

TRUTH  
CENTERED  
TRANSFORMATION

MODULE



**INDZABA YETIMALI  
UMCONDZISI WEMFUNDZI**

# Umthandazo Wekucala (1)

## KUBHUNGA KWESIGUNGU LESIKHULU

Fundza Matewu 6:19-24; 33.

- Yini lesingakufundza kulamavesi ngemali?
- Kushoni kukhonta imali?
- Kushoni kutsi asingacabangi ngemali?
- Kushoni kutsi kugcina ingcebo eZulwini? Singakwenta kanjani loko?
- Timfundziso taJesu tehluka njani kumasiko etfu?
- Lesigamu lesi sisitjela kutsi yini lokumele siyinake?

Fundza 1 Timothy 6:6-11.

- Kufanele kube ng'kuphi kutiphatsa kwetfu ngemali?
- Kuyingoti ngani kunaka noma kutsandza imali?
- Pawula utjela Timothy kutsi akanake ini?

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## KHULUMISANA NAMATA

Imali akukameli kube yintfo lesiyinakile:

- Ngiyayitsandza yini imali? Ngihlale ngicabanga njalo njalo yini kutsi ngingayitfoli njani imali lenyenti?
- Ngilyenetiseka yini ngaloko lenginako?
- Ingcebo yami ngiyigcina eZulwini yini noma eMhlabeni?

Umsebenti muhle:

- Ngisebenta ngekutimisela yini?
- Ngiyakhona yini kusita ngesekele umndeni wami?
- Bobani labadzingile emmangweni wetfu? singabasita njani, sisigungu nanome singamunye?

Thandazelanani

# Umthandazo Wesibili (2)

Tizatfu letingasenta sititfole singenayo imali leyenele

*Fundza sihloko sizatfu kanye nelivesi (s), bese tiyabhunga nishwambakanye ingcikitsi mcondvo:*

- **Buvila** – Taga 10:4, 13:4; 24:30-34

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- **Kungenetiseki / Bugovu** – Taga 28:25

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- **Batsandzi Bekutichaza** – Taga 21:17; 23:20-21

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- **Kwemana** – Taga 11:24

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- **Buwula** - 3:13-16

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- **Kungalaleli** – Taga 28:13, 2 Tikhronike 24:20

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Lesinye sizatfu lesingengenta sititfole singenayo imali leyenele **kubabete kulunga**. Thandazela lusito lwaNkhulunkhulu. Nkhulunkhulu ungumngani walabacindzetelekile.

Nangabe kuvakaleka kutsi awunako lokwenele futsi sewumangala kutsi leni Nkhulunkhulu ehluleke kuhlambangata tidzingeko takho, hlola imphilo yakho kuletindzawo letiniketiwe ngetulu. Cela Nkhulunkhulu akukhombise kutsi ungasoleka kanjani kuloku. Phendvuka ucele intsetselelo kuye aphindze akukhombise kutsi ungashintja kanjani.

# Umthandazo Wesitsatfu (3)

**Emaphutsa lavamile lentekako ekulawuleni imali.**

Liphutsa 1: Akwenteki ngicabange ngemali yami

Liphutsa 2: Nanginayo , ngiyayisebentisa!

Liphutsa 3: Anginayo ngalokwenele

Liphutsa 4: Angeke ngilindze, kufanele ngeboleke

## Liphutsa 3: Anginayo ngalokwenele

Fundza kubase- Filiphi 4:11-12.

- Yini kwenetiseka?
- Ngaphansi kwasiphi simo Pawula atsi uyenetiseka?
- Siyenetiseka yini ngaloko lesinako?
- Nangabe senetiseka , loko kusho kutsi asingasebenti yini ngekutimisela sitfole lenyenti? Buka Taga

23:4-5 ne Taga 24:33-34.

## Liphutsa 4: Ngeke ngikhone kulindza, kufanele ngiboleke

Fundza Taga 22:7.

- Yini tinkhinga tesikweleti?
- Yini letinye tetintfo bantfu labenta tikweleti ngobe bafuna kutitsenga?
- Nguyiphi lenye indlela lesingatfola ngayo letintfo lesitifunako?

# Umthandazo Yesine (4)

## Emaphutsa lentekako nakulawulwa imali.

Liphutsa 5: Ngifisa kubemane nginemali lenyenti njenalabanye

Liphutsa 6: Ngeswele kakhulu kutsi ngingephana

Liphutsa 7: ngihlala ngikhatsatekile ngemali

Liphutsa 8: Ngiyayisebentisa ngiphindze ngiyitfole imali ngetindlela letingamjabulisi Nkhulunkhulu

### Liphutsa 6: Ngeswele kakhulu kutsi ngingephana

Fundza 2 kubase - Khorinte 8:1-5.

- Litsini lelivesi ngekuphana / kunikela ngesikhatsi sekweswela?
- Singakhutsata njani wonkhe wonkhe kutsi anikele kunoma ng'siphi simo lababhekene naso?

Nkhulunkhulu uyakubusisa nawephana.

Fundza Malakhi 3:10-12.

- Lelivesi litsi asenteni?
- Kutawuba yini umphumela nasenta njalo?

### Liphutsa 7: Ng'hlala ngikhatsatekile ngemali

Fundza Matewu 6:25-34.

- Utsini Nkhulunkhulu ngekukhatsateka?
- Usholani kutsi akukameli sikhatsateke?
- Yini esikhundleni lokumele sicabange ngako?
- Singakugwema kanjani kukhatsateka?
- Sikhona yini sikhatsi lapho khona kufanele sikhatsateke?

# Umthandazo Wesihlanu (5)

## Siyam'khuthuza yini Nkhulunkhulu?

Fundza Malakhi 3:8-12.

- Emalsrayeli bekamkhuthuza njani Nkhulunkhulu?
- Yini umtselela wekukhuthuza Nkhulunkhulu?
- Nkhulunkhulu utsi kutakwentekani nasiletsa tonkhe tishumi?
- Yini letishumi tonkhe?
- Ngabe natsi siyamkhuthuza Nkhulunkhulu?

## Kunikela kakhulu ekuhluphekeni lokukhulu

Fundza kubase - Khorinte 2 8:1-4.

- Emalunga emabandla ase Masedoniya abecebile yini noma abehlupheka?
- Bebanikela malini?
- Bebatiphatsa njani ngekunikela?
- Yini lesingakufundza ngalelisontfo?

# Sifundvo Sekucala (1): Kuhlela Timali Umdlalo Wekuhlela

Tindleko Tanyangatonkhe Letetayelekile			
Tintfo	Tikhatsi / ngenyanga	Intsengo ngesikhatsi	Seyihlanganisiwe
Kudla	30	\$2	60
Gesi	1	\$5	5
Tidzingo tendlu	1	\$10	10
Tindleko letivela esitfubeni	1	\$60	60
<i>Tindleko tanyangan tonkhe letengetekile, nangabe tikhona.....</i>			
	Imali yetindleko tenyanga seyyonkhe		
	Imali yetindleko temnyaka = Tindleko tenyanga *12		

Letinye tindleko temnyaka			
Tintfo	Tikhatsi/ ngemnyaka	Intsengo ngemnyaka	imali seyyonkhe
Imali yesikolo February	1		
Imali yesikolo May	1		
Lilayisi lelengetiwe	3	30	
Imali lengene yasebenta	1	300	
	Seyyonkhe Imali Lesebente Ngemnyaka		

IMALI LENGENILE	- IMALI LESEBENTA NYANGATONKHE LEYETAYELEKILE	- LENYE IMALI LESEBENTA EMNYAKENI	= IMALI LESELE
2,500	-	-	=

# Sifundvo Sesibili (2): Kuhlela Timali Sinyatselo 1

## Bala Imali Yakho Lengenile Emva Kwekutseliswa

### A: Bala Imali Lengenile Seyiyonkhe

Sinyatselo sekucala kutsi sisebente kutsi malini lesiyitfole emnyakeni. Nangabe unemsebenti lokuniketa liholo loku akusiko metima. Kephake, nangabe uyalima noma unelibhizinisi lelincane, lapho kwanyalo ungacagela ngekwatikhakho kancono. Khumbula kutsi kufuna ufake ekhatsi tonkhe letindlela lotfole ngato imali. Yetama kubala imali loyitfolako kutotokhe ngayinye indlela. Cabanga kutsi utfole malini emnyakeni lophelile. Bhala phansi imali layitfolile seyiyonkhe, hhayi nje lenzuzo, ukhumbule kufaka yonkhe imali LEPHATSEKAKO letongena uyitfole etinyangeni letingu 12.

Imali lengenile	Tikhatsi ngemnyaka	Imali ngesikhatsi	Imali seyiyonkhe
IMALI SEYIYONKHE			

*Lithebula 1*

### B: Bala Imali Lengene Yasebenta

Imali lesebentile	Tikhatsi temnyaka	Imali ngesikhatsi ngasinye	Imali seyiyonkhe
IMALI SEYIYONKHE			

*Lithebula 2*

### C: Bala imali lengenile emva kwekutsela

IMALI LENGENILE SEYIYONKHE	- IMALI LENGENE YASEBENTA	= LIMALI LENGENILE EMVA KWEKUTSELA
	-	=

*Lithebula 3*



## Sifundvo Sesibili (2): Libhuku Lekugcina Luhla Lwetindleko Temndeni

[illegible]

# Sifundvo Sesitsatfu (3): Kuhlelwa Kwetimali

## Sinyatselo 2 na 3

### Sinyatselo 2: Bala Tidzingeke Takho

#### A: Tfola Tidzingeke Takho Tanyanga Tonkhe

##### Lithebula Lekusebenta Kwemali Nyanga Tonkhe

Tintfo	Tikhatsi/ enyangeni	Intsengo kuleso sikhatsi	Imali seiyonkhe
Kudla	30		
Gesi	1		
Emanti			
Tishumi			
Tindleko tasendlini/ ekhaya sibnelo, kwekuhlobisa indlu			
Imali yesikolo/Yanyanga tonkhe			
Imali yekugibela			
Imali seiyonkhe YENYANGA YINYE			
Bala 20% wetindleko letivela esitfubeni			
IMALI YENYANGA YINYE			
Yiphindza phindze nga 12 imali SEYIYONKHE YEMNYAKA			

*Lithebula 4*

## B: Tfolo Letinye Tindleko

### Lithebula Letindleko Letinye

Tintfo	Tikhatsi /Emnyakeni	Intsengo kuleso sikhatsi	Imali seiyonkhe
Inyufomu yesikolo			
Tincwadzi tesikolo			
Imali yesikolo lehle ibhadalwa			
Timpahla/Ticatfulo			
Lokudzinga kulungiswa ekhaya			
Imali seiyonkhe YEMNYAKA MUNYE			
Bala 10% wetindleko letivela esitfubeni			
IMALI LEHLANGANISIWE YEMNYAKA			

*Lithebula 5*

### Sinyatselo 3 - Bala Umehluko

Nyalo sale ubala umehluko. Nangabe usebentisa imali lengetulu kwaloyitfolako, utokwephetsa ngemali lete inzuzo YEMALI LEHLANGANISIWE .

IMALI LENGENILE EMVA KWEKUTSELA	- TINDLEKO LETIVAMILE	- TINDLEKO LETINYE	= IMALI SEIYONKHE
	-	-	=

*Lithebula 6*

# Sifundvo Sesine (4): Indvodza lecebile, Indvodza leyeswele imitsetfo yemdlalo

## Imali Lengenako

Sigungu ngasinye sitfolo emakhadi emali langu 10 (noma emabhontjisi) siwombe ngasinye

## Tindleko

Sigungu ngasinye siyatikhetsela indlila lesifuna kusebentisa ngayo imali. Kute sidzingo sekusebentisa onkhe emakhadi akho emali ngesiwombe.

Kudla	- Kabili ngelilanga	5		
	- inyama	7		
	- kusezingeni lelisetulu	10		
Gesi		2		
Sikolwa kubantfwana		1	ngentfwana (una 3 webantfwana)	
Tintfo tasendlini				
	- Indlu yangasense	5	Situlo lesisha	2
	- libhayisikili	2	kulungisa luphahla	5
	- Mabonakudze	3	lwayilesi/ iredo	1

## Emakhadi Ekugula

Nangabe ugula ubhekeke kutsi ubhadale emakhadi lamabili enzuzo lelahlekile kanye nemaphilisi. Nangabe ungakhoni kubhadala ngaleso sikhatsi lapho ulahlekelwa ngemakhadi lamatsatfu emalini yakho lelandzelako lotayitfolo (mabili emitsi nalinye lentalo yalobolekisa imali.)

## Imali lehlanyelwe

Kuso sonkhe siwombe ungakhetsa kuhlanyela imali yakho. Konkhe kuhlanyela kufanele kube ngemakhadi emali lamatsatfu. Ngakunye kuhlanyela kwemali yemakhadi lamatsatfu uzuza likhadi linye lemali siwombe ngasinye lohlanyele kiso. Ngasonkhe sikhatsi, ungakutsengisa kuhlanyela kwakho kepha utotfolo emakhadi lamabili emali kuphela ekutsengisa kuhlanyela kwakho.

## Kufundzisa

Ngaso sonkhe sikhatsi nawephetsa tiwombe letintsatfu tekufundzisa utotfolo emakhadi emali lengetiwe lamatsatfu siwombe ngasinye.

# Sifundvo Sesihlanu (5): Kuhlela Timali

## Sinyatselo 4

### Sinyatselo 4: Sebentisa lelesele ngenhlakanipho

**A: Cagela kutsi malini longayifaka indzawo ngayinye**

Indzawo Lehleliwe	Lotayifaka
Ekongeni	
Ekuhlanyeleni	
Ekuphaneni	
Kulokufunako	
Ekongeni lokukhetsekile	
<b>Seyiyonkhe:</b>	

*Lithebula 7*

**B: Hlanganisa imali seyiyonkhe**

**C: Catsanisa imali lehlanganisiwe naleyo lehlanganisiwe lekuthebula 6 (Imali lengenile – Imali lephumile)**

**D: Lungisa lakufanele khona ngalokwetayelekile**

Indzawo loyihlelele	Lotayifaka
Ekongeni	
Ekuhlanyeleni	
Ekupheni	
Kulokufunako	
Ekongeni lokukhetsekile	
<b>Seyiyonkhe:</b>	

*Lithebula 7 Selilungisiwe*

# Sifundvo Sesikhombisa (7): Kubala Inzuzo

Kuze sati kutsi sakha inzuzo yini, kufanele sati tintfo letimbili:

1. IMALI LENGENILE – Imali loyitfolile nawutsengisako
2. IMALI LESEBENTILE – Imali lesiyisebentise nasikhulisa noma silungiselela loko lesitakutsengisa

LENGENILE - LEPHUMILE = INZUZO

## Sibonelo Sekucala (1) – Ingadzi Yetibhidvo ya Anna

Unelwati lolunyenti kulima tibhidvo njengobe abesebente emasimini emndeni wakubo sikhatsi lesidze. Wabese ucala ibhizinisi yakhe yetibhidvo. Ekuvuneni kwakhe kwekucala Anna watsatsa tibhidvo takhe watiyisa emakethe watitsengisa tonkhe nga 25 wemadola. Abejabule kakhulu. Kubukeka engatsi unemali lenyenti. Ucabanga kutsi ngabe Anna ube nebhizinisi leyimpumelelo yini?

Ngaphandle Anna ati kutsi wente inzuzo yini noma cha, angeke ati kutsi ibhizinisi yakhe iyimpumelelo noma kufanele yini kutsi achubeke nayo. Nyalo sesitobuka emabhuko embiko kute sibone kutsi ibe yimpumelelo yini.

Imali lephumile - Luhla lwetintfo letidzingekile	Intsengo
- Inhlanyelo	6
- Manyolo	5
- Emathulusi	4
- Indzawo yekutsengisela emakethe	2
- emaplasitiki kanye nemakasi	3
- Emathikithi ebhasi	1
<b>Imali Seyiyonkhe</b>	<b>21</b>
<b>Imali Lengenile - Siyicagele</b>	<b>Imali Seyiyonkhe</b>
<b>Imali Seyiyonkhe</b>	<b>25</b>

<b>IMALI LENGENILE IYONKHE</b>	<b>- IMALI LESEBENTILE</b>	<b>= INZUZO</b>
<b>25</b>	<b>- 21</b>	<b>= 4</b>

Letinye tintfo lekumele sitinake: \_\_\_\_\_

Sikhatsi sekuhlanyela (tinyanga letingakhi):	4
Emahora / tinyanga:	12.5
Sekukonkhe (Emahora. / tinyanga x tingakhi tinyanga):	50
<b>Inzuzo / mangakhi emahora:</b>	<b>0.08</b>

## **Sibonelo Sesibili (2) – Tingulube taPawula**

Pawula ufuya tingulube. Sewutifuye iminyaka leminyenti kepha ufuna kwenta siciniseko kutsi wakha imali lenyenti. Kusukela etinyangeni letisitfupha solo ugcine emabhuku embiko ngekucopehela atonkhe tindleko tetingulube takhe. Lamuhla utitsengisile tingulube takhe ngako nyalo sewufuna kubala abone kutsi uyakhile yini inzuzo ebhizinisini yakhe yetingulube.

<b>Sinyatselo 1. Ligama Lebhizinisi</b>	
<b>Sinyatselo 2. Sikhatsi Ibhizinisi Letasitsatsa</b>	
<b>Sinyatselo 3. Tindleko – Luhla lwetintfo letidzingekile</b>	<b>Intsengo</b>
<b>IMALI LESEBENTILE SEYIYONKHE</b>	
<b>Sinyatselo 4. Imali lengenile – siyicagele</b>	<b>Imali</b>
<b>IMALI LENGENILE SEYIYONKHE</b>	

### **Sinyatselo 5.**

<b>IMALI LENGENILE SEYIYONKHE</b>	<b>- IMALI LEPHUMILE SEYIYONKHE</b>	<b>= INZUZO</b>
	-	=

### **Libhuku laPawula:**

2 webadlwane bengulube \$40  
Kudla kwebadlwane lababili \$50

#### **Sikhatsi**

Sikhatsi sekukhulisa (mangakhi emalanga)	
Inzuzo / mangakhi emalanga	

Umjovo \$2  
Intsengo yekutsengisa \$1.75 / kg  
Sisindvo 80 kg  
Emalanga ekutikhulisa 100 wemalanga

### **Sibonelo Sesitsatfu (3) – Sitendi sa Jona Setimphahla**

Jona ufuna kwenta siciniseko kutsi sitendi sakhe setimphahla senta kahle. Futsi abegcine libhuku lembiko kusukela etinyangeni letingu 6 letendlulile, kepha abedzidzeke kakhulu. Abengenaso kahle siciniseko sekutsi abhale ini phansi nekutsi angabhali ini. Landzela nati tinyatselo kusita Jona abale inzuzo yakhe:

**Sinyatselo 1:** Bekisa konkhe lokungahambelani nebhizinisi yetimphahla.

**Sinyatselo 2:** Buka unake tonkhe tindleko. Faka tindleko eluhleni lwetindleko kulomsebenti.

**Sinyatselo 3:** Buka kuloluhla unake yonkhe imali lengenile layakhe ngalebhizinisi yetimphahla – faka eluhleni lwemali lengenile kulomsebenti.

**Sinyatselo 4:** Njengobe wentile kuPawula, sebentisa tindleko nenzuzu kubona kutsi Jona uyakhile yini inzuzo.

#### **Libhuku laJona**

Kutsenga timphahla tekutsengisa	500	Kutsengisa timphahla	600
Limali yesikolo	300	Kudla kwemndeni	50
Sikhwama sesikolo	40	Kutsengisa timphahla	500
Irenti yesitolo	100	Kutsenga tipho tekuphela kwemnyaka	300
Kutsengisa timphahla	400		

<b>Sinyatselo 1. Ligama lebhizinisi</b>	
<b>Sinyatselo 2. Sikhatsi ibhizinisi letasitsatsa</b>	
<b>Sinyatselo 3. Tindleko - Luhla lwetintfo letidzingekile</b>	<b>Intsengo</b>
<b>IMALI LESEBENTILE SEYIYONKHE</b>	
<b>Sinyatselo 4. Imali lengenile</b>	<b>Imali</b>
<b>IMALI LENGENILE SEYIYONKHE</b>	

#### **Sinyatselo 5.**

<b>IMALI LENGENILE SEYIYONKHE</b>	<b>NCIPHISA IMALI LESEBENTILE</b>	<b>= INZUZO</b>

#### **Sikhatsi:**

Sikhatsi ibhizinisi letasitsatsa (tinyanga)	
Inzuzo /Tingakhi tinyanga	
Linzuzo / Tingakhi tinyangan / 30 wemalanga	



## Libhizinisi Lakho

<b>Sinyatselo 1. Ligama Lebhizinisi –</b>	
<b>Sinyatselo 2. Sikhatsi Ibhizinisi Letasitsatsa –</b>	
<b>Sinyatselo 3. Imali Lesebentile – Luhla lwetintfo Letidzingekele</b>	<b>Intsengo</b>
<b>IMALI LESEBENTILE SEYIYONKHE</b>	
<b>Sinyatselo 4. Imali Lengenile - Lecagelwe</b>	<b>Imali</b>
<b>IMALI LENGENILE SEYIYONKHE</b>	

### **Sinyatselo 5.**

<b>IMALI LENGENILE SEYIYONKHE</b>	<b>SINCIPHISE IMALI LESEBENTILE</b>	<b>= INZUZO</b>

### **Sikhatsi:**


# Sifundvo Sesiphohlongo (8): Indlela A Kucatsanisa Tinhlobo Tetikweleti (Linyenti Lelibalimi)

Udzinga 500 kutsenga manyolo nelilayisi lelengetekile. Ungakhetsa kuletindlela letintsatfu ngephansi:

1. Sheshe utsengise tilimo takho. Tsengisa sivuno sakho(1200kg) nga 1.5 ngeli kg esikhundleni 2 ngeli kg.

Inzuzo longayitfolo = \_\_\_\_\_ \* \_\_\_\_\_ = \_\_\_\_\_

Imali letfolakele = \_\_\_\_\_ \* \_\_\_\_\_ = \_\_\_\_\_

**Kubita kwesikweleti** = \_\_\_\_\_ - \_\_\_\_\_ = \_\_\_\_\_

2. Weboleka 500 tinyanga letisihlanu ubhadale 10% intalo lemelula.

**Kubita kwesikweleti** = \_\_\_\_\_ \* \_\_\_\_\_ \* \_\_\_\_\_ = \_\_\_\_\_

3. Weboleka 500 uvume kubhadala 800 ku 5 wetinyanga

**Kubita kwesikweleti** = \_\_\_\_\_ - \_\_\_\_\_ = \_\_\_\_\_

Nguyiphi indlela loyikhetsako?

# Sifundvo Sesiphohlongo (8): Indlela B Kucatsanisa Tinhlobo Tesikweleti (Linyenti Lelihlala Edolobheni)

Udzinga 500 kutsenga manyolo nelilayisi lelengetekile. Ungakhetsa kuletindlela letintsatfu ngephansi:

1. Weboleka 500 tinyanga letisihlanu ubhadala 10% intalo lehlanganisiwe.

Imali seyiyonkhe kubhadala = \_\_\_\_\_ \* \_\_\_\_\_ \* \_\_\_\_\_ \* \_\_\_\_\_ \* \_\_\_\_\_ \* \_\_\_\_\_ = \_\_\_\_\_

**Intsengo yesikweleti** = seyiyonkhe lotayibhadala – imali yesikweleti = \_\_\_\_\_ – \_\_\_\_\_ = \_\_\_\_\_

2. Uboleke 500 tinyanga letisihlanu ubhadala 10% intalo lemelula.

**Intsengo yesikweleti** = \_\_\_\_\_ \* \_\_\_\_\_ \* \_\_\_\_\_ = \_\_\_\_\_

3. Uboleke 500 uvuma kubhadala 800 ku in 5 wetinyanga

**intsengo yesikweleti** = \_\_\_\_\_ – \_\_\_\_\_ = \_\_\_\_\_

Nguyiphi indlela loyikhetsako?

# Sifundvo Semfica (9): Uphuma Kanjani Esikweletini

Singaphuma esikweletini nangabe:

- Sivuma emaphutsa etfu siphindze sikhethse kushintja
- Sinikele tifiso tetfu nyalo, kuze sibe nekukhululeka
- Sitsengise timphahla letingesiso sisekelo sekuphila
- Sisebentise inhlakanipho sihlele kushintja lokuncane kuze sibhadale sikweleti lesisele
- Thandazela lusito lwaNkhulunkhulu uphindze ulugadze

Tinyatselo tekubala indlela lekuchumana kwesikweleti setfu :

Sinyatselo 1: Bala loko lokutfolako (Imali seiyonkhe lengenile emva kwekutsela)

Sinyatselo 2: Khokha sikweleti (Imbadalo yemali yesikweleti)

Sinyatselo 3: Khokha intalo (Imbadalo yentalo)

Sinyatselo 4: Khokha yonkhe imali yetindleko (Tindleko letetayelekile naletinye tanyanga tonkhe)

Sinyatselo 5: Bala imali seiyonkhe

Nangabe lokudzingako kukukhulu kunaloko lonako, lapho umehluko emkhatsisini waloku lokubili sikweleti. Phindza futsi kunyaka ngamunye.

Umnyaka: _____	
Lengenile (Imali seiyonkhe lengenile emva kwekutsela)	
- Imbadalo yesikweleti	
- Imbadalo yentalo	
- Tonkhe tindleko tasekhaya/endlini	
= Imali Seyiyonkhe	

Umnyaka: _____	
Lengenile (imali seiyonkhe lengenile emva kwekutsela)	
- Imbadalo yesikweleti	
- Imbadalo yentalo	
- Tonkhe tindleko tasekhaya/ endlini	
= Imali Seyiyonkhe	