimunsi kunembo lyabali kwiiya. Kuti kazikonzeka eenga bbokesi eelyo afwiifwi kuchitila kuti zikozyanisike.

Maria

Maria a John balimuchikwelete.

Amunyaka bajana \$1,950 mpawo beelede kuliya chikwelete chamyeezi musanu cha \$300 anzyalo yachikwelete iisika \$150. Mbuzibe amunyaka amunyaka, kakuli kwachaala myeezi musanu kuti bakatebule nga tabachikwe mali pe mpawo nga beelela kukweleta \$300 kuti balele mpuli kuyoosika mpubatakatebwide.

Mali yoonse yabikkwa antoomwe iboneka oobu:

Chikwelete chiliwo:	
Imali iinjila	1,950
- Kuliya chikwelete (myeezi musanu)	300
- Inzyalo iyanda kuliigwa	150
- Ziyandaikana kuulwa munganda	1,800
= Yoonse (chikwelete chiyandikana)	-300

Dorcas wakasika kuzogwasya Maria a John. Wakambila Maria kucti achite mabambe emali eetala akuti imali yabo ibelesegwa biyeni. Mukulanga mabambe emali, Dorcas wakayeeya kuti amugwasye aselezeze mali iibelesegwa kuula chakulya atunono a\$10 amweezi. Zyalikutola kulipda kupati, pesi kuti bachata chilili babyala chisyu akupa nkuku chakulya lwabo zilakonzeka. Mbukunga yakali biyo 0.3 abuzuba Maria wakazumina kweezya. Dorcas wakabayeezya kutji ziyanda kulipeda alimwi zilagwasya kuti bajane kwaangunuka mulizyamali.

Mali zyabo zyakusanguna kwamunyaka zinolangika oobu:

Munyaka wakusanguna	
Mali iinjila	1,950
- Kuliya chikwelete (chamunyaka wayinda)	300
- Inzyalo iyanda kuliigwa	150
- Ziyandaikana kuulwa munganda (zyakaselela muulo)	1,680
= Yoonse (chikwelete chiyandikana)	-180

Kuti zyachitwa kwaminyaka yobile zilangika oobu:

Munyaka wabili	
Mali iinjila	1,950
- Kuliya chikwelete (chamunyaka wayinda)	180
- Inzyalo iyanda kuliigwa	72
- Ziyandaikana kuulwa munganda (zyakaselela muulo)	1,680
= Yoonse (takuchikwe chikwelete)	18

TAACHIKWE CHIKWELETE CHICHIYANDIKANA. Mumunyaka wabili, Maria waangunuka kale kulizyamali.

Tachiyandi chikwelete pe.

Zibotu nzayakuti mumunyaka uboola unooli waba emali nyiingi yakuti awule nnzyayanda zimwi. Nansya kakulikuti wayungizya zintu nzyawula kusika ku 1,800 alubo ulachaala kali a150 yakubyalala. Kuti wayibyalala kabotu unoli kajana mali nyiingi muli lya juunza.

Munyaka watatu	
Imali iinjila	1,950
- Chikwelete chiyanda kuliigwa (chamunyaka wayinda)	
- Inzyalo iyanda kuliigwa	
- Ziyandikana kuulwa mung'anda (zyakaselela)	1,800
= Yoonse mali takwe chikwelete chiyandikana	150

- Dorcas wakamugwasya biyeni mweenzinyina Maria?
 - *Wakamugwasya kuti abone aawo mpaapkelede kuchita busandu munzila zyakwe zyakubelesya mali – yakali biyo 0.30 Dollars / abuzuba*
- Niinzi nchitunga tiulayiiya kuzwa kuli Dorcas a Maria?
 - *Kuselezya mali yazintu nzituyanda kuula mubuche buche kulatugwasya kuliya zikwelete nzituli aazyo musule lyakayindi*

- Tulaangunuka akufwambaana kuzwa kuzikwele kuti twabamba akulipeda kuleka zimwi zintu
- Kukumbila umwi muntu ngutusyoma kuti atugwasye kulanga mabambe eesu emali akutugwasya kuzwa muzikwelete nga chilaba chibotu.

Zyakutobelezya Kumweendelezyi: Ba asimpe lyakuti balimumbungano balammvwisisiya oobotu aatala abusandu bugwasya kuzwa muchikwelete. Aabila **BBUKU LYABAYIYI:** Nzila Zyakuzwa Muchikwelete. Amulangukule mukozyaniso mpawo mulange ntaamo zitolwa:

Ntaamo 1: Balama mali yoonse iinjila (Yoonse iinjila)

Ntaamo 2: Gwisya chikwelete (mali njoliya yachikwelete)

Ntaamo 3: gwisya nzyalo (inzyalo yechikwelete)

Ntaamo 4: Gwisya mali yazyuulwa zyoonse zyamung'anda (nzyowula amweezi)

Ntaamo 5: Bala uswaanizye yoonse

Ikuti ziyandikana kazili zipati kwiinda mali njojana, amboobo musiyano uuliwo aakati aawo chaba chikwelete.

Yinduula amumwi munyaka.

ZIBA – kuti koli kuyiisya basinsondo, tachilo chikoloondo loko pe kuti boonse bamvwisisisye nzila zyakubala akuswaanizya mali eezi, pesi kuti koli kuyiisya aabo abatazooyiisye bamwi, koli muyiisyi waba yiisyi, kulagwasizya kuti mwachita zimbi zyiiyo amikozyanisyo kuchitila kuti bamvwisisisye bakakonzye kuyoiisya bamwi. Nchito zibili zitobela zyakikkilizigwa kuyiiswa bayiisyi peepe basinsondo boonse pe.

Mukozyanisyo 1: mali yoonse iinjila \$2000, Chikwelete \$700, Inzyalo 15%, Zyuulwa \$2000 + Interest.

Munyaka 1

Imali iinjila	2000
Kuliiya chikwelete	-700
Inzyalo iliigwa	-105
Zyuulwa	-2000
Chikwelete chipya	-805

Munyaka 2

Imali iinjila	2000
Kuliiya chikwelete	-805
Inzyalo iliigwa	-120.75
Zyuulwa	-2000
Chikwelete chipya	-925.75

Chikwelete chikkala kachilikuyungizya amunyaka amunyaka. Nikuliboobo, yeeya kuti kansinga bakajana lugwasyo baselezya zyuulwa a \$200 yaba \$1800 mpawo bayungizya mali iinjila a \$120 yaba \$2120

Munyaka 1

Imali iinjila	2120
Kuliiya chikwelete	-700
Inzyalo iliigwa	-105
Zyuulwa	-1800
Chikwelete chipya	-485

Munyaka 2

Imali iinjila	2120
Kuliiya chikwelete	-485
Inzyalo iliigwa	-72.75
Zyuulwa	-1800
Chikwelete chipya	-237.75

Munyaka 3

Imali iinjila	2100
Kuliiya chikwelete	-237.75
Inzyalo iliigwa	-35.66
Zyuulwa	-1800
Mali yoonse mpya – taachikwe chikwelete	46.59

Atulange uumbi lubo mukozyanisyo. Mali yoonse iinjila \$3000, chikwelete \$1200, Inzyalo 20%, Izyuulwa \$2800 + Inzyalo.

Munyaka 1

Imali iinjila	3000
Kuliiya chikwelete	-1200
Inzyalo iliigwa	-240
Zyuulwa	-2800
Chikwelete chipya	-1240

Munyaka 2

Imali iinjila	3000
Kuliiya chikwelete	-1240
Inzyalo iliigwa	-248
Zyuulwa	-2800
Chikwelete chipya	-1288

Chikwelete chikkala kachilikuyungizya amunyaka amunyaka. Nikuliboobo, yeeya kuti kansinga bakajana lugwasyo baselezya zyuulwa a \$200 yaba \$2600 mpawo bayungizya mali iinjila a \$200 yaba \$3200

Munyaka 1

Imali iinjila	3200
Kuliiya chikwelete	-1200
Inzyalo iliigwa	-240
Zyuulwa	-2600
Chikwelete chipya	-840

Munyaka 2

Imali iinjila	3200
Kuliiya chikwelete	-840
Inzyalo iliigwa	-168
Zyuulwa	-2600
Chikwelete chipya	-408

Aawa tulabomna kuti musule lyaminyaka yobile, kwiinda kuti chikwelete chiutante kusika ku \$1288, chaselela kusika ku \$408. Ninzyalo yemaliinzi njonga ulaliya kumali iisika \$1288? $\$1288 \times .20 = 257.60$. pesi nkaambo kabusandu lino ulaliya $\$408 \times .20$ kiili biyo \$89.60. ooyu misiyano mupati loko. Twinkile kunembo.

Munyaka 3

Imali iinjila	3200
Kuliiya chikwelete	-408
Inzyalo iliigwa	-81.60
Zyuulwa	-2600
Imali yoonse impya – taachikwe chikwelete	-89.6

Nikuba kuti tachili muchikwelete kulaboneka aantanganana kuti mumunyaka uboola unooli tacimo pe muchikwelete munzila nguba loko.

EEZI NZYABAABO BALI MULI ZYABULIMI BIYO – Kuzuwisyania:

Mukaambo kakkuiti chikwelete nchonga ulaba aacho mnchakuuzya zilyo zyako kazitana bizwa, aboobo weelede kuyanduula muntu ngosyoma loko wakubeleka aawe. Sala Kaunda kaniini wuuzye nkako kuchitila Ikuti ujane mali yakulya. Mpawo muchiindi chakutebula ulakonzya kutebula muunda mupati alimwi taakwe notasweekelwe mali kuzwa kulinguwo pe. Naakuti ubyale limwi bbazu lyamuunda wako azilyo zifwambaana kubizwa, mbuli nyangu. Zilakonzya kukuyungizya mulimu, pesi munzila eeyo ulakonzya kuuzya eezyo zilyo kwiinda kuuzywa muunda wako zilyo kazitana bizwa. Ba abusongo.

(Naa kamuli mubusena bwakuti takuli kuuba kujana mali zyazikwelete amweezi, aboobo amuyeeye aatala azimbi nzila zinga zilabagwasya kuti baselezwe mweelwe wamali njibasweekelwa aayo amunyaka.)

5. Amukombele lugwasyo lwa Leza mpawo mululangile

KUZUWISYANIA MUMBUNGANO MPATI

Ntaamo iyakumaniniza yakuzwa muchikwelete nkulangila kuli Leza alugwasyo lwakwe. Nchobeni, tweeleda kukkala katutobeleya luyando lwa Leza kuti kautuyanda lugwasyo lwakwe.

Amuswiilile kukaano aaka:

Limwi zuba umwi mwaalumi wakasika kuli simayakilane wakwe kayanda lugwasyo lwachikwelete. Wakacheneka 2,500 ilenzyalo ye 10% munzila njumu mpawo musule lyamyezi musanu ayibili mwani mali wakati aliye mali yiinda 6,000. Pesi simayakalina naakaswaaniza akubala inzyalo, wakajana kti mali eeyi yalikaambwa teensa yakali njiyo pe. Pesi mwaalumi ooyu taakwe nakezi pe kubala akuswaaniza nyalo kali alikke. Walikukkala kanjala mumapenzi miingi aazyamali. Simayakilane wakaswiiliza kaambo kakwe mpawo wakalibuzya kuti, “Nkaambo nzi Leza natamugwasyi ooyu mwaalumi? Nkaambo nzi nakkala kali muchikwele? Eezi zichitwa akuteendelezegwa kabotu abamwi na? Mpawaawo wakasanguna kwaambula aatala ambakayingka kumung’anza. Alimwi mung’anza wakamwaambila kuti ooyu munyaka ulamubijila loko alimwi wakazisyoma eezyo.

Leza wakaamba kuti uzoyeta buyumuyumu bwazyamali kuli aabo batateeleli.

- Uyeeya kuti mwaalumi ooyu wakali kuteelela na?

Aaka nkambi kaano Ikamu Bbayibbele:

Aabo bakali mubuzike bamaJuda nibakasanguna kuboola kuzwa ku Bbabbiloni kabaya ku Jelusalemu bakasanguna kuyakulula tempeli pesi bakabuka aakukatala mpawo bakaleka. Haggayi wakatukila bantu nkaambo kakukkala mumaanda mabotu pesi tempeli-ng'anda ya Leza-kiili tongo. Waakalayila bantu kuti tabayookkuta naa kulongezegwa kuti Leza lkatabotelwi pe ambabo.

Bala Chaandaano 1 choonse munchali 2:19.

- Buyumuyumu bwamali boonse buzwa mukuta teelega na?
 - *Buyumuyumu bwamali teensa boonse buzwa kukuta teelega pe. Simpe, Davida walikukkala kalilalila kuti nkaambo nzi basizibi nibalikuzwidilila loko. Pesi Davida wakaamba lubo kuti taakwe naalina bona balulami kaboona aanzala (Intembawuzyo 37:25).*

Buyumuyumu bwamali chiindi chiingi busika aawo Leza nayanda kuti tumumvwe. Kutu twalangana abuyumuyumu bwamali tweekede kwiimikila, twalilingula buumi bwesu, twasanduka kububi boonse mbutunooli twakachita akukombela luzalo lwa Leza. Kutu twayinkila kunembo katupona buumi butabotezyi Leza, alimwi tatulangili zilongezyo zyakwe aluzalo lwakwe.

NTAAMO ZYEZYAKUCHITA

- Lipede mukuchita mabambe akuselezya chikwelete kuti kolecho.
- Amwaambula empuli yako Discuss with your family the plan and ask everyone to commit to the plan.
- Amukombe lugwasyo lwa Leza kuti amupe lugwasyo lwakuselezya chikwelete, mpawo ululangile.

KULINGULA

Twakalayilwa a Leza kuti tube babambi babotu bemali.

KUZUWISYANIA MUTUBUNGA TUNIINI

Lemba aansu mizeezo ilikkumi njuwayiia kuzwa muziyo eezi.

Nzeezili zimwi zintu nzuwatalika kale kuchita? Nzeezili zimwi nzyonga ulatalika kuchita lino?

Ngambo

Leza uyanda kuti tubotelwe mulwaangunuko lwemali. Tayandi pe kuti tube bazike bemali. Ikuti twabelesya nzila yabusongo zyakweendelezya mali akukumbila kuti atupe busongo alugwasyo lwakwe tulaangunuka.

Amukombe antoomwe mujale.