

TRUTH
CENTERED
TRANSFORMATION

MODULE



INDZABA YETIMALI UMCONDZISI WATHISHELA

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Ngaphambi Kwekutsi Ucale

Umyeleto WaThishela Lomcoka Ngemodula Yendzaba Yetimali

Kulelimodula kunemithandazo kanye netifundvo lokuniketiwe.

Usafundza utfola sitfombe mcondvo sembhali uzindla ngendzawo yakho naka nati tintfo letilandzelako:

- Tfola tingcinamba letetayelekile ngemcondvo wekupha kanye nekukhokha tishumi ngekubuka kushintjwa imali yalelolive
- Buketa kushintjwa kwemali yakulelo live.
 - Naka: Lidola ngilo lokwasentjentsiswa lona ekucaleni kwalencwadzi kepha nakuhumushwa lakubhalwe khona timali kusentjentsiswe imali yakulelo live.

Ticondziso taThishela: Nangabe lomdlalo netibonelo tingesito letenteka mbamba, uyacelwa kutsi ungashintji lutfo, bachazele nje kutsi loku kute ngemadola ase Melika. Nabafundzi batentela lwabo luhlelo lwekusebentisa imali, yenta siciniseko kutsi basebentisa tinombolo letingito.

Kutilungiselela kufundzisa Sifundvo

1. Fundza **Umcondzisi waThishela** ngekunaka, uphindza phindze nakwenteka. Dwebela noma ubhale ecele kwalapho ufundza khona kutikhumbula lawo maphuzu lamcoka.
2. Buka le **tingcikitsi micondvo** tesifundvo ngasinye utekwati kutsi yini lokudzinge kutsi bafundzi bakufundze kuleso sifundvo.
3. Fundza onkhe **emavesi** ungakachubeki.
4. Naka kubona kutsi ngutiphi **tinsita** letidzingekile esifundvweni ngasinye bese wenta siciniseko kutsi wakha wandzise umcondzisi wemfundzi (kuniketa bafundzi) nekwente tinsita titfombe letitosebenta kuleso sifundvo.
5. Yenta siciniseko kutsi uyatetayeta natonkhe **tishukumiso** kulesifundvo (imidlalo sifundvo, imidlalo, tinsita sitfombe). Ungakwenta loku nemndeni wakho noma bangani bakho kutetayeta.
6. Tiniketa sikhatsi **uthandaze** kute Nkhulunkhulu alungise bafundzi, kuze bafundzi beve loko Nkhulunkhulu lafuna bakuve, nekutsi akusite nawe ukhone kufundzisa letifundvo. Khumbula kutsi kungemandla aNkhulunkhulu kuphela kutsi singabona bantfu baguculwa.

Uwusebentisa njani lomcondzisi waThishela

1. **Ingcikitsi Micondvo kanye netinsita:** Sonkhe sifundvo sicala nganalu luhla.
 - a. **Ingcikitsi Micondvo** – Minyenti imicondvo lemihle esifundvweni ngasinye, kepha bafundzi kufanele bacondze ngalokucacile lengcikitsi micondvo ekupheleni kwesifundvo ngasinye. Kuyintfo lenhle kutibuta nangabe ucabanga kutsi bafundzi bangakhumbula ingcikitsi micondvo nase uholo sifundvo. Tinikete sikhatsi ubukete ingcikitsi micondvo njalo njalo kubasita bakhumbule.
 - b. **Tinsita** – Letinsita letilandzelako tiniketiwe esifundvweni ngasinye, kufaka ekhatsi tinsita sitfombe kanye nemcondzisi weMfundzi labanikwa kona. Lomcondzisi waThishela utokhombisa kutsi lolokungetulu ukusebentisa nini:

- i. **UMCONDZISI WEMFUNDZI** – utodvwetjelwa ngalendlela.
- ii. **INSITA TITFOMBE** – itodvwetjelwa ngalendlela.

Luhla lwekucala (1): Tifundvo Temthandazo

Umthandazo Wekucala (1): Sitfombe Selibhayibheli Ngemali Sahluko Sekucala (1)

Ingcikitsi Micondvo

- Imali akukameli kube yinjongo yetfu
- Kumele sisebente ngekutimisela kuze sibe nalokwenele kunakekela imindeni yetfu siphindze sibe sibusiso kulabeswele

Tinsita

- Umcondzisi weMfundzi: Umthandazo wekucala (1) (munye bhukwana (1) ngemuntfu)

Singeniso

KUBHUNGA KWESIGUNGU LESIKHULU

- Ngumaphi lamanye emavesi lowatiko ngemali?
- Ngutiphi letinye timiso lesingatifundza ngemali kulamavesi?
- Ucabanga kutsi Nkhulunkhulu unendzaba yini kutsi sentani ngetimali tetfu?
- Ngabe kugcile kakhulu kamoya yini kuceba nekweswela?

Libhayibheli linalokunyenti lelikushoko ngemali. Empheleni, aphindvwe ngaloku bili emavesi lakhuluma ngemali kulawo lakhuluma ngekhuluma nemthandazo kuhlangukisiwe kokubili. Nkhulunkhulu ngalokucacile ucabanga kutsi sihlalo lesimcoka. Imali inelikhono lekusisita noma ingasenta siwe. Yintfo lesisebenta ngayo sikhatsi sonkhe. Kufanele sifundze kutsi isentjentsiswa njani imali ngendlela lejabulisa Nkhulunkhulu.

Imali akukameli kube yinjongo yetfu

KUBHUNGA KWESIGUNGU LESINCANE

Ticondziso taThishela: Niketa **UMCONDZISI WEMFUNDZI:** Umthandazo wekucala (1). Ngetigungu letincane tebantfu labatsatfu kuya kulabane (3 - 4), yentani umsebenti wekucala lobanikete yona kumcondzisi wemfundzi, bese bayabuya nembiko.

Fundza Matewu 6:19-24; 33.

Lombhalo lona yincenye 'Yenshumayelo Yasentabeni'. Lapha Jesu ukhuluma nebaFundzi bakhe, abatjela ngemphilo embusweni waNkhulunkhulu.

- Yini lesingayindza kulamavesi ngemali?
- Kushoni kukhonta imali?

- *Kwenta imali isibuse . Kulawulwa yimali, kungaba kwetama kuyitfolo, kukhatsateka ngayo noma kwezama ngasonkhe sikhatsi kuba nalenengi.*
- Ngabe loku kusho kutsi asingacabangi yini ngemali?
 - *Cha, singacabanga ngemali kepha akukafaneli sivumele imali isilawule. Kufanele sibe tikonti letihlakaniphile.*
- Kushoni kugcina umcebo ezulwini? Singakwenta kanjani loku?
- Timfundziso tajesu tehluka ngani emasikweni?
- Lombhalo usitjela kutsi kufanele kube yini injongo yetfu?

Fundza 1 Thimothi 6:6-11.

- Kumele kube yini kwenta kwetfu ngemali?
 - *Nangabe sinako lokwenele ngetimphahla nekudla kufanele senetiseke.*
- Kuyingoti ngani kwenta imali ibeyinjongo nomake kuyitsandza?
 - *Kuba melula kuwela esonweni noma kulingeka ugcine sewenta kungalungi kuze utfole imali.*
 - *Kulukhuni kuphana nawutsandza imali.*
 - *Kumelula kudzebesela Nkhulunkhulu, kwenta umsebeni wakhe, kanye nekutsandza labanye nasihlala njalo ngekwetama kutfole imali lenyenti.*

SIBUYISE UMBIKO

Njengobe sibona kulamavesi akufanele sibe batsandzi bemali noma sigijimise ingcebo. Nasifako angeke sitsatse imali yetfu noma tintfo lesinato sihambe nako. Intfo lemcoka akuyuba kutsi sinamalini kepha kutsi singema Khrestu yini nekutsi imphilo yetfu siyiphile njani. Injongo yetfu emphilweni akukameli kube kutsi sibe nemali lenyenti nakwenteka. Kufanele kube kuphila imphilo leniketa Nkhulunkhulu ludvumo.

Kusebenta Kuhle

KUBHUNGA KWESIGUNGU LESIKHULU

Kulesinye sikhatsi singehluleka kucondza timfundziso telibhayibheli letikhuluma ngemali sitikhandze sikhulwa kutsi imali nemsebeni tintfo letikabi totimbili. Kufanele sisebente ngekutikhandla, kepha hhayi ngekwesizatfu sekutitfolela imali. Loko bugovu. Libhayibheli liniketa letinye tizatfu tekutsi leni kufanele sisebente ngekutikhandla kute sitfole imali.

Fundza 2 kubaseTheselonika 3:6-15.

UmPhostoli Pawula abekhatsateke kakhulu ngembiko lamanye emalunga elisontfo Theselonika abengatihluphi ngemsebeni.

- Bekuyini umcondvo nekwenza kwa Pawula ngemsebeni?
- Abetikhetsela leni kusebenta, esikhundleni sekusebentisa sikhatsi sakhe kucechesha emalunga elibandla?
- Pawula utsi akwentekeni ngalabo labangasebeni ngekutimisela?

Fundza 1 Thimothi 5:8.

- Utsini Pawula ngekunakekela imindeni yetfu?
- Ucabanga kutsi leni asebenise emagama lalukhuni kangaka?
 - *Pawula wakhuluma metima kalukhuni ngalabo labanganakekeli tidzingeko temindeni yabo. Nkhulunkhulu azange asidalele kutsi sivilaphe kepha kutsi sinake tidzingeko talabo*

lokungumsebenti wetfu kutsi sibanakekele. Akasho nje kulabo labasebenta kalukhuni baphindze bangabi nenzuzo, Kepha usho labo labavilaphako noma bacitse sikhatsi sabo sonkhe kunaka letinye tintfo badzebesele imindeni yabo.

Fundza kubase eFesu 4:28.

- Utsini Pawula ngemsebenti?
- Kufanele leni kutsi sisebente?
 - *Pawula ukhutsata base eFesu kutsi basebente kuze baphe/banakekele labo labeswele.*

Njengebantfu baNkhulunkhulu, sibelwe kutsi sisebente ngekutimisela ngekwemakhono etfu, sakhe inzuzo kutesekela kanye nekweseka labo labeswele, kungaba ngema Khrestu lesikanye nawo nomake labamphofu. Noma nje kutsandza imali kukubi, kuhola imali sisite imindeni yetfu kanye nalabanye bantfu kuletsa kuhlonipheka kuNkhulunkhulu.

Fundza Genesis 2:2.

- Ngubani lowaba sisebenti sekucala?
- Sibonelo sekusebenta kwaNkhulunkhulu sishoni kitsi?
 - *Nkhulunkhulu waba sisebenti sekucala. Libhayibheli litsi sakhiwe ngemfanekiso waNkhulunkhulu. Loku kusho kutsi sadalelwa kuba tisebenti natsi.*

Fundza Genesis 2:15, 18.

- Kwaba ngusiphi sizatfu sekutsi Nkhulunkhulu abeke umuntfu engadzeni?
- Kwaba ngusiphi sizatfu kutsi Nkhulunkhulu adale umfati (Eva)?
 - *Nkhulunkhulu wabeka indvodza engadzeni ngenhloso yekutsi asebente ayinakekele. Muva, kuvesi 18, Nkhulunkhulu watsi akusikuhle kutsi indvodza ibeyodvwa emsebentini wayo wase udala umfati kutsi abe ngumsiti wayo lonemandla. Lokusho kutsi bobabili badalelwa kuba tisebenti, noma kungekwetindlela letehlukene kancane kanye nemisebenti leyehlukene.*

Fundza Eksodusi 20:8.

- Mangakhi emalanga lokumele siwasebente?
- Mangakhi emalanga lokumele siphumule ngawo?
 - *Akufanele sicitse onkhe emalanga etfu sivilapha ngalokufanako akufanele sitinikele emsebentini kwakha imali singabe sisaphumula linye lilanga evikini. NaNkhulunkhulu aniketa lemiyalo, bekakhuluma nebantfu labenta inzuzo yabo yemali ngekulima. Nekuba nje kungabukeka engatsi kulamanye emalanga akukho lokungentiwa futsi kulesinye sikhatsi siphishaneke kakhulu asikhoni ngisho kutsatsa lilanga nje linye singasebenti, kufanele sihloniphe Nkhulunkhulu ngendlela lesisebentisa ngayo sikhatsi setfu.*

ASE UCABANGE

Tsatsa imizuzu lemibili nyalo sewucabange masinyane nganayi imibuto:

- Besolo uyilandzela imiyalo yaNkhulunkhulu lehambelana nekuzuza imali?
- Ngutiphi tingucuko, natikhona, logcinge kutenta?

TFOLA MATA

Khulumisanani ngalemibuto lelandzelako mayelana netimphilo tenu bese niyathandazelana. Luhla lwayo lungemuva kwaletu tincwajana leninikwe tona.

Imali akukameli kube yinjongo yetfu:

- Ngiyayitsandza imali? Ngihlale ngicabanga njalo kutsi ngingaba nayo njani imali lenyenti?
- Ngiyenetiseka yini ngaloko lenginako?
- Ingcebo yami ngiyigcina kuphi, ezulwini noma emhlabeni?

Umsebenti muhle:

- Kepha ngihlale ngisebenta ngekutimisela yini?
- Ngiyakhona yini kusita kweseka umndeni wami?
- Bobani labo labadzingile emmangweni? singabasita njani, ngalokufanako ngamunye kanye nangesigungu?

Umthandazo Wesibili (2): Sitfombe Mcondvo Semali Ngekwelibhayibheli Sigaba Sesibili (2)

Ingcikitsi Micondvo

- Nkhulunkhulu wetsembisile kuhlangabeta tidzingeko tetfu . Nangabe seswele ngalokwenele ngekwetidzingeko letisisekelo, kufanele sibone nangabe kunesizatfu.
- Kumele sisebentise timali tetfu kahle

Tinsita

- Umcondzisi wemfundzi: Umthandazo wesibili (2) (bhukwana munye (1) kumuntfu ngamunye)

Singeniso

KUBHUNGA KWESIGUNGU LESIKHULU

Sifundzile kutsi imali akukameli ibeyinjongo yetfu, nekutsi kufanele sisebente ngekutimisela kute sibe nalokwenele kunakekela imindeni yetfu nekutsi sibusise labeswele.

- Yini lokunye libhayibheli lelikushoko ngemali?
- Ngutiphi letinye tetsembiso ebhayibhelini letisikhutsatoko nasisebenta sinakekela imindeni yetfu kanye nalabeswele?

Asesibuke kutsi Nkhulunkhulu wetsembise kuhlangabeta njani tidzingeko tetfu, nekutsi umbeke kutsi sitisebentise njani timali tetfu.

Nkhulunkhulu wetsembisile kuhlangabeta tidzingeko tetfu

Fundza Matewu 6:25-33.

Kulamavesi sibona kutsi Nkhulunkhulu wetsembisile kusinakekela nasibeka yena embili/sifu yena kucala. Libhayibheli liphindze lisinikete tizatfu tekutsi leni singatitfolala site imali leyenele . Sesitobuketa loko nyalo.

KUBHUNGA KWESIGUNGU LESINCANE

Ticondziso taThishela: Niketa **UMCONDZISI WEMFUNDZI:** Umthandazo wesibili (2). Sigungu ngasinye asifundze incenye emavesi bese wetama kuchaza kafisha ingcikitsi micondvo lotfolakala kulawo mavesi. Nangabe banesikhatsi lesanele bangabuketa lenye incenye yemavesi langetulu. Nangabe ute umcondzisi wemfundzi vele unikete lamavesi esigungwini ngasinye – hhay lengcikitsi mcondvo.

Tizatfu letingenta sititfole singenayo imali leyenele:

- **Buvila** – Taga 10:4, 13:4; 24:30-34.
 - Kufanele sente siciniseko kutsi sisebenta ngekutimisela hhay kutsi sivilaphe.
- **Kubabete Kwenetiseka** – Taga 28:25
 - Nkhulunkhulu akakasetsembisi bunjinga kepha kutsi sibenako ngalokwenele . Ngabe mbamba seswele noma asenetiseki ngaloko lasinike kona?
- **Batsandzi Bekunetseteka/Kutijabulisa** – Taga 21:17; 23:20-21
 - Loku kungaba kutichaza lokuncane fana nelugwayi, tjwala, kudla lokumnandzi, nalokunye. Tibuke kutsi uyisebentisa njani imali yakho—ngabe kusekutichazeni noma wenta tintfo vele letitidzingo?

- **Kuba Ligovu / Kwemana** – Taga 11:24
 - Uphana/unikela njengobe Nkhulunkhulu ayalile yini? Nkhulunkhulu usitjelile evini lakhe kutsi nasehluleka kuphana/kunikela angeke asibusise. Usipha ngekwesilinganiso natsi lesiphana ngaso.
- **Bulima** – Taga 3:13-16
- **Kungalaleli** – Taga 28:13, 2 Tikhronike 24:20

SIBUYISE UMBIKO

Ticondziso taThishela: Niketa tonkhe tigungu tihlephule loko letikufundzile. Yenta siciniseko kutsi sigungu lesikhulu sikhanyiselekile ngaletizatfu letisitfupha letichaza kutsi leni singeswela imali.

Lesinye sizatfu lesingenta sititfole singenayo imali leyenele **kungabi cotfo**. Thandazela lusito lwaNkhulunkhulu Nkhulunkhulu ungumngani waloyo locindzetelekile.

Nangabe kuvakaleka kutsi awunako lokwenele futsi umangala kutsi leni Nkhulunkhulu ehluleka kunetetela tonkhe tidzingeko takho, buketa imphilo yakho kuletinhlangothi letiniketwe ngetulu. Cela Nkhulunkhulu akukhombe kutsi leni ungabe uyasoleka ngaletintfo. Phindza futsi umcele akutsetselele aphindze akukhombe kutsi ungashintja kanjani.

- Ngutiphi tato tonkhe letizatfu locabanga tivame kakhulu emmangweni wakho? Leni?
- Tikhona yini tindlela lesingagwema ngato etimphilweni tetfu? Etimphilweni talabanye?
- Tikhona yini letinye tizatfu longaticabanga?
- Singawukhutsata njani umndeni longumakhelwane kutsi Nkhulunkhulu wetsembisile kusinakekela?

Kuphatsa timali tetfu

KUBHUNGA KWESIGUNGU LESIKHULU

Fundza Matewu 25:14-30.

Kulomfanekiso Nkhulunkhulu usifundzisa ngekuba sikhonti lesihle kuko konkhe lasinikete kona. Lendvodza letsatsa luhambo ngu Nkhulunkhulu nalemali layiniketa tisebenti ifana nemali noma emakhono lasinikete wona.

- Lamadvodza atfolo imali lelinganako onkhe yini?
- Kwentekani kulamadvodza lamabili ekucala?
- Kwentekani kulendvodza yekugcina? Leni inkhosi yakhe yamtfukutselela?
- Isho kutsini kitsi lendzaba?

Asikaniketwa sonkhe silinganiso ngalokufanako. Nkhulunkhulu akasehluleli ngaloko lasinikete kona kepha ngekutsi sikusebentise njani loko lasinike kona. Ubheke kutsi sikusebentise ngenhlakanipho singacitsi siphosakhe lesiligugu. Nkhulunkhulu ubheke kutsi sisebentise lemali lasinike yona kutsi sinakekele imindeni yetfu (1 Timothy 5:8) kanye nalabeswele (Kubase eFesu 4:28).

TFOLA MATA

Khulumisanani nganayi imibuto lelandzelako ngekwetimphilo tenu bese niyathandazelana.

- Sihlale siyisebentisa ngenhlakanipho yini imali yetfu?
- Singahlakanipha njani ngetimali tetfu?

Umthandazo Wesitsatfu (3): Emaphutsa Letayelekile Ekuphatseni Timali Takho Sehluko Sekucala (1)

Ingcikitsi Micondvo

Kunemaphutsa latayelekile lentekako ekuphatseni timali. Singafundza kuwagwema. Lamaphutsa ngunawa:

- Angicabangi ngemali yami
- Nangabe nginayo, ngiyayisebentisa!
- Ngite leyenele
- Ngeke ngikhone kulindza, kufanele ngeboleke

Tinsita

- Umcondzisi Wemfundzi: Umthandazo wesitsatfu (3) (Munye (1) ngesigungu lesincane)

Ticondziso taThishela – Loku kubhalwe njengemithandazo lemifisha lemibili – Sehluko sekucala (1) kanye nesehluko sesibili (2). Kephake, Nawenta lolucecesho lwemalanga lamatsatfu kufanele uyihlanganise wente kube ngumthandazo munye lomudze.

Singeniso

KUBHUNGA KWESIGUNGU LESIKHULU

- Ngutiphi letinye tetimiso letimcoka ngemali lesesitifundzi kuze kube kunyalo?

Nyalo sesitobuketa lamane kulasiphohlongo emaphutsa letayelekile lentiwa bantfu nabaphatsa timali tabo.

- Ng'maphi lamanye emaphutsa letayelekile longawacabanga?

Liphutsa Lekucala (1): Akwenteki ngicabange ngemali yami

KUBHUNGA KWESIGUNGU LESIKHULU

Fundza Lukha 12:42-47.

- Inkhosi yakhe beyibheke kutsi senteni lesisebenti?
 - *Lenkhosi yaso beyibheke kutsi lesisebenti silunge, sinakekele labo bantfu noma letotintfo ngekucopehela nange nhlakanipho, siphindze sente ngekwentsandvo yenkhosi yaso.*

Konkhe kungekwa Nkhulunkhulu. Imali lesinayo isipho lesivela kuNkhulunkhulu. Usiniketele kutsi siyisebentise ngenhlakanipho. Kufanele sicabange ngekuhatsa imali yetfu, Sikwati lokutsi ingeya Nkhulunkhulu nekutsi ubheke kutsi sihlele kwekutsi singayiphatsa njani.

Liphutsa Lesibili (2): Nangabe nginayo, Ngiyayisebentisa!

KUBHUNGA KWESIGUNGU LESIKHULU

Fundza Taga 21:20

- Lesaga simchaza njani umuntfu losebentisa konkhe lanako?
- Umuntfu lohlakaniphile wenta njani?

- *Uyonga noma agcine etincolobaneni kudla nemafutsa.*
- Yini lesingakufundza kulesaga?
 - *Akukameli sisebentise konkhe lesinako, kepha kufanele sigcinele tikhatsi laphe khona singahle seswele.*

Fundza Umshumayeli 2:10-11.

- Lendvodza iyisebentisa njani imali?
- Yamjabulisa yini?
 - *Lendvodza kumshumayeli beyinemali lengagcini kuyisebentisa kepha kwatfolo kutsi ayikhoni kumjabulisa.*

Kukhulumisana:

- Kwentekani nangabe sihlala ngekucitsa imali nakwenteka siyitfolo?
- Uke wafikelwa yini kweswela ngesizatfu sekutsi usebentise imali entweni bewungakase uyidzinge nakusuka umnyaka? Kungaba yini sibonelo saloko?
- Ukewatsenga yini intfo bewuyidzinga wase utfolo kutsi akukujabulisi nakancane?
- Singaligwema kanjani leliphutsa leli?

Liphutsa Lesitsatfu (3): Anginako lokwenele

KUBHUNGA KWESIGUNGU LESINCANE

Ticondziso taThishela: Yehlukanisa tigungu tibe tintsatfu kuya kuletine (3-4). Niketa **UMCONDZISI**

WEMFUNDZI: Umthandazo (3). Yenta tonkhe tigungu tifuundze tiphindze tikhulumisane ngeliphutsa libelinye, bese nichaza kafisha ingcikitsi micondvo letfolakalako .

Fundza kubase - eFiliphi 4:11-12.

- Yini kwenetiseka?
- Kungephansi kwatiphi timo laphe Pawula atsi uyenetiseka?
- Siyenetiseka yini ngaloko lesinako?
- Nasenetiseka, ngabe loko kusho kutsi asingasa sebenti ngekutimisela sakhe inzuzo lenyenti? Buka Taga 23:4-5 kanye neTaga 24:33-34.
 - *Kufanele sicaphele kakhulu sisaphendvula loku. Akukafaneli sivilaphe, kepha kufanele sisebente ngekutimisela sinakekele imindeneni yetfu. Taga 24 usikhumbuta kutsi nangabe sivilapha siyawubanjwa buphuya nekwaswela. Kephake, kufanele ngalokufanako sicaphele kutsi singalaxhi imindeneni yetfu kanye nemisebenti lesiyenta emasontfweni etfu ngenca yekutsi sifuna ingcebo. Taga 23 usikhumbuta kutsi akukafaneli tingcondvo tetfu tikhungatfwe kufuna bunjinga.*

Kujabula ngaloko lonako kumcoka ekutseni wenetiseke emphilweni. Sinyatselo sekucala sekutfolo kwenetiseka kutifundzisa kubonga Nkhulunkhulu ngaloko lasiphe kona. Njengobe Pawula asho kutsi yena wafundza kwenetiseka, ngako natsi singafundza kwenetiseka kutotonkhe timo.

Liphutsa Lesine (4): Ngeke ngikwati kulindza, Kufanele ngeboleke

KUBHUNGA KWESIGUNGU LESINCANE

Fundza Taga 22:7.

- Yini tinkhinga tetikweleti?

- Yini letinye tetintfo bantfu labatitfolo bangene kito kuze bakhone kubhadala tikweleti?
- Nguyiphi lenye indlela yekutfolo letintfo lesitifunako?
 - *Konga/Ugcina imali*

Kulesinye sikhatsi sifuna intfo nyalo, Ngako seboleka imali kuze sitfole loko lesikufunako. Kwenta sibonelo, Umndeni utsenge mabonakudze kanye naletinye tintfo ngesikweleti. Loku akusiyo indlela lenhle yekusebentisa sikweleti. Sikweleti singusochaka. Kufanele sibeketele sibeketele/songe imali yekutsenga leto tintfo lesitidzingile. Tikweleti kufanele tisenjentiswe ngweshana ngetikhatsi tebumatima, nomake ekutsengeni tintfo letitoletsa inzuzo lengetulu. Kumele sente siciniseko kutsi lesikweleti sinemigomo lekahle nekutsi tivumelwane tekusibhadala siyakhona kutilandzelela kahle. Beketela ulindze uze ukhona kutsenga loko lofise kukutsenga. Sitofundza kabanti ngetikweleti etifundvweni letilandzelako.

SIBUYISE UMBIKO

TFOLA MATA

Namata, nakani ngalinye lalamaphutsa lamane (4).

- Ngumaphi emaphutsa kulalamane (4) lakudvonsisa metima?
- Ngutiphi tinyatselo longatitsatsa kugwema lamaphutsa/ leliphutsa?

Thandazelanani ngekukwema lawo maphutsa enu lavamile etimalini.

Umthandazo Wesine (4): Emaphutsa Lavamile Ekuphatseni Timali Takho Sehluko Sesibili (2)

Ingcikitsi Micondvo

Kumaphutsa lavamile ekuphatfweni kwetimali. Singafundza kuwagwema. Lamaphutsa ngunawa:

- Ngiyafisa kube nginemali lenyenti nyengalabanye
- Ngihlupheka kakhulu kutsi ngingakhoana kwephana
- Ngihlala njalo ngikhatsatekile ngemali
- Ngisebentisa ngiphindze ngitfole imali ngetindlela letingam'tfokotisi Nkhulunkhulu

Tinsita

- Umcondzisi weMfundzi: Umthandazo wesine (4) (Munye ngesigungu lesincane)

Singeniso

KUBHUNGA KWESIGUNGU LESIKHULU

- Kube ngutiphi letine tinkhinga tekucala letivamile bantfu labatentako ekuphatseni imali?
 - *Akwenteki ngicabange ngemali yami*
 - *Nanginayo,ngiyayi sebentisa!*
 - *Ngite leyenele*
 - *Angeke ngikhone kulindza, Kufanele ngeboleke*
- Chaza kutsi kufundza ngaloku sekudlale liphi ligalelo kusukela emthandazweni wekugcina.

Nyalo sesitobuka lalamanye lamane emaphutsa bantfu labawentako ekuphatseni timali tabo.

Liphutsa Lesihlanu (5): Ngifisa kubemane nginemali lenyenti njenalabanye

KUBHUNGA KWESIGUNGU LESIKHULU

Fundza Eksodusi 20:17 na Lukha 12:15.

- Kusho kutsini kuhawukela?
- Yini lekumele sihlale siyigadzile kutsi ingenteki?

Fundza Umshumayeli 5:10.

- Umuntfu lotsandza imali kuyenteka yini ativele kutsi sewunayo ngalokwenele?

Ungavumeli bugovu nekungenetiseki kubuse inhltiyo yakho. Kutsandza imali kusho kutsi noma singanjinga kwani, siyohlale siva engatsi sidzinga lenyenti. Siyohlale sinemona kulabo kulabo labanayo kancono kitsi. Emanga aSathane ngekutsi imali nemphahla kungasiletsela kujabula. Kwenta sibonelo – “Uma ngingaba nesidududu, laphe imphilo yami ingaba kahle.” Kuba netintfo letiphatsakako kungeke kusiletsela injabulo. Kungasenta nje sitivele sincono kwesikhashana, kepha sitophindze sicale kufuna lokunye futsi.

- Ukewatsenga yini intfo bewukadze uyidzinga mbamba? Utiwele unjani emva kwetinyanga letisitfupha noma umnyaka?
- Kukhona yini intfo bewuyifisa muva nje? Ungayekela njani kuhawukela tintfo letinyenti bese ufundza kwenetiseka ngaloko lonako?

Liphutsa Lesitfupha (6): Ngeswele kakhulu kutsi ngingephana

KUBHUNGA KWESIGUNGU LESINCANE

Ticondziso taThishela: Yehlukanisa bafundzi babe tigungu letintsatfu kuya kuletine (3-4). Niketa

UMCONDZISI WEMFUNDZI: Umthandazo wesine (4). Yenta sigungu ngasinye sifundze siphindze sikhulumisana ngalinye liphutsa, bese baphuma ngalokufisha nengcikitsi mcondvo lotfolakalako.

Fundza 2 base Khorinte 8:1-5.

- litsini lelivesi ngekunikela/kupha ngetikhatsi tekweswela?
- Singakhutsata njani wonkhe muntfu kutsi aphe/anikele noma babhekene netimo?

Nkhulunkhulu uyakubusisa nawupha.

Fundza Malakhi 3:10-12.

- Litsi lelivesi asente njani?
- Kutawuba ngumuphi umtselela nasenta njalo?

Ngulesi kuphela sikhatsi ebhayibhelini lapho khona Nkhulunkhulu asitjela kutsi asimlinge ngelutfo tsite. Usitjela kutsi nangabe sivuma kusihola kutsi siletse konkhe kweshumi yena utasibusisa. Ngekuphindza phindza libhayibheli lisikhumbuta kutsi ngesilinganiso lesipha/sinikela ngaso, Nkhulunkhulu utasibusisa ngaso.

Liphutsa Lesikhombisa (7): Ngihlala njalo ngikhatsatekile ngemali

KUBHUNGA KWESIGUNGU LESINCANE

Fundza Matewu 6:25-34.

- Utsini Nkhulunkhulu ngekukhatsateka?
- Usholani kutsi akukafaneli sikhatsateke?
- Esikhundleni yini lokumele sicabange ngako?
- Singativikela njani ekukhatsatekeni?
- Sikhona yini kepha sikhatsi lapho khona kufanele sikhatsateke khona?

Nkhulunkhulu akafuni sikhatsateke ngemali. Yebo kufanele sihlakaniphe siphindze sicaphele ngendlela lesisebentisa ngayo imali, asikafaneli sivumele kukhatsateka ngemali. Cela Nkhulunkhulu avikele ingcondvo yakho ekukhatsatekeni wetame kuhlonipha Yena ngaloko lakunike kona.

SIBUYISE UMBIKO

Liphutsa Lesiphohlongo (8): Ngiyayisebentisa ngiphindze ngiyitfole imali ngetindlela letingaletsu ludvumo kuNkhulunkhulu

KUBHUNGA KWESIGUNGU LESIKHULU

Fundza Ezekiel 22:12-14.

- Lamavesi atsi ngutiphi tindlela lekungesito lesingatfola ngato siphindze sisebentise ngato limali?
- Nguyiphi imitselela yekungaletsu ludvumo kuNkhulunkhulu ngendlela lesitfola ngayo siphindze sisebentise ngayo imali?

Libhayibheli lisitjela kutsi sihloniphe Nkhulunkhulu ngako konkhe lesikwentako loko kufaka ekhatsi indlela leitfola ngayo siphindze sisebentise ngayo imali. Akukameli sidize noma sitsatse ngekugetsembeki loko

lokungesiko kwetfu ngemidizo, kudoja naletinye tindlela letingcolile; singaze sitikhandze sivuna loko lesikuhlanye.

TFOLA MATA - Namata, nakani ngalinye lalamaphutsa lamane .

- Nguliphi lalamaphutsa lamane lelikudvonsisa kametima?
- Ngutiphi tinyatselo longatitsatsa kugwema leliphutsa?
- Ng'luphi lolunye lushintjo loluphatsekako lotalutsatsa ngendlela lotfola uphindze usebentise ngayo imali?

Thandazelanani ngalolushintjo lenifuna kulwenta ekugwemeni emaphutsa lafanako.

Umthandazo Wesihlanu (5): Kunikela Kanye Nekukhokha Kweshumi

Ingcikitsi Micondvo

- Nkhulunkhulu ufuna sinikele.
- Nalabeswele kufanele banikele.
- Kumcoka kutsi sibe nemcondvo lomuhle nasinikelako.

Tinsita

- Umcondzisi weMfundzi: Umthandazo wesihlanu (5) (Munye esigungwini lesincane ngasinye)

Singeniso

KUBHUNGA KWESIGUNGU LESIKHULU

- Yini lefika engcondvweni yakho nasikhuluma ngemnikelo nanye netinshumi?
- Yini lokukukhutsata kutsi uphe labanye? Noma unikele esontfweni?
- Ng'muphi umcondvo welibhayibheli ngekupha/kunikela?

Ngabe siyam'khuthuza Nkhulunkhulu?

KUBHUNGA KWESIGUNGU LESINCANE

Ticondziso taThishela: Yehlukanisa tigungu tebantfu labatsatfu kuya kulabane (3-4). Niketa **UMCONDZISI**

WEMFUNDZI: Umthandazo wesihlanu (5).

Fundza Malakhi 3:8-12.

- Ema Izrayeli bekamkhuthuza kanjani Nkhulunkhulu?
- Yini umtselela wekukhuthuza Nkhulunkhulu?
- Nkhulunkhulun utsi kutawenteka ini nasiletsa tonkhe tinshumi?
- Yini letinshumi letitonkhe?
- Siyamkhuthuza yini Nkhulunkhulu natsi?

Lamavesi lawa ngiwo odvwa ebhayibhelini lapho khona Nkhulunkhulu atsi kumlinga khona. Usebentisa lulwimi lolucinile kuchaza indlela lativela ngayo ngekutsi ema Izrayeli angakhiphi tinshumi tawo. Kwehluleka kwabo kukhipha tinshumi sekubadalele kuhlupheka.

Kunikela kakhulu ekuhluphekeni lokukhulu

KUBHUNGA KWESIGUNGU LESINCANE

Fundza 2 kubase Khorinte 8:1-4.

- Emalunga elibandla lase Masedoniya abenjingile yini noma abehlupheka?
- Banikela ngamalani?
- Bebanikela banamuphi umcondvo?
- Yini lesingayifundza kulelibandla?

Le libandla lase Masedoniya belihlupheka kakhulu. Labanyenti betfu abahlupheki kakhulu. Kungenteka kube asinako lokunyenti njengekufisa kwetfu kepha asihlupheki kakhulu. Kepha banikela bachubeka banikela ngetulu kwelikhono labo. Loko kuyingcinamba kitsi! Njalo nje sinikela kuloko lokumele ngabe siyakugcina.

Baphindze baticelela ku Pawula kutsi bakhone kunikela. Sinawo yini tsine umcondvo lofanako kulo? Sinaso yini sifiso nekuphokophela kunikela noma sinikela ngekubalisa esikhundleni?

Kunikela ngekungagodli kwemfelokati

KUBHUNGA KWESIGUNGU LESIKHULU

Fundza Makho 12:41-44.

- Wanikela ngamalini lomfelokati?
- Abenjingile yini noma abehlupheka?
- Kwaba ngusiphi sento saJesu ngalokunikela kwemfelokati?

Kulesinye sikhatsi siyesicabange kutsi ngobe siyahlopheka akukameli sinikele noma siphane. Asilo liciniso loko. Jesu azange am'yekelise lomfati ekunikeleni. Azange atsi kuye, “hhay, wena uhlupheka kakhulu, tigcinele yona” esikhundleni saloko, Wamdvumisa ngekunikela.

Nikela ngenhlitiyo levumako nangenjabulo

KUBHUNGA KWESIGUNGU LESIKHULU

Fundza 2 kubase Khorinte 9:6-7.

- Kufanele sinikele njani?
- Kusho kutsini “Loyo lohlanyela kancane futsi utovuna kancane, naloyo lohlanyela kakhulu utovuna kakhulu”?

Nkhulunkhulu usiphoccelele kutsi siphe/sinikele. Akunendzaba kutsi unjingile noma uyahlopheka. Kudzingeke kutsi sonkhe sinikele. Nangabe singanikeli njengobe asiphoccelele, Nkhulunkhulu ukuchaza loko njengekumkhuthuza. Kephake, nangabe sinikela/siphana siyawusati sibusiso saNkhulunkhulu. Usipha ngekusebentisa silinganiso lesiphana ngaso natsi. Nangabe sincishana ekunikeleni kwetfu, naye uyoisincisha ngalokufanako, kepha nangabe sephana naye utakwephana kitsi. Letibusiso lesitemukela kuye kulesinye sikhatsi ningaba yimali, futsi tingaba tibusiso tenjabulo, kuthula, kwenetiseka, umndeni lojabulile, noma ingcebo ezulwini.

- Kufanele kube ngusiphi sizatfu sekunikela?

Kufanele sicaphele kakhulu kutsi asinikeli noma asiphani ngenjongo yekutfole lokutsite lokuyimbuyiselo. Loko akusiko kunikela/kwephana—kuyefana nekweboleka umuntfu imali. Nkhulunkhulu akafuni Simboleke imali. Ufuna sinikele. Kukuye kutsi uyasipha yini. Labanye bantfu bayakhohliseka bacabange kutsi nabanikela ngalokunengi kuNkhulunkhulu batophindze batfole imbuyiselo lenyenti. Kepha Nkhulunkhulu ubona tinhlitiyo tetfu; Uyati kutsi sicabanga ini. Angasibusisa futsi ngetindlela letehlukene ngetikhatsi letehlukene. Injongo yetfu yekunikela kufanele ngasonkhe sikhatsi ibe sifiso sekubuyisela kuNkhulunkhulu ngekubonga konkhe loko lase asiphe kona. Nkhulunkhulu ufuna sibe ngulabanikela ngenjabulo, singabi bantfu lababheke imbuyiselo kuNkhulunkhulu.

TFOLA MATA

Khulumisana tfole mata ngalesifundvo. Naka naku:

- Unikela kuNkhulunkhulu ngalokufanele yini? Leni noma leni unganikeli ngalokufanele?
- Sewutakwenta njani ngalokwehlukile nyalo njengobe sewufundzile ngemnikelo netinshumi?

Thandazelanani ngaletintfo lenifuna kutenta ngalokwehlukile, niphindze niphendvuke emcondvweni nekwenta lokuniphathamisile ekuhambeni nekwenta lokungiko ngekunikela.

Sehluko Sesibili (2): Tifundvo Letisisekelo

Sifundvo Sekucala (1): Singeniso

Sekuhlela Indlela Yekusebentisa Imali

Ingcikitsi Micondvo

- Kumcoka kutsi sakhe luhlelo lwetimali tetfu

Tinsita

- Insita titfombe: Sitfombe sekusebentisa timali (Yakha linye likhasi)
- Insita titfombe: Sitfombe sendlu lengenalutfo ngekhasi (yakha linye likhasi)
- Insita titfombe: Kuhlelwa kwetimali kanye nemakhadi emdlalo wetikweleti–Ngekwakha ticondziso ephaketheni lensita titfombe
- Umcondzisi wemfundzi: Umdlalo Luhla lwekuhlela (Munye (1) ngesigungu)
- Lidayisi
- Liphepha leliseceleni kanye nepheni kwekubhala linani leselihlanganisiwe kumuntfu ngamunye noma sigungu sonkhe

Singeniso

KUBHUNGA KWESIGUNGU LESIKHULU

- Ucabanga kutsi imindeneni leminyenti kulommango utsatsa tiphi tincumo ngekutsi timali tabo batisebentisa kuphi futsi nini?
- Tikweleti tinamuphi umtselela emindenini yemmango wakho?

Umdlalo Wekuhlela Timali kanye Netikweleti – Umnyaka munye

UMDLALO WESIGUNGU LESIKHULU

Lamuhla sitodlala umdlalo logcile ekusebentiseni timali, nekutsi singakuhlela njani kusebentisa timali.

Ticondziso taThishela: *Bacele behlukane tigungu tibe sitfupha. Kunetinsita letenele tigungu letisitfupha kuphela kwenta umdlalo. Dlalani ngekulandzela naku lokubhalwe phansi.*

Sitocala ngemali kubengatsi sigungu sakho sicedza kuvuna sivuno sakho ngako usisebentisa ngekufisa kwakho. Kusachubeka umnyaka utobhekana nanaku lokulandzelako lokutodzinga imali.

Phakamisa **INSITA SITFOMBE:** *Sitfombe sekusebentisa timali – Dvwebela luhla lwetimali letisebenta ngaphandle kwekutihlela bese uyachaza kutsi lusebenta kanjani.*

Letimali letisebenta tingakahlelwa ngelwetidzingeko lesibhekana nato nyanga tonkhe lesisuke singakatibheki nakancane lokufaka ekhasi kuya esibhedlela nakunemkhuhlane ekhaya, imishado kanye nemingcwabo. Kubuka kutsi utobhadala malini kuloluhlobo lwetimali utojika lidayisi utase ubhadala ngalokuphindvwe kalishumi lenombolo levetwe lidayisi. Emphilweni cobo kuyawudzinga kutsi ucabange ngekuhlanyela imali nekunikela / tinshumi. Kokubili loku kumcoka, Kepha kwenta melula umdlalo wetfu akukabalwa kwanyalo.

Sesicala, ube nemnyaka lomuhle kakhulu ekulimeni watsengisa sivuno sakho sa \$2,500. Ngiyo kuphela inzuzo lotayakha kulomnyaka. Lilayisi belikahle kepha lenele kutsi kubenekudla kwetinyanga letiyimfica ngako kutodzingeka utsenge lilayisi lelingetulu letinyanga letintsatfu.

Niketa sigungu ngasinye \$2,500. (\$1000 - 1, \$500-2, \$100 – 4, \$50 -1, \$10-4, \$5-2)

Lamuhla niye edolobheni niyotsenga.

*Bakhombise **INSITA SITFOMBE**: Sitfombe sendlu lengenalutfo*

Njengobe nibona indlu yenu kayinalutfo; lokukhona nje tintfo letisisekelo – limethi, emabhodo lambalwa kanye nemapani netimphahla nje letimbalwa letingatsini. Luphahla lwakho luyanetsa.

Ticondziso taThishela: *Bakhombise letintfo letitsengisako usebentise lesitfombe lesakhiwe sajutjwa **INSITA SITFOMBE**: Luhla lwekuhlela kusebenta kwetimali kanye nemidlalo bese uyababuta kutsi ngubani lofuno kutsenga ini. Bavumele batsenge loko labakufunako. Nase bacedze bonkhe kutsenga batjele kutsi lemakethe ihlala ivulime wonkhe umnyaka, noma kukunini nabanesidzingo bangeta batsenge loko labakufunako.*

Kusisita lekudlaleni lomdlalo sitobala timali letivamile lotisebentisa ngenyanga. Lena yimali lekumele uyibhadale nyangatonkhe singakafaki letimali letichamuka ungakatihleli. Njengobe ubona kuyonkhe inyanga kudzinga ubhadale 30 *\$2 yekudla, \$5 wagesi, kanye na \$10 yetidzingeko tendlu. Seyiyonkhe itsi \$75.

Ngetulu kwaloko, kufanele kubhadale imali yanyanga tonkhe yetintfo lotitsetse ngesikweleti. Lena yimali lehlanganisiwe yako konkhe lokumele ukubhadale nyanga tonkhe singakafaki imali yetidzingeko letichamuka esikhaleni.

Ngasinye sigungu, bala 'lokuvamile' kusebentisa timali kwabo kwenyanga ngayinye. Bhala phansi seyiyonkhe yesigungu ngasinye ubeke embikwabo leyonombolo kutoba melula kukhumbula.

Nyalo sesitocalake umnyaka wetfu.

Dlalani umnyaka ube munye kanjena (chaza kafisha lelithebula lelikhonjisiwe ekhasini lelilandzelako):

1. *Niketa sigungu sekucala lidayisi balijike bese batsatsa inombolo yetimali levamile labayisebentisako + random leyo legcina isebentile ingakahlelwa.*
2. *Chubeka nelesinnye sigungu.*
3. *Chaza kutsi loku bekusuka umnyaka nga January. Uchubeke nemnyaka wonkhe wente njalo ngayinye inyanga, nganayi indlela:*
 - a. *In Nga February kufanele babhadalele bantfwana lababili esikolweni imali lengu \$80 umntfwana ngamunye. ngako umntfu ngamunye kudzinga abhadale imali yetidzingeko letetayelekile + \$160 wemali yesikolo + imali yetidzingeko letichamuka tingakahlelwa. Nangabe kukhona lofise kuyekelisa umntfwanakhe sikolo, bangenta njalo.*
 - b. *March na April bayafana na January.*
 - c. *In Nga May bantfwana batocala masinyane umnyaka lomusha wesikolo. Kufanele babhadale timali baphindze batsenge tinyufomu kanye netincwadzi. Babhadale \$100 ngetulu wemntfwana Babhadale.*
 - d. *Nga June kufanele batsenge manyolo nenhlanyelo ngako sigungu ngasinye kufanele sibhadale \$300 lowengetekile kane nemali leyetayelekile kuphindze kube yimali lengakahlelwa.*
 - e. *July, August na September tinyanga letifanako na January.*

- f. Nga October, November na December seliphelile lilayisi lolitfole ngesivuno. Sekumele utsenge lilayisi inyanga nenyanga lebita \$30 inyanga ngayinye.

Nangabe kukhona longena etikweletini, buka lemiyalo yetikweleti ngephansi.

Imiyalo Yetikweleti:

Nangabe ungakhoni kubhadala tidzinge takho tanyanga tonkhe, unetindlela letimbili. Ungasheshe utsengise sivuno semnyaka lolandzelako nga 2,100; noma wente sikweleti.

Chaza lokwekutsi ecinisweni yinyenti lentalo lokudzinge uyibhadale nawucedza sikweleti. kukucitsa/kulahla imali, kutsiwa kubita kwesikweleti. Ngekwenjongo yalomdlalo singeke sibale intalo yetinyanga tonkhe; enyangeni yekucala kuphela.

Nangabe bakhetsa kusheshe batsengise, banikete 2,100.

Nangabe bafuna kuboleka banikete likhadi lekuboleka. Ekhadini lekuboleka bhala lemali labayibolekako (na10% ngetulu) nekutsi basalelwe ngutingakhi tinyanga. kwenta sibonelo, if nangabe baboleka nga August lapho tinyanga letisihlanu (5) (August kuya ku December).

Kuchazwa Kafisha Kwemdlalo	
January	= kusebenta kwetimali lokuvamile + timali lesingakatihleli.
February	= kusebenta kwetimali lokuvamile + timali lesingakatihleli + 160
March	= kusebenta kwetimali lokuvamile + timali lesingakatihleli
April	= kusebenta kwetimali lokuvamile + timali lesingakatihleli
May	= kusebenta kwetimali lokuvamile + timali lesingakatihleli + 200
June	= kusebenta kwetimali lokuvamile + timali lesingakatihleli + 300
July	= kusebenta kwetimali lokuvamile + timali lesingakatihleli
August	= kusebenta kwetimali lokuvamile + timali lesingakatihleli
September	= kusebenta kwetimali lokuvamile + timali lesingakatihleli
October	= kusebenta kwetimali lokuvamile + timali lesingakatihleli + 30
November	= kusebenta kwetimali lokuvamile + timali lesingakatihleli + 30
December	= kusebenta kwetimali lokuvamile + timali lesingakatihleli + 30

KUBUKETA KWESIGUNGU LESIKHULU

Ekugcineni kwemdlalo balani tikweleti wonkhe umuntfu lanato, noma lete tena.

- Kwentekani kulomdlalo?
- Bagcina basetikweletini bonkhe yini? Ucabanga kutsi kwentiwa yini kube kanjalo?
- Kuvakala njani kuba setikweletini?
- Bahlele bonkhe yini indlela yekusebentisa timali tabo – kusite kanjani loko?
- Yini longakwenta ngalokwehlukile ngemuso?

Naka: Kulomdlalo yinyenti imali yekutsenga konkhe lokudzingekile ngemali lesele!

Umdlalo WekuKuhlela Timali kanye Netikweleti – Iminyaka Lemibili

Nyalo sitophindze sidlale lomdlalo lomunye umnyaka, etigungwini tenu letifanako. Sitosebentisa tinombolo letifanako; kepha kuloku ungasebentisa umhleli nawufisa.

Chaza naku lokulandzelako – Kuze sihlele ngemphumelelo timali tetfu sidzinga kuhlela. Njengobe ubona, yonkhe inyanga kufanele ubhadale 30 wemalanga x \$2 wekudla, \$5 wagesi, na \$10 wetidzingeke tasekhaya.

Nyalo sekumele sengete letimali letichamuka singakatihleleli.

Lena yimali lengu \$135. (Bhala ebhodini noma ephepheni lelikhulu) njengobe kukhonjisiwe kulelithebula ngephansi. Imali yemnyaka wonkhe ngu \$135 x12 wetinyanga = \$1620.

Imali lesebenta enyangeni ngayinye

Sidzingo	Tikhatsi enyangeni	Intsengo ngaleso sikhatsi	Intsenge Lehlanganisiwe
Kudla	30	\$2	\$60
Gesi	1	\$5	\$5
Tidzingeke tasekhaya	1	\$10	\$10
Timali letisebenta tingakahlelelwa	1	\$60	\$60
	INTSENGO LEHLANGANISIWE YENYANGA YONKHE		\$135
			X12
	IMALI LESEBENTA UMNYAKA WONKHE YENYANGA NGAYINYE SEYIHLANGANISIWE		\$1620

Nyalo sesinemali lesebenta sonkhe sikhatsi umnyaka wonkhe — imali yesikolo, lilayisi lelengetiwe kanye namanyolo (kwengete kuleliphepha njengobe kukhonjisiwe.) leyo yimali lenganga \$750 ngemnyaka.

Imali lesebenta Umnyaka wonkhe

Tidzingeke	Inani lesikhatsi ngemnyaka	Intsengo ngaleso sikhatsi	Intsengo Lehlanganisiwe
Sikolo - February	1	\$160	\$160
Sikolo- May	1	\$200	\$200
Lilayisi	3	\$30	\$90
Imali lengene yasebenta umnyaka wonkhe	1	\$300	\$300
	IMALI LESEBENTE UMNYAKA WONKHE SEYIHLANGANISIWE		\$750

Nyalo sesinemali lesebenta ingakahlelwa. Nyalo asesihlelele unyaka lolukhuni – konkhe kokusitfupha. Kepha nasibona kutsi asisebentisi sitfupha lapho sitobona kutsi sinemali leyengetekile ngaleso sikhatsi singayisebentisa. (Hhay phambilini) ngako 6*\$10 is \$60 ngenyanga noma \$720 ngenyaka.

Ngako nyalo sesina \$1620 imali lesebenta ngenyanga, \$750 lokuyimali yemnyaka wonkhe. Seyiyonkhe ngu \$2370. Ngako mbamba mbamba sina \$130 ngetulu. Singayisebentisa noma siyigcine. (Sisachubeka sitokhuluma ngekutsi siyisebentisa njani lemali engetulu ngendlela lefanele.) Nyanga tonkhe, Nangabe ungasebentisi sitfupha utakuba nalengetulu.

IMALI LENGENILE	- LESEBENTA NYANGATONGE	- LENYE LESEBENTA EMNYAKENI	= LESILELE
\$2,500	- 1620	- 750	= \$130

Nyalo ngetigungu yakhani luhlelo lolumelula lwemali yenu. Labanye benu batakuba nemali lengenile lencane ngobe nitsengise sivuno ekucaleni. Labanye benu banetikweleti lokumele nitibhadale. Loko kudzinga kufakwa ekhatsi.

UMCONDZISI WEMFUNDZI: *Umdlalo wekuhlela timali – munye (1) ngesigungu.*

Nangabe sebalungele, niketa sigungu ngasinye 2,500 ngetulu.

Kuze sisheshise kulesikhatsi sitovumela umuntfu munye ajike lidayisi kutase wonkhe umuntfu ubhekana naleyo mali lengakahlelwa lefanako.

Lanzela umdlalo lofanako loshwambakanywe kafisha umnyaka wonkhe.

Ekugcineni kwemdlalo balani kutsi ngamunye tikweleti takhe kulesikhatsi.

KUBUKETA KWESIGUNGU LESIKHULU

- Sigungu sakho sihlelele yini kusebentisa 'incenye yemali lesele'? Niyacelwa kutsi nichaze kutsi leni noma leni ningakayisebentisi.
- Yini letinye tetintfo letitente ngalokwehlukile emnyakeni wesibili kunemnyaka wekucala?
Veta nati timphendvulo nangabe bangatisho etigungwini:
 - *ungatsengi nje nekutsenga emakethe*
 - *cala ngekubala loko lukudzingekile ukubeke eceleni usengakatseki*
 - *ngekwati kutsi ngemakethe lehlala ivuliwe umnyaka wonkhe, singahlale sitsenga letinye tetintfo kusachubeka umnyaka emakethe nasesati kancono tidzingeko letichamuka singakatihleli*
- Tinjani tikweleti tesigungu sakho talonyaka nawuticatsanisa netemnyaka lophelile? Yini lokuphansi? Yini lokusetulu?
- Ucabanga kutsi tawuba lukhuni noma kumelula kanganani kusheshe uhlelele unyaka kuvikela umndeni wakho esikweletini noma ngusiphi ? Ucabanga kutsi yini kubenguleyo indzaba?
- Ucabanga kutsi tintfo betingaba nemehluko njani kube bewakhe luhlelo kwasekucaleni?

Etifundvweni letimbalwa letibandzelako sitawubuka ekwakheni luhlelo lwemali yetfu.

Sifundvo Sesibili (2): Kuhlela Timali Temndeni (Incenye Yekucala (1))

Ingcikitsi Micondvo

- Kuhlela timali sisuke sakha indlela lesitosebentisa ngayo imali Nkhulunkhulu lasiphe yona
- Sinyatselo sekucala sekwakha loluhlelo kutsi sibale imali lesele nasekutsatseke imitselo naleto timadlana letibanjwa libhange
- Kufanele sicabange umehluko emkhatsisini wetidzingo lesingeke saphila ngaphandle kwato kanye naleto tintfo lesitifunako kepha singaphila noma singakatitfoli

Tinsita

- Insita sitfombe: Sitfombe sekuhlela timali: Tinyatselo letine tekuhlela timali (1)
- Insita sitfombe: Sitfombe semakhadi alokutidzingo kanye nesaloko lesikufunako(luhla lunye (1))
- Umcondzisi wemfundzi: Sinyatselo sekucala sekuhlela timali (Liphepha linye ngemuntfu)
- Umcondzisi wemfundzi: Luhla lwekusebenta kwetimali temndeni (Liphepha linye ngemuntfu)
- Libhodi nekwekuvhala kulo nasenta tibonelo
- Emakhadi langakabhalwa

Singeniso

KUBHUNGA KWESIGUNGU LESIKHULU

- Asitfoli imali, yini lesivame kukwenta ngayo?
- Sinato yini tinyanga lapho khona sinemali lenyenti naletinye tinyanga imali lencane?
- Sisenta njani siciniseko sekutsi sinalokwenele umnyaka wonkhe?
- Yini lesiyentako nasingenayo imali leyenele? Kuba yini umtselela waloko?
- Sibakhona yini sikhatsi lapho khona ungakhoni kubba nalokwenele kutsenga tidzingo letincane letisisekelo ekhaya?
- Uyativela yini kutsi ngasonkhe sikhatsi imali uyisebentisa ngendlela Nkhulunkhulu lafise ngayo?

Lenye yetingcinamba lesihlala ngekubhekana nayo kutsi ngesikhatsi sinemali sitikhandza siyisebentisa kakhulu bese kutsi nasesite besesilamba noma siyewuboleka. Siyayati imindeni ledla kahle sibili emvakwekuna lilayisi futsi lisengaka vunwa lilayisi kudzinge batsenge lilayisi lelinyenti ngobe bangenako lokwenele.

Lenye inkhinga kutsi esikhatsini lesinyenti sibabete imali yetintfo letimcoka njengemali yesikolo, noma sente tincumo letingakahlakaniphi ngemali. Kwenta sibonelo, sitsenga timphahla letinyenti singavuna tibe timphahla tidulile singabi nendzaba ngobe sinemali lenyenti, bese sidvonsa kalukhuni ngamuva. Loku akusiko kuba ngumphatsi lohlakaniphile wetimali ta Nkhulunkhulu.

Kuhlela Timali

KUBHUNGA KWESIGUNGU LESIKHULU

Ticondziso taThishela: Beka **INSITA SITFOMBE** – Sitfombe sekuhlela endzaweni lapho wonkhe atokhona kuyibona.

Ngekufana nemdlalo lesiwudlale ekucaleni, Luhlelo lwetimali nguloko lokwakha kuze ukwati kusebentisa imali yakho. Injongo yekwakha luhlelo lwetimali kwenta siciniseko kutsi imali Nkhulunkhulu lakuphe yona

uyisebentisa ngenhlakanipho kuze ube nalekwenele kunakekela umndeni wakho umnyaka wonkhe. Tine tinyatselo letisisekelo lesitatibuketa letihambelana nekuhlela timali.

1. Kubala timali tetfu letisele emvakwekutsi liyitselise.
2. Kubala tidzingeko tetfu.
3. Kubala umehluko.
4. Kusebentisa lelelele ngenhlakanipho.

Lamuhla sitocala ngekubala imali lengenile yatseliswa.

A: Bala imali yakho yonkhe lengenile

KUBHUNGA KWESIGUNGU LESIKHULU

Ticondziso taThishela: Niketa **UNCONDZISI WATHISHELA** – Sinyatselo sekucala sekuhlela.

Sinyatselo sekucala sekuhlela timali kutsi sisebente kutsi malini lesiyakha ngemnyaka. Nangabe unemsebenti lomile lokuniketa liholo nyangatonkhe kuweke akusiko metima. Kephake nawutisebenta ebhizinisini lelincane noma uyalima loko kungaba nebulukhuni imphele. Sitawubuketa kabanti kutsi siyibala njani imali lesiyakhako kanye naleyo yelibhizinisi sisachubeka. Kwanyalo, ungacagela ngaleyo ndlela lokhona ngayo.

- Ngetiphi letinye tindlela tekwakha imali emmangweni wakho?
 - Silimo lesisisekelo – lilayisi ne mbila; kanye naletinye tilimo – lokufaka ekhatsi tibhidvo
 - Kufuya tilwane
 - Kusebenta kwamihla yonkhe
 - Kutsengisa / Kubhizinisa
 - Kubamba ematoho fana nekuwashela bantfu, kushebenta endlini kugadza bantfwana

UMSEBENTI WEMUNTFU NGAMUNYE

Ticondziso taThishela: Dvweba lelithebula lesibonelo lelingephansi ebhodini. Yenta siciniseko kutsi wonkhe uyalicondza lelithebula

Imali Lengeningile	Tikhatsi ngemnyaka	Linani lemali ngesikhatsi	Seyiyonkhe
Sivuno selilayisi	Timbili tivuno emnyakeni	\$1,000	\$2,000
Kutsengisa i Coca Cola	500 wemabhodlela ngemnyaka	30c	\$150
LINANI LEMALI SEYIYONKHE			\$2,150

Lithebula lekucala (1)

Sita bafundzi bacedze lithebula lekucala kumcondzisi wabo ngekwetimali tabo labatitfolako. Bakhumbute kutsi sibuka nje tintfo letisiniketa imali. Kwenta sibonelo: Sibuki tintfo letifana netinkhukhu kanye nemacadza lesingakutsengisi kutfolo imali, kepha loko lesikudlako esikhundleni. Kephake, nangabe siwatsengisa emacadza sitfole imali kufanele sikwengete loko njengendlela yekwakha imali.

Khumbula kutsi kufanele ufake ekhatsi tonkhe letindlela lotfolo ngato imali. Sibonelo kutsi nawulima umbila nelilayisi, kukhona lapho uvuka uyobamba khona futsi ufuya tingulube; noma, ungatsengisa kwekunatsa lokungadzakani, noma ufuya tinkhukhu utfole inzuzo. Yetama kubala lemali loyitfolako yangakunye. Cabanga ngemali loyakhe emnyakeni lesisuka kuwo. Bhala phansi yonkhe imali loyakhile, hhayi nje lenzuzo.

Khumbula kufaka yonkhe IMALI LESETANDLENI lengenile lotayitfolo etinyangeni letilishumi nakubili (12). Yenta siciniseko kutsi nangabe uhlela kufuya tingulube, utitsengise, uphindze ufuye letinyenti, kutsi ufaka ekhatsi tonkhe letingulube lohlela kutitsengisa emnyakeni lolandzelako.

COCISANANI NAMATA

- Ugadze utfolo imali lefanako naleyo yemnyaka lophelile yini? Lenyenti? Lencane?
- Nangabe lenyenti, leni? Kube yini lushintjo lolwente lenyenti?
- Nangabe lencane, leni? Kube yini lushintjo lolwente watfolo lencane?

B: Bala imali yonkhe lengenile

KUBHUNGA KWESIGUNGU LESIKHULU

Lokulandzelako sidzinga kwengeta yonkhe imali lengenile. Lapha kudzinga ucagele kulolonkhe luhla lwemali lengenile lefakwe kulelithebula lekucala (1), kukubita malini kwenta wonkhe lomsebenti. Sitongena sibuke imininikwane leminyenti ngaloku muva, kepha kwanyalo, sitocagela. Khumbula kufaka imali yonkhe yemnyaka, hhayi nje leluhla lwebhizinisi yinye.

Ticondziso taThishela: Dvweba lesibonelo ngentansi ebhodini bese niyasichaza nebafundzi.

Timali	Tikhatsi emnyakeni	Imali letfolakele kuleso sikhatsi	Seyiyonkhe
Sivuno selilayisi	Tivuno letimbili (2) emnyakeni	\$200	\$400
Kutsengiswa kwe Coca Cola	Emabhodlela lango 500 emnyakeni	20c	\$100
IMALI LENGENILE SEYIYONKHE			\$500

Lithebula lesibili (2)

- Ng'tiphi tintsengo letingadzingeka ekucageleni kwekulima lilayisi?
Tikhona yin letidzingekile ekutsengiseni I Coca Cola?
 - Kwekuhamba lokuya emsebentini/emasimini
 - Imali yekutsenga Coca Cola
 - Emakhata
- Ng'kuphi kuchumana lokukhona emkhatsini welithebula lesibili (2) nalelo lekucala (1)?
 - Loluhla lwemali lengenile luyefana neluhla lwemali lesebentile.
 - Bheka inombolo yetikhatsi ngemnyaka kutsi tifanane

UMSEBENTI WEMUNTFU NGAMUNYE

Ticondziso taThishela: Nyalo sale bafundzi bacedzisa lithebula lesibili ngekwemsebenti losetandle tabo basusele emalini labayitfolako. Bakhumbute bafake tonkhe timali letisebentile emnyakeni wonkhe.

C: Bala imali lengenile lesetsetfwe intselo

KUBHUNGA KWESIGUNGU LESIKHULU

Ekugcineni, sitobala imali yetfu nase itselisiwe.

Ticondziso taThishela: Dvweba letibonelo letingephansi ebhodini kwephetsa lesifundvwo. Khombisa kuhambelana emkhatsini welithebula lekucala, lesibili kanye nelesitsatfu (1, 2 na 3).

IMALI YONKHE LENGENILE	- IMALI LENGENE YASEBENTA	= IMALI LENGENILE EMVAKWEMTSELO
\$2,150	- \$500	= \$1,650

Lithebula lesitsatfu (3)

UMSEBENTI WEMUNTFU NGAMUNYE

Nyalo sewungacedzisa Lithebula lesitsatfu (3). Tfoli imali yakho yonkhe lengenile, nciphisa leyo lengene yasebenta, utase utfoli imali yakho lesele emvakwentselo.

Kucondza Kusebenta Kwetimali Temuntfu Ngamunye

KUBHUNGA KWESIGUNGU LESIKHULU (Sebentisa *INSITA SITFOMBE*: Sitfombe/Likhadi Letidzingo Nelako Lesikufunako)

Sinyatselo sesibili ekwakheni luhlelo lwetimali kutsi sitfole tidzingo tetfu. Kumcoka kutsi sicondze umehluko emkhatsisini wetintfo lesifuna kubanato naleto letisidzingo kitsi.

Ticondziso taThishela: Cela bafundzi bacabange tintfo letinyenti letehlukene labangaticabanga lapho khona sisebentisa timali tetfu kito. Nangabe unelikhadi laleto tintfo labatishoko libeke embikwakho. Nangabe kungenjalo, dvweba noma ubhale loyombono ekhadini lelihlobile. Khumbula kufaka ekhatsi nati tinhlangotsi.

- Yini letinye tetintfo lesisebentisa imali kuti?
 - Kudla
 - Tidzingo tasendlini – lokufaka ekhatsi emanti, libhodlela lagesi, gesi
 - Tintsengo tesibhedlela
 - Sikolo– inyufomu, tincwadzi kanye nalokunye – lohambelana netidzingeko tesikolo
 - Timphahla
 - Imali yekugibela, kwenta sibonelo, gasolina, yekulungisa nakufile, itekisi, ibhasi, timoto letiseceleni kususita.
 - Imali lengena isebente – imali loyidzingako kuze utfole imali lengena kuwe
 - Kweshumi

Nasebacedzile kani unemakhadi lanetifombe lasele babute kutsi sitfombe saloko lokusemakhadini yintfo bantfu bendzawo labacitsa imali kuko yini noma cha.

Cela bafundzi behlukanise emakhadi ticumbi tibe timbili – Tidzinga naloko labakufunako. “Tidzingo” tintfo lekufanele sibenato kuze siphile noma sibenemali lengenakonoma sikhone kuhlangabeta leto tintfo letimbalwa letidzingwe ngumndeni. “Lesikufunako” Tintfo lesifuna kuba nako.

Bavumele behlukanise emakhadi bese sewuchaza letincumo nabo. Yenta siciniseko kutsi onkhe lamakhadi kulesicuku se “tidzingo” asisekelo setimphilo tabo — ngaphandle kwawo bangafa. Lokukufaka ekhatsi kudla, inhlangano, imfundvo, kanye nalokunye. “Lesikufunako” akufake ekhatsi tintfo letenta imphilo inetseteke, kepha singaphila ngaphandle kwako, fana nekufulela indlu kabusha.

Titfombe temakhadi tiniketiwe lapha. Uyacelwa unake kutsi tidzingo ngu (N) kantsi lesikufunako ngu (W) kuyehlukanake indzawo ne ndzawo. Imibono yentiwe ngephansi.

kudla kwetilwane (N)	libhodlela lagesi (W/N)	tincwadzi tesikolo (N)
kudla lokusisekelo (N)	kudla lokumnandzi(W)	imali yesikolo (N)
libhayisikili (W)	emaphilisi (N)	inhlanyelo yekulima (N)
timphahla (N/W)	sidududu(W)	emathulusi ekusebenta (N)
coca cola (W)	liphepha ndzaba (W)	mabona kudza (W)
umshini wekuphephetsa	libhodo lelisha lekuthosa (W)	inyufomu (N)
umoya (W)	sibani sekukhanyisa (N)	iwodilomba/kufaka timphahla (W)
ifriji (W)	Iwayilense (W)	emanti (N)

Kumcoka kucondza emkhatsini wetintfo lesifunako kubanato netintfo lesitidzingile. Nasihlela timali sicala ngekubala intsengo yetintfo letisidzingo bese siyabuka kutsi ikhona yini imali lesele kutsenga letintfo lesitifunako.

Gcina umbiko wemali yonkhe lesebentile

KUBHUNGA KWESIGUNGU LESIKHULU

Kusisata kubala imali lesebentile, lokusinyatselo lesilandzelako, kutsi sigcine umbiko lobhalwe phansi wemali lesebentile. Ngekwemcondvo, kufanele sikwente loko njalo ngenyanga noma timbili kusiniketa sitfombe lesingiso mbamba sekutsi siyisebentisa ntani imalin yetfu. Empheleni ungamangala ng'lomphumela. Kulesinye sikhatsi intfo lesicitsa emadola lambalwa siyitsenga sikhatsi sonkhe, lokufaka ekhatsi emakip'kip ebantfwana, ecinisweni nase uyihlanganisa lemali iba yinyenti kakhulu nasicabanga kutsi ngemnyaka sicitsa malini.

Nasisebentisa lidola inye \$1 katsatfu evikini siyonatsa litiya edolobheni loko kuhlangana kube ngemadola langu 156 ngemnyaka.

Nasitsenga namanedi neliswidi kwa \$1 ngelilanga, loko ngu 365 wemadola ngemnyaka.

Nasitsenga likhofi nelugwayi noma emantongomane kwa \$5 wemadola ngelilanga loko ngu \$1,825 ngemnyaka.

Kugcina umbiko wekusebenta kwemali akusisiti nje kuphela ekuhleleni imali kepha kuphindze kusisite ekuboneni tindzawo laphe sisebentisa kabi imali khona sibe singanganaki.

Sinyatselo Sekushukumisa

Ticondziso taThishela: Niketa **UMCONDZISI WEMFUNDZI** – Kusebenta kwetimali temndeni

Lomsebenti ungagcina ngawo umbiko wayo yonkhe intfo wena nemndeni wakho lenikwentile ngemali kuleloviki, noma ngetulu.

Sifundvo Sesitsatfu (3): Kuhlela Timali Temndeni (Incenye Yesibili (2))

Ingcikitsi Micondvo

- Sinyatselo sesibili ekuhleleni timali kubala imali yakho lecondzene nawe yemnyaka wonkhe
- Sibese sesibala umehluko emkhatsisini wemali yakho lengenile nemali yetidzingeke

Tinsita

- Insita Sitfombe: Sitfombe sekuhlela (Lesitfolakala esifundvweni sesibili (2))
- Umcondzisi Wemfundzi - Tinyatselo tekuhlela 2 na 3 (emakhasi lamabili 2 - bhukwana munye 1 ngemuntfu)
- Liphepha lelikhulu noma libhodi lelikhulu lekucabangela sisebentise ingcondvo nekwenta tibonelo
- Kwekubhalela

Singeniso

KUBHUNGA KWESIGUNGU LESIKHULU

Ticondziso taThishela: Indzawo **INSITA SITFOMBE** – Sitfombe sekuhlela lesisesifundvweni sesibili (2) endzaweni lapho laphokhona wonkhe angasibona kwenta sibonelo kusachubeka sifundvo (2).

- Uchubeke njani ekugcineni umbiko ngekusebenta kwetimali takho?
- Kukhona yini lokumangalisako kukwenta?

Nyalo sitobuketa sinyatselo 2 na 3 ekwakheni luhlelo lwetimali temndeni.

Sinyatselo Sesibili (2): Bala Tidzingeke Takho

KUBHUNGA KWESIGUNGU LESIKHULU

Saze sagcina umbiko wetimali tetfu letisebentako ngenyanga sesingabhala luhlelo lwetimali. Nangabe singenako loku, singenta nje kucagela. Sitobuketa tidzingeke tetfu kucala.

- Ng'tiphi tidzingeke sonkhe lesinato kuze sikhone siphile siphindze sikhone kunakekela imindeni yetfu ngalokwenetisako?

Ticondziso taThishela: Bhala umphumela ephepheni lelikhulu noma ebhodini. Yenta siciniseko kutsi konkhe kuloluhla kusidzingeke mbamba hhay nje tintfo lesifise kubanato.

Njengemdlalo lodlalwe ngasemuva, khumbula kutsi letinye tetintfo tibhadalwa nyanga tonkhe, kani lokunye kungaba ngemahlandla lambalwa emnyakeni (kwenta sibonelo, imali yesikolo, imali yekutilaphisa esibhedlela, kutsenga inhlangano). Khumbula kucabanga nganati tindzawo letilandzelako:

- Kudla
- Tidzinge Tendlu – loko kufaka ekhatsi emanti, libhodlela la gesi, gesi
- Tindleko Tesibhedlela
- Kwesikolo – inyufomu, tincwadzi netindleko letinye letiphatselene nesikolo
- Timphahla

- Imali yekutfutsa/kugibela, kwenta sibonelo, gasolina, yekulungisa lokudzinga kulungiswa, yetekisi, yebhasi, yetimoto letisitako
- Kweshumi

Nyalo sale wehlukana loluhla ngalemikhakha lemibili leyehlukeni:

- Kusebenta kwemali lokwetayelekile kwenyanga – Tintfo lesitibhadala nyanga tonkhe noma njalo njalo
- Letinye tindleko – Tintfo lesitibhadala tikhatsi letimbalwa emnyakeni.

Ticondziso taThishela: Dweba lamathebula lamabili etibonelo langephansi ebhodini bese niyakhulumisana nebafundzi.

KUSEBENTA KWEMALI LOKWETAYELEKILE KWANYANGA TONKHE

Tintfo	Linani letikhatsi/enyanga ngeni	Intsengo ngaleso sikhatsi	Intsengo lehlanganiswe seyiyonkhe
Kudla	30	\$2	\$60
Gesi	1	\$4	\$4
Emanti	1	\$3	\$3
Kweshumi	4	\$3	\$12
Tidzingeko tendlu, kwenta sibonelo, kwekuhlanta indlu	4	\$2	\$8
Imali yesikolo/ imali yanyangatonkhe	1	\$5	\$5
Kwekuhamba	30	\$0.1	\$3
Imali lehlanganisiwe WENYANGA YINYE sey'yonkhe			\$95
Bala lokungu 20% wetindleko letinye setihlanganiswe tonkhe			\$19
INYANGA YONKHE LEHLANGANISIWE			\$114
Bala uphindzaphindze nga 12 LOKUYIMALI LEHLANGANISIWE YEMNYAKA WONKHE			\$1,368

Nakakutsi ngephansi ekugcineni kwawo onkhe emathebula yincenye lengetulu ekhulwini “Yetindleko letihlanganisiwe.”

- Ucabanga kutsi sihlanganiselani 10% noma 20%?
 - Noma setama kucagela imali lengiyo, Kumelula kucagela ngephansi noma ukhohlwe letinye tetintsengo. Letinye tetintsengo atibhekeki nakancane. Kwenta siciniseko kutsi kuhlela kwetfu timali kungiko sibili kudzingeke kutsi sibe nesikhala setindleko lesingakatigadzi. Lenye indlela kutsi sengete incenye letsite ekhulwini (fanana 10%.) Lenye indlela kutsi sengete imali letsite, nomanje 10 wemadola ngenyanga. Ngekubeka nje eceleni imadlana yetindleko letingavela esitfubeni siyawukwenta siciniseko kutsi siyalugcina luhlelo lwetfu lwetimali. Nangabe lemali isele nakuphela umnyaka, lapho sewungayengeta emalini loyigcine ebhange noma uyisebentise entfweni lemcoka.

LETINYE TINDLEKO

Tintfo	Linani letikhatsi emnyakeni	Intsengo ngaleso sikhatsi	Intsengo seyihlanganisiwe
Inyufomu Yesikolo	1	\$30	\$30
Tincwadzi Tesikolo	1	\$15	\$15
Timpahla/Ticatfulo	2	\$15	\$30
Kulungisa Indlu	1	\$25	\$25
Imali seyiyonkhe YEMNYAKA MUNYE			\$100
Bala 10% wetindleko letinye letingavela setihlanganisiwe			\$10
SEYIHLANGENE YONKHE YEMNYAKA			\$110

UMSEBENTI WEMUNTFU NGAMUNYE

Ticondziso taThishela: Banikete **UMCONDZISI WEMFUNDZI:** Tinyatselo tekuhlela timali 2 na 3. Nangaba labanyenti bafundzi bangakhoni kufundza cela bafundzi basebente ngababili noma batsatfu. Labo labafundzile bangabhalela labo labangakafundzi.

Nisebentisa loluhla lwetidzingeke lesilwentile, nyalo sale ucedzisa “lithebula letindleko letivamile” (Lithebula lesine (4) kanye “neLithebula letindleko letinye” (Lithebula lesihlanu (5) kuloko lobanikete kona, kwemndeni wakho.

Khumbula tonkhe letinhlobo tetindleko tanyanga tonkhe. Nangabe kukhona lokungekho kulelithebula, kwengete.

Nangabe sewucedzile, khombisa luhlelo lwakho labanye ubacele bakubonise ngalo. Kumbe bangakhona kucabanga lokutsite lokukhohliwe wena.

Sinyatselo Sesitsatfu (3). Bala umehluko

KUBHUNGA KWESIGUNGU LESIKHULU

Nyalo sesiyati sitfolo malini ngemnyaka nekutsi kufanele sishiye ngamalini. Sesikhatsi sekutsi sibale umehluko, lokusinyatselo sesitsatfu (3) sekuhlela timali.

Kulesibonelo:

Imali lesala emvakwentselo	- Tindleko letivamile	- Tindleko letinye	= IMALI SEYIHLANG ANISWE YONKHE
1,650	- 1,368	- 110	= \$172

Emaphepheni lonikwe wona nyalo, nciphisa lemali yetindleko letimbili emalini lesigadla LEKHOKHELWE UMTSELO usebentise Lithebula lesitfupha (6) .

- Usele nemali leyzuzo yini noma kute lesele?

Imali lengaphansi lesele

Nangabe imali lengenile IYINCANE kunaleyo lesebentile lapho utosala esikweletini. Loko kusho kutsi sitosebentisa ngetulu kwemali lesiyitfolako. Loko kuyinkhinga. Yenta siciniseko kutsi tonkhe tintfo lotifake

kuluhla “Iwetidzingo” tingito sibili, ngekweliciso tidzingo. Kukhona yini kuloluhla longadzingi mbamba kubanako? Kukhona yini longatinikela ukukhokhe emnyakeni?

Nangabe akukho longatinikela ukukhokhe kepha usala esikweletini, lapho kumele wetame kutfolo lenye indlela yekwakha imali ngetulu kwaleyo lonayo kuze ukwazi kuhlangukhe tonkhe tidzingeko takho. Tikweleti kufanele siticabange nangabe mbamba sekunesimo lesimetima ,nomake etindlekweni letitoletsa inzuzo.

Sifundvo Sesine (4): Kucondza Kutsi Uyisebentisa Njani Imali

Ingcikitsi Micondvo

- Tinyenti tindlela lesingasebentisa ngato imali
- Kuyonga kumcoka ngobe kuisita kuvila etindlekweni letingakambekeki
- Kuyihlanyela kumcoka ngobe kuisita sibe nemali lenyenti ngemuso
- Kupha noma kunikela ngobe loko sisuke sitfobela Nkhulunkhulu sentela nenkhatimulo yakhe

Tinsita

- Insita Sitfombe: Tindlela tekusebentisa imali - “Kuyisebentisa”, “Kuyigcina”, “Kuyihlanyela” “neKuph/Kunikela” (yakha ujube incenye ibeyinye)
- Insita Sitfombe: Indvodza lecebile, Indvodza leyeswele umdlalo wemakhadi. (nemantjisi emali nangabe kukhutsateka)
- Umcondzisi Wemfundzi: Indvodza lecebile, Indvodza leyeswele umdlalo wemakhadi (bhukwana munye kumuntfu)
- Emakhadi lahlobile (20 ngesigungu lesincane)
- Kwekubhala (yinye ngesigungu lesincane)

Singeniso

KUBHUNGA KWESIGUNGU LESIKHULU

- Ngutiphi tintfo letehlukene longatenta ngemali?

Kuyisebentisa/kuyidla, Kuyigcina, Kuyihlanyela, Kupha/Kunikela

KUSEBENTA KWESIGUNGU LESINCANE

Ticondziso taThishela: Yehlukanisa bafundzi babe tigungu tebantfu labatsatfu ngasinye (3). Niketa sigungu ngasinye 20 wemakhadi lahlobile bese ubacela babhale umcondvo ubemunye waletintfo letehlukene labangatenta ngemali ngalinye lalamakhadi. Batjele betame kucabanga tintfo letehlukene letifaka ekhatsi “kutsenga timphahla,” “kutsenga kudla,” “kuyonga,” “kutsenga umhlaba,” “kutsenga inkhomo,” “kutsenga longakutsengisa,” “kupha labeswele,” (ubhali nje kutsenga “lilayisi,” “kutsenga ticadze,” “kutsenga ematamatisi,” “kutsenga inyama yengulube”...). Bente bagcine emakhadi abo ngalesikhatsi sekubhunga kwesigungu lesikhulu, ngephansi.

KUBHUNGA KWESIGUNGU LESIKHULU – **INSITA SITFOMBE:** Tindlela tekusebentisa imali

Tine tindlela tekusebentisa imali.

Sibonelo, nangabe umlimi wembila sekavunile umbila, tine tintfo langatenta ngaloyo mbila.

1. **“Kuwudla”** – Loku kusho kutsi avele atidlele yena. Awusekho kuphindze awusebentise futsi sengeke usisite kwakha imali nangemuso.
2. **“Kuwugcina”** – Kuwugcinela kubuye uwudle ngemuso. Lapha kungesikhatsi sibeka eceleni noma songa imali yangemuso – kukhonela kutsi kungasebenta nome kukunini.
3. **“Kuhlanyela”** – Kuwugcinela inhlanyelo yemnyaka lolandzelako. Lapha kungesikhatsi sisebentisa lemali kuze sitfole inzuzo lenyenti kusasa.
4. **“Kupha/Kunikela”** – Phana kulabanye ngencenye yembila. Lapha kungesikhatsi siphana ngemali, noma kulanye bantfu noma esontfweni.

Ticondziso taThishela: Kubekise konkhe ngakunye (Kuyidla, Kugcina, Kuhlanyela, Kupha) phansi esiyilweni. Bacele babeke ngalinye likhadi labalibhale ngephansi kwaletihloko phambilini. Yenta siciniseko kutsi babeke lamakhadi kahle ngephansi kwetihloko letingito futsi baticondze kahle. Emvakwaloko, chaza ucacise:

Nangabe sidla lokutsite, kuphelile kuphelile ngako — ngeke siphindze sibe nako ngamuva.
Nangabe sigcina lokutsite, sikubeke sikhatsi lesitako kuze sikudle ngemuso.
Nangabe sihlanyela lokutsite, sisebentisa lemali ngendlela yekutsi yandze kuze sibenemali lenyenti kusasa.
Nasiphana ngalokutsite, sinakekela labanye ngecutfobela Nkhulunkhulu.

- Ngutiphi letinye tetibonelo tetindlela lesingahlanyela ngato imali?

Ticondziso taThishela: Cela bafundzi baphindze bengete leminywe imicondvo ibe sihlanu etindlela imali lengahlanyelwa ngato.

Indvodza lecebile, Indvodza leyeswele umdlalo

UMDLALO WESIGUNGU LESIKHULU – Sebentisa **UMCONDZISI WEMFUNDZI**: Indvodza lecebile, Imitsetfo yemdlalo wendvodza leyeswele kanye neNsita sitfombe leyakhiwe yaphindze yajujwa: Indvodza lecebile, Indvodza leyeswele emakhadi emdlalo.

Kusisita sibe nekucondza kahle lemicondvo kanye neligalelo lelikhona kiyo sitodlala umdlalo.

Ticondziso taThishela 2-3 Yehlukanisa bafundzi babetigungu tebantfu labangu 2- 3. Nangabe bangephansi kwa 8 bantfu, bangadlala ngamunye lokungenani. Banikete imitsetfo yemdlalo, **UMCONDZISI WEMFUNDZI**: Imitsetfo yemdlalo. Buketa lemitsetfo yemdlalo.

1. Niketa emakhadi emali abengu 10 (noma emabhontjisi) abesisindvo lesilinganako.
2. Niketa letigungu imizuzwana bancume indlela yekuwasebentisa 'lemali.'
3. Hambela sigungu ngasinye utsatse emakhadi emali kubo ngekwendlela labafuna kuphila nagyo, kwenta loku lokulandzelako :
 - a. Niketa letigungu timphahla tetindlu tabo bese/noma emakhadi ekuhlanyela nangabe kukhona labalitsengile.
 - b. Hlelembisa emakhadi lasitfupha emphilo nalinye likhadi lekugula. Bacele bakhutse lekhadi.
 - c. Nangabe batfola likhadi lekugula, kufanele babhadale lemakhadi emali lembili. Nangabe bangabhadali masinyane beswela emakhadi lamatsatfu enzuzweni yabo lelandzelako.
4. Nangabe sigungu sekucala sesicedzile niketa emakhadi emali lengu 10 siwombe lesilandzelako, kanye nemakhadi emali langetulu ekuhlanyela lokwenthiwe noma kucudzelwana esikolweni. Tsatsa emakhadi lamatsatfu kuloyo lotfole likhadi lekugula kepha wangakhoni kubhadala masinyane.

Dlala tiwombe tibemalwa.

Khumbuta sigungu ngekuhlanyela nangabe kute lohlanyele.

Emva kwetiwombe letimbalwa, nangabe basebentisa yonkhe imali yabo esiwombeni ngasinye, basite bacabange ngeligalelo belingabakhona kube bagcine imali kuyihlanyela ndzawo tsite.

Dlala tiwombe letimbalwa futsi, kugcina nekuhlanyela kwebantfu.

KUBUKETA KWESIGUNGU LESIKHULU

- Yini leyentekako kulomdlalo?

- Tivele unjani usadlala lomdlalo?
- Yini lotincumele kuyenta?
- Ubenayo yini imali leyenele kwenta loko lofise kukwenta sikhatsi nesikhatsi?
- Lomdlalo uhambisana njani nalokwenteka emphilweni?
- Ngesikhatsi loweswele abanemali lengetulu yini esikhatsini lesinyenti labakwentako?
- Kukhuni kanganani kutsi loweswele ahlanye?
- Ucabanga kutsi kumcokangani kutsi loweswele ahlanye?
- Yini lesingakwenta kusita loweswele ahlanye?

Loweswele angonga noma angahlanyela? *Kubuketa kafisha:*

- Kulukhuni kuloweswele kutsi ahlanye noma onge, kepha nangaphe bafuna bangatikhandla batfutukise timphilo tabo.
- Lugibe lolukhulu kulabeswele bomashonisa. kuvikela loko kwenteka labeswele kufanele balungele ngasetimalini imicimbi lemikhulu fana nemshado, umgcwabo, kugula, kanye nalokunye.
- Sonkhe sikhatsi masinyane nje loweswele angaba nemali batsenga tintfo lokufaka ekhatsi mabbona kudze noma kudla lokungetulu. Yebo kayikho inkhinga ngaletintfo, kepha atisiko kukhetsa lokukahle. Esikhundleni nangabe loweswele angayihlanyela lemali bangakhona kutfutukisa timphilo tabo kakhulu ngekuchubeka kwesikhatsi.
- Kungefane nakulomdlalo, njalo nje labeswele abayisebentisi imali yabo ngenhlakanipho. Labanyenti labeswele batakutjela kutsi bete imali labangayonga kepha banemali leyenele yekutsenga tjwala.

TFOLA MATA

Khulumisanani:

- Malini yemndeni leniyidlako, leniyongako, leniyihlanyelako, noma lenephana ngayo?
- Ucabanga kutsi lelinani lalemali likahle yini? nihlanyela ngalokwenele? Nonga ngalokwenele? Niphana ngalokwenele?
- Ungahlanyela njani kakhulu?

Umcondzisi Wemfundzi: Indvodza Lecebile Indvodza Leyeswele Imitsetfo Yemdlalo

Imali Lengenako

Sigungu ngasinye sitfolo 10 wemakhadi emali (noma emabhontjisi) siwombe ngasinye

Imali lesebentako

Ng'leso sigungu siyatichumela kutsi siyisebentisa njani imali yaso. Awukameli usebentise onkhe emakhadi akho emali esiwombeni sonkhe.

- | | | | |
|------------------------|----------------------------|----|--|
| ● Kudla | - Kabili ngelilanga | 5 | |
| | - Inyama | 7 | |
| | - Lokusezingeni lelisetulu | 10 | |
| ● Gesi | | 2 | |
| ● Esikolweni bantfwana | | 1 | unfwana amunye (unabatsatfu bantfwana (3)) |
| ● Tintfo Tendlu | | | |
| | - Umthoyi | 5 | Bosofa labasha 2 |
| | - Libhayisikili | 2 | Kulungisa luphahla 5 |
| | - Mabokakudze | 3 | Iredo/lwayilense 1 |

Emakhadi ekugula

Nangabe ugula kufanele ubhadale mabili emakhadi enzuzo lelahlekako kanye nemitsi. Nangabe ungakhoni kubhadala masinyane ulahlekelwa ngemakhadi lamatsatfu enzuzweni yakho lelandzelako (lamabili emitsi nalinye lemtselo wemali loyebilekako.)

Investment Kuhlanyela

Sonkhe siwombe losikhetsa kuhlanyela imali. Kuhlanyela ngakunye kumele kube ngemakhadi emali lamatsatfu. Ngakunye kuhlanyela kwemakhadi emali uzuza linyelikhadi lemali ngasinye siwombe lohlanyela kiso. Ngasonkhe sikhatsi, ungakutsengisa kuhlanyela kwakho kepha utotfolo emakhadi emali lamabili kutsengisa loko kuhlanyela kwakho.

Ngesikolo

Kuwonkhe umntfwana locedze tiwombe letintsatfu tesikolo utotfolo emakhadi lamatsatfu emali ngasinye siwombe.

Sifundvo Sesihlanu (5): Kuhlela Timali Temndeni (Incenye Yesitsatfu (3))

Ingcikitsi Micondvo

Tisihlanu tintfo lesingatenta ngemali lesele emava kwekukhipha imali yetidzinge nase itselisiwe:

- Kuyonga
- Kuyihlanyela
- Kupha
- Kuyisebentisa kuloko 'Lesikufunako'
- Konga lokukhetsekile

Tinsita

- Insita Sitfombe: Sitfombe Sekuhlela (Sifundvo sesibili (2))
- Insita Sitfombe: Tindlela letisihlanu tekusebentisa imali (Ekhasini lesitsatfu (3) - yakha uphindze ujube linye ekhasini linye)
- Umcondzisi Wemfundzi: Tinyatselo tekuhlela imali 4 (Likhasi ngemuntfu)
- Umcondzisi Wemfundzi: Bafundzi badzinga bacondzisi labaphelele tinyatselo 1-3 kuhlela esindvweni ku 2 na 3; Lithebula 1-6.
- Libhodi/Liphepha lelikhulu nekwakubhalela
- Thishela akabe nemcondzisi wetibonelo lophelele kuloMcondzisi waThishela wetinyatselo 1-4; Lithebula 1-7

Singeniso

KUBHUNGA KWESIGUNGU LESIKHULU

Ticondziso taThishela: Indzawo **INSITA SITFOMBE** Sifundvo sesibili (2): Sitfombe sekuhlela sibekwe lapho wonkhe atosibona khona kutsatsisa kusachubeka lesifundvo.

- Kulommango, bantfu bayisebentisa njani imali lesilele ngetulu kulabayakhako?

Sitawubuka nyalo sinyatselo sesine sekuhlela: Kuncuma kutsi siyisebentisa njani imali lesele, ngenhlakanipho.

Tindlela letisihlanu tekusebentisa imali

KUBHUNGA KWESIGUNGU LESIKHULU

Akusiwonkhe muntfu losala nesikweleti ngesikhatsi sihlela imali esinyatselweni sekucala kuya kwesitsatfu (1-3). Nangabe ungasali nesikweleti ungacala uhlele kutsi utayisebentisa njani lemali lesenge ngetulu. Tisihlanu tintfo letehlukene longatenta ngemali yakho leyzuzo.

Ticondziso taThishela: Phakamisa sitfombe lesiku **INSITA SITFOMBE**: Tindlela letisihlanu tekusebentisa imali, yinye ngesikhatsi, nisakhulumisa ngasinye sihloko. Tsatsisa emdlalweni ledlalwe etifundvweni letisemuva njengalokiwo.

1. Konga

Khumbula indzaba ya Josefa ebhayibhelini?

- Ukhona yini longasikhumbuta sona?

Josefa watsengiswa ebugcilini watsatfwa wayiswa eGibhithe. Emvakwekuba ekhelwe emanga ashicilelwe ngelicala wafakwa ejele. Ngalelinye lilanga Faro waba neliphupho langazange alicondze. Tonkhe tanusi takhe azange takhona kumtjela inchazelo yalaliphupho. Wase umphatsi wetitja uyakhumbula kutsi ngesikhatsi asejele Josefa abemhumushele liphupha lakhe. Josefa wase uyiswa kuloFaro ngekusitwa nguNkhulunkhulu wamtjela inchazelo yeliphupho. Kuleliphupho bekunetinkhomo letisikhombisa letikhuluphele naletinye letisikhombisa letondzile. Leletisikhombisa tinkhomo letondzile taminta leti letisikhombisa letikhuluphele letativele kucala. Kepha tatsi ngekutidla azange sekubonakale kutsi tidle tinkhomo letisikhombisa letatikhuluphele. Kwenteka lokufanako nangembila. Josefa wachaza kutsi loku kusho kutsi kutawuba neminyaka lesikhombisa yenala kanye neminyaka lesikhombisa yendlala lelandzelako. Wacwayisa loFaro kutsi bekumele onge loko kudla kweminyaka lemhle yenala ongele iminyaka lelandzelako yesomiso. Faro wasitsatsa leso secwayiso ngako iGibhithe yaphepha kulesomiso.

Njengesikhatsi sa Josefa, natsi sitobhekana netikhatsi letinhle kanye netikhatsi letimetima. Kungaba engatsi tonkhe tikhatsi ng'letimatima, kepha nangabe kukhona lesinako lokusele nasibhadala tidzingeko tetfu, kusho kutsi akusito tikhatsi letimetima—leso sikhatsi sekukugcina. Etimphilweni tetfu sibhekana nato tonkhe tikhatsi nasidzinga imali—kugula, kwehluleko kwetilimo, imishado kanye nemngcwabo, nalokunye lokunyenti. Njengobe Nkhulunkhulu akhombisa Josefa, kufanele songe nasinako lokungetulu lokusele kuze silungele tikhatsi letimetima mbamba. Noma ngabe sigcina linani lelincane ngesikhatsi, kutakwandza. Nangabe kubita weboleke ngetikhatsi tekupintjeka kunebungoti utotfolo kulukhuni kuphuma ekwesweleni.

Nangabe unako lokungetulu, lapho intfo yekucala lodzinga kuyenta kubeka eceleni lokuncane kugadza kugula lokungahle kuvele kungakabhekeki, nalokunye.

2. Kuhlanyela

Lenye indlela yekusebentisa imali lesele kutsi sente ngayo intfo letosita sitfole noma sakhe lenyenti imali kusasa. Sikwentile sakubona loku emdlalweni wesifundvo lesisuka kiso. Nangabe sihlanyela imali itasisita kusasa sitfole imali lenyenti leyimbuyiselo. Ekuhleleni kwetfu timali sesivele sabeka ecele imali yekuhlanyela emasimu emnyakeni lotako. Ngetulu kwaloko nangabe kunemali leyenele singaphindze sihlanyela kancane etindzaweni lapho khona kunenzuzo fana nekufuya tilwane (tinkhukhu, emadada, timbuti) kwakha lidamu letinhlangi, ingadzi yetibhidvo noma tihlahla tetitselo. Cabangisisa naletinye tintfo longatenta kukhulisa inzuzo yakho. Nawucala ngekwenza lokuletsa inzuzo lencane kakhulu, emnyakeni lolandzelako utakuba nemali lengetulu kuhlanyela kulokusha lokutakunika inzuzo lenkhulu. Utase ucala uyaphuma ekuhluphekeni usachubeka nekuhlanyela imali yakho ngangekutsi wonkhe umnyaka uyakhona kwakha imali lenyenti kunemnyaka losuka kiwo.

- Ngutiphi letinye tindlela longandzisa noma uhlanyele ngato imali yakho?

3. Kupha/Kunikela

Linhayinheli lisitjela kutsi Nkhulunkhulu utasipha ngesilinganiso lesifanako nekupha kwetfu (Lukha 6:38). Nangabe siphana kakhulu, naNkhulunkhulu utasibusisa kakhulu, kepha nangabe siphana kancane, kanjalo simisa noma sinciphise tibusiso taNkhulunkhulu kitsi. Kufanele sicale ngekukhokha tishumi, kepha siphindze sibuke labanye bantfu noma imisebenti emimmangweni lesingayi nikelela.

- Ng'kuphi lokufuna kakhulu? Ematfuba ekwemukela tipho noma ematfuba ekupha tipho?
- Nangabe mbamba sikholelwa ku Lukha 6:38, ng'kuphi lokumele sikhambise embili? Kwemukela noma kuphana?

4. Kucitsa Imali 'Kusikufunako'

Kunjalo vele nangabe kunemali lekhona singayisebentisa etintfweni lesitifunako. Kufanele ubukisise kuloluhla lwetintfo lotifunako bese utsatsa sincumo sekutsi ng'tiphi taletintfo letimcoka kuwe. Akukameli silingeke kufuna kufanana naleminye imindeni, kepha sicabange kucala ngaloko lokuletsa ludvumo kuNkhulunkhulu.

Kulungisa indlu yetfu noma kwakha indlu yangansense tintfo letinhle kakhulu. Noko kufanele sicaphele ngekucitsa imali lenyenti etintfweni letifana namabona kudze kanye nesidududu ngaphandle nasinayo leyomali ihleti. Kunekutsenga tintfo kutijabulisa noma kunetseteka, kumcoka kakhulu kuyihlanyela imali wadzise imali lekungenelako emnyakeni lolandzelako. Isakhula imali lengenako lapho sewungayisebentisa imali yakho etintfweni letifana naleti. Ngobe kuhlelwa kwemali yetfu kunake tintfo letincane kuze siphile, singaphindze sifune kukhulisa imali lesiyihola njalo ngenyanga kancane nje kutze kube melula kutsi siphile sikhone nekuphuma sitsenge likhofi, kanye nalokunye.

5. Konga Lokukhetsekile

Sike sakhuluma ngasemuva ngekongela tikhatsi letimetima letifika tisifake ekhoneni kanye netindleko lesingakatigadzi. “Konga lokukhetsekile” kusho kongela umsebenti lotsite, fana nekwakha indlu lensha noma kutsenga sidududu. Kwenta letintfo leti kungenteka kukutsatse ngetulu kwemnyaka kukongela. Kuncono kubeketela utongele letintfo kunekudala tikweleti kuze ukwente. Ungabeka eceleni lenye imali ngemnyaka yeletindleko. Lenye indlela yekongela letintfo kutsi uhlanyele imali ndzawo tsite bese usebentisa lenzuzo ngalokukhetsekile kulomsebenti. Sibonelo, ungayihlanyela etihlahleni nyalo bese tingalungela kujutjwa lapho sewuba nemali yekwakha indlu yakho. Kufanele ubeketele ulindze uze utfole lemali.

- Ng’tiphi letinye tindleko letinkhulu longafuna kutongela?

Sinyatselo sesine (4): Sebentisa lelesele ngenhlakanipho

KUBHUNGA KWESIGUNGU LESIKHULU

Silungise sinyatselo 1, 2 na 3 wekuhlela kwetfu. Nyalo sesikhetsa kutsi singafuna kusebentisa njani lesele.

Esifundvweni sesitsatfu (3) sicedzile kwenta incenye yekucala yekuhlela kwetfu. Sibe na \$172 losele. Nyalo sesingacala sikhulumise kutsi sitakwentani ngalo \$172.

Ticondziso taThishela: Dweba lelithebula lelilandzelako ebhodini noma ephepheni lelikhulu:

Tindzawo Tekuhlelwa	Linani Lemali
Konga	\$20
Kuhlanyela	\$50
Kupha/kunikela	\$20
Lokufunako	\$30
Konga Lokukhetsekile	$\$50 + \$2 = \$52$
IMALI SEY’YONKHE	\$172

Lithebula Lesibonelo (7)

Chaza – Cabanga sincuma konga \$20, kuhlanyela \$50, kupha/kunikela \$20, sisebentise \$30 kulesikufunako na \$50 kongela sidududu. Nasiyihlanganisa yonkhe siphuma na \$170 ngako solo sina \$2 lesingengeta kuye. Asesitentise engatsi sikhetsa kuyengeta emalini yesidududu.

Nyalo yakha indlela yemali yetfu. Buka imali lesele esifundvweni sesitsatfu (3). Yibhale ngephansi. Bhala imali longayitsandza kuyinye nalenye yaletindzawo. Bese uyayengeta. Nangabe imali lephumako lapho isetulu kakhulu kutawudzingeka kubekhona loyinciphisako, nangabe iphansi kakhulu ungengeta kuletinye.

KUSEBENTA KWEMUNTFU MUNYE

Ticondziso taThishela: Banikete **UMCONDZISI WEMFUNDZI:** Kuhlelwa kwetimali sinyatselo sesine (4). Mema bafundzi bacedzele lithebula labo bese bayabala.

Nangabe sewucedzile kuhlela timali kwakho khombisa labanye bese acela noma ng'muphi umbono labanawo.

SIBUYISE UMBIKO

Ticondziso taThishela: *Usenta lokubuketa kwekuhlela kwekugcina ngephansi, khombisa ngalesibonelo sakho losilungise ngekusibhala, ukhutsate bafundzi balungise tabo noma balandzele wabo **UMCONDZISI WEMFUNDZI**.*

Asesibukete futsi tonkhe Letinyatselo:

Sinyatselo Sekucala (1): Sibala imali yetfu lengenila sekukhokhwe umtselo. (Umcondzisi Wemfundzi: Sifundvo sesibili (2): Sinyatselo sekucala sekuhlela (1))

Imali Lengenile seyihlanganisiwe (*Lithebula Lekucala (1)*) – Imali lengene yasebenta (*Lithebula Lesibili (2)*) = Imali Yeyiyonkhe Lengenile Emvakwekutseliswa (*Lithebula Lesitsatfu (3)*)

Sinyatselo Sesibili (2): Bala tidzingeko tetfu. (Umcondzisi Wemfundzi: Sifundvo Sesitsatfu (3):

Sinyatselo Sesibili Sekuhlela (2))

Tindleko Tanyanga Tonkhe Letivamile (*Lithebula Lesine (4)*) kanye Naletinye Tindleko (*Lithebula Lesihlanu (5)*)

(Ungakhohlwa kufaka tindleko letingakahlelwa letitivelelako ngendlela)

Sinyatselo Sesitsatfu (3): Bala umehluko. (Umcondzisi Wemfundzi: Sifundvo Sesitsatfu (3): Sinyatselo Sesitsatfu Sekuhlela (3))

Imali Lengenile Sekukhishwe Umtselo – Tindleko Letivamile – Letinye Tindleko = Seyiyonkhe (*Lithebula Lesitfupha (6)*)

Sinyatselo Sesine (4): Sebentisa Lelesele Ngenhlakanipho. (Umcondzisi Wemfundzi: Sifundvo

Sesihlanu (5): Sinyatselo Sesine Sekuhlela (4))

Kutibophelela lokwentawe (*Lithebula Lesikhombisa (7)*)

Lokulandzelako sitofundza indlela yinye kusisita sigcine loluhlelo lwetimali.

Sifundvo Sesitfupha (6): Kunakekela Imali

Ingcikitsi Micondvo

- Sidzinga indlela yekugcina yekuhlelwa kwetimali tetfu
- Lendlela yetimvilophi yindlela lenhle yekunakekela timali tetfu
- Indvodza kanye nemfati kufanele batinikele ekugcineni kuhlela timali

Tinsita

- Insita Sitfombe: Kubekisa timali letisebentile (munye bhukwana lowakhiwe wajutjwa)
- Insita Sitfombe: Timvilophi tetibonelo, Letibekiswe phambilini (sinwe sikhehle setimvilophi letingu 16 letibekisiwe)
- Timvilophi tingakabhalwa (tibengu 10 ngemuntfu)
- Insita Sitfombe: Emakhadi langemaphepha emali esisind vo sa 250. Yenta siciseko kutsi kungehlukaniswa kube tindleko letibita kancane. Ungasebentisa lamakhadi emali lasesifundvweni sekucala (1), emakhadi \$1 ngetulu sekaniketiwe.
- Umcondzisi Wemfundzi: Bafundzi kufanele babe nemisebenti yekuhlela yabo lephelile tinyatselo 1-4 (laphele esifundvweni lesisuka kiso)
- Sibonelo semsebenti lophelile wekuhlela waThishela - Sinyatselo 1-4 (esifundwenilesisuka kiso)

Singeniso

Sinyatselo sekucala sekuba sisebenti lesihle semali yetfu kwakha luhlelo lwekuyisebentisa. Kephake, akusiko lokwenele loko—kufanele silulandzele loluhlelo lwemali. Ngebhadi, kumelula kwakha luhlelo lwemali kunekulugcina/kulwenta. Kepha, ngekutigadza nekutitjela kuyenteka loko.

- Uyilawula njani imali yakho kwanyalo? Yini loyisebentisako kulandzelela leto tintfo lofuna kutenta ngemali?

Kulesifundvo sitobuka indlela lemehlela yekulawula timalitetfu ngekusebentisa imvilophi.

Sinyatselo sekucala sendvodza kanye nemfati kutsi batincumele kutsi bayatinikela kugcina kuhlela timali. Nangabe umuntfu munye atinikela, laphe masinyane utotfolo kutsi ngeke kusebente. Yetamani kutinikela kulawula ngenhlakanipho imali Nkhulunkhulu laniphe yona niphindze nibambelele kuloluhlelo lesenilwakhile.

Indlela Yetimvilophi

KUSEBENTA KWESIGUNGU LESIKHULU – *Sebentisa Insita Sitfombe: Tindleko letibekisiwe kanye ne Tibonelo Tetimvilophi*

Ticondziso taThishela: Yentani lomsebenti wendlela yetimvilophi sigungu nichubeke nasesehlukweni a) – d) ngephansi.

Indlela lekahle futsi lemehlela yekulawula imali yakho yindlela yetimvilophi. Ngekusebentisa lendlela, Sehlukanisa imali yetfu ngekweluhlelo lesilwentile bese siyifaka etimvilophini. Bese sisebentisa lemali lesiyifake etimvilophini kwenta tindleko tetfu. Ngekwenta loku senta siciniseko kutsi asisebentisi imali leyecele ngobe sikalelwa ngulemali lesekhatsi etimvilophini - Kucondza kancono ngalokucacile, sitobuka sibonelo.

Ticondziso taThishela: Faka konkhe lokubekisiwe ku **INSITA SITFOMBE**: Tindleko letibekisiwe esiyilweni noma etafuleni. Chaza kutsi nitokhulumisa timali temndeni letibekisiwe, lokwehlukile futsi lokungetito tindlek, kafisha.

Imali Lengene Yasebenta	Tindleko Letetayelekile Tanyanga Tonkhe	Tindleko Letinye	Timali Temndeni
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Ekuhleleni timali kwetfu khumbula kutsi sibe neluhla lolutsatfu lolwehlukene lwetindleko tetfu.

1. Imali lengene yasebenta
2. Tindleko tanyanga tonkhe letetayelekile
3. Tindleko letinye letingakavami

Ngayinye inhlobo yetindleko, singatfoli imvilophi. Sidzinga imvilophi yinye yemali lengene yase iyasebenta, yinye yetindleko tanyanga tonkhe nalenye ngayinye inhlobo yetindleko letivela emvakwesikhatsi (fana nayinye yetindleko tonkhe tesikolo, yinye yekulungisa lokudzinga kulungiswa, yinye yetimphahla, nalenye yetindleko letivela esitfubeni.)

Ticondziso taThishela: Beka ngayinye imvilophi lelungiswe esifundvweni sesitfupha (6) **INSITA TITFOMBE**, Sibonelo A - Letimvilophi letisitfupha letimele kuhlelembiswa kwetindleko ngekweluhluka kwato, embikwebafundzi. Tichaza kutsi sewuvele ulungise letimvilophi ngekwetindleko kulesibonelo sekuhlela losakhe etifundvweni lesengce kito.

Nyalo, cela bafundzi bahlelembise letimvilophi ngephansi kwetihloko lese utibekile kuleto letisitfupha .

- Letimvilophi ngayinye tingafakwa, Ngaphansi kwaluphi luhla lwekubekiswa kwetindleko

Imali Lengene Yasebenta	Tindleko Tanyanga Tonkhe Letivamile	Tindleko Letinye
Imali Lengene Yasebenta 500 ngemnyaka	Tindleko Tanyanga Tonkhe 114 ngenyanga	Lukulungisiwe 25 ngemnyaka
		Lokuvela Esitfubeni 10 ngemnyaka
		Imali Yesikolo 45 ngemnyaka
		Timphahla 30 ngemnyaka

- Tiphi leletimbili tindleko letivela esitfubeni kulokuhlela kwakho lokukhontjwa ng'letimvilophi?
 - Tindleko letivela esitfubeni temnyaka wonkhe tinemvilophi yato ngephansi 'Kwetindleko letinye'
 - Letindleko letivela esitfubeni tifikwe ekhatsi emalini lehlanganisiwe yetindleko tenyanga .

Nyalo sesitobuka kutsi siyisebentisa njani lendlela.

a) Yakha Timali Temndeni Wakho

Ngasonkhe sikhatsi nawutfoli imali, kufanele ucale uyifake ebibini tsite lelikhetsekile. Lelibibi libitwa ngekutsi Timali temndeni.

Ticondziso taThishela: Beka onkhe lamaphepha layimali lalungisiwe, abesisindvo sa 250, ngephansi kwalapho sibekise khona kutsi Imali Yemndeni.

Kuye ngekutsi ukuphi, ungasebentisa imvilophi, libhokisi lelikhiyiwe, kuyigcina ebhange noma nguyiphi indlela lephephile yekugcina imali.

b) Bhakisa ngetimfanelo timali letetayelekile etindlekweni tanyanga tonkhe

Elangeni lekucala lenyanga tsatsa imali emalini yemndeni ufake imali lengiyo yetindleko tetinyanga tonkhe emvilophini ngayinye yenyanga .

Labanye bantfu banconota kwehlukana 'letimvilophi tanyanga' kube tindleko tetimvilophi letinyenti letehlukene ngenyanga yinye, lokufaka ekhatsi timvilophi temuntfu munye tekudla, tisekelo temphilo, tindleko tasendlini, nalokunye.

Ticondziso taThishela: Khokha imvilophi yetindleko tanyanga letihlanganisiwe (114 ngenyanga) bese ubeka imvilophi ngayinye lelungiswe esifundvweni sesitfupha (6) **INSITA SITFOMBE** Sibonelo B: Letimvilophi letihlelembisiwe tetindleko tetinyanga letisihlanu letengetiwe, njengobe kukhonjisiwe ngephansi, ngentansi kwetindleko letivamile tanyanga. Cela bafundzi bagcwalise letimvilophi tanyanga basebentise imali emalini yemndeni.

Nayihlangana iyayikhokha yini imali yetindleko tanyanga yasekucaleni?

Imali Lengene Yasebenta	Tindleko Tanyanga Letetayelekile	Tindleko Letinye
Lengene Yasebenta 500 ngenyaka	Lesala Nyanga Tonkhe 30 ngenyanga	Lokudzinga Kulungiswa 25 ngemnyaka
Timphahla 30 ngemnyaka	Sikolo 5 ngenyanga	Letivela Esikheleni 10 ngemnyaka
	Kweshumi 12 ngenyanga	Tindleko Tesikolo 45 ngemnyaka
	Kudla 60 ngenyanga	
	Gesi Nemanti 7 ngenyanga	

c) Tfola letinye tindleko takho temnyaka

Lemvilophi "yangemnyaka" kudzinga igcwaliswe kanye ngemnyaka. Loko kufanele kube ngesikhatsi utfole inzuzo lenkhulu kakhulu yemnyaka, kwenta sibonelo, nawucedza nje kuvuna lilayisi. Emvakwesikhatsi sekuvuna, faka lemali emvilophini.

Ticondziso taThishela: Chaza kutsi kulesibonelo emvakwekuvuna njelilayisi. Cela bafundzi bagcwalise timvilophi tangemnyaka basebentise imali yase malini yemndeni.

d) Kusebentisa lemali

1. Sebentisa imali lesetimvilophini kuphela

Ungabe usatitsintsa letimali temndeni kuze kube yinyanga lelandzelako. Sebentisa imali lesetimvilophini kuphela.

Kwenta sibonelo, nawudzinga imali yagesi, vula imvilophi yetindleko letisisekelo usebentise yona. Nangabe sekute imali kuleyomvilophi, kusho kutsi sengeke usebentise imali lenyenti kuleyontfo. Sekufanele ulindzi kuze kube yinyanga lelandzelako sekunemali futsi.

Munye umehluko lokhona kungesikhatsi kuvela bungoti, fana nekufuna kuya kudokotela nekubhadala imitsi. Sewungatsatsa kancane emalini legadze tindleko letivela esitfubeni. Ungacali usebentise lemvilophi yetindleko letivela esitfubeni kubhadala intfo loyifunela kutichaza ngayo, sibonelo, timphahla letinsha. Yisebentise kuphela “etidzikweni”. Kufanele sifundze kutitsiba siphidze sibeketele silindze size sibe nemali yekutsenga leyontfo. Ungagcina unekudla lokumnandzi elangeni lekucala lenyanga ngesikhatsi unemali emvilophini, kepha lilayisi lelite umshibo ngelilanga lekugcina lenyanga.

Kufanele sicaphele singatsatsi imali leyengetiwe emalini yemndeni. Lena akusiyo imali yekulindza. Kuneluhlelo lwayo YONKHE. Nangabe sitsatsa imali leyengetiwe emalini yemndeni, kungeke kube nemali leyenele umnyaka wonkhe. Nasifuna imali yalokutsite ngetulu, kufanele sakhe indlela yekwakha inzuzo leyengetekile kuze sibenayo. Kepha akukameli siyitsatse size sitfole imali lengetulu.

2. Yaba yonkhe imali lesele ngenhlakanipha

Nakunemali lengetekile, ungaphindze ulungise timvilophi yangakunye lokuhlelile ekuhleleni kwekusebentisa imali lesele, kufaka ekhatsi konga, kuhlanyela, noma kupha.

Ticondziso taThishela: Beka letimvilophi letisele ‘ngetulu’ (**INSITA SITFOMBE**: Timvilophi Tetibonelo - Sibonelo C) Yehlukanisa ngekubekisa. Mema bafundzi batigcwalise ngemali lesele emalini yemndeni.

Konga \$20 ngemnyaka	Kuhlanyela \$50 ngemnyaka	Kupha/Kunikela \$20 ngemnyaka	Lokufunako \$30 ngemnyaka	Konga Lokukhetsekile \$52 ngemnyaka
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Kulesibonelo, ngeke kubenemali leyenele yatonkhe letimvilophi kutigcwalisa ngalokufanako. Kephake, konga lokukhetsekile kulesibonelo yekutsenga sidududu lonelitsemba lekusisebentisa ebhizinisini yakho, ngako uncoma kutsi kuhambe kona embili kunaletinye tintfo.

Lesi sephetfo setibonelo tetfu tekulawula tindleko temndeni.

Kutisebentisa

KUBHUNGA KWESIGUNGU LESIKHULU

Imali lengene yasebenta ke?

- Leni ucabange kutsi asikalukhulumisi luhla lwemali lengene yasebenta lana?
 - Kufanele siyigcine sehlukile imphela etindlekweni telikhaya

Tindleko letetayelekile telikhaya tanyanga tonkhe kanye naleto letivela kanye emvakwesikhatsi tibalwe emalini lengene yasebenta kutsi setivele tahlangabeteke, kusebentisa “imali lengene yakhokhelwa imitselo”.

Loyo lobuke libhizinisi noma umsebenti ngaleso sikhatsi, kumele ente siciniseko kutsi imali letongena isebente iyalungiselelwa PHAMBILINI kusengekho imali lefakwe emalini yemndeni.

Ungasebentisa indlela lefanako yetimvilophi kuhlelela noma kulawula imali yakho letongena isebente futsi; kepha kufanele ibese seceleni kuleyo levamile kanye netindleko temndeni.

LUHLOLO KWESIGUNGU LESINCANE

Ticondziso taThishela: *Cela bafundzi bakhe ticheme tebantfu labatsatfu (3) ngasinye, babelapho khona bonkhe batobona lesibonelo. Sitakuba neluhlolo lwemibuto lesikhombisa (7) isuselwa kulesibonelo.*

Imibuto:

- 1: Nguyiphi imvilophi longayisebentisa kutsenga kudla ngayo?
- 2: Nguyiphi imvilophi longayisebentisa kubhadala sikolo ngayo?
- 3: Kulesibonelo, nguyiphi imvilophi loyisebentisa kutikhipha uyotsenge mananedi ngayo kanye ngenyanga nebangani bakho?
- 4: Usandza kucedza nje umsebenti loseceleni bewuw'bambile emalanga lamabili emkhatsini nenyanga. Utayibhekisaphi lemali?
- 5: Make wakho sew'vele nje wabanjwa kugula esitfubeni ngako udzinga emaphilisi emaviki lamabili; nguyiphi imvilophi lototsatsa imali kiyo?
- 6: Utatinakekela njani tindleko takho temnyaka nangabe uholo imali lencane umnyaka wonkhe?
- 7: Utakwenta njani ngemali longakayisebentisi kulenyanga ngobe uy'gcinile ekuhleleni kwakho kwanyanga tonkhe futsi uyetindleko letichamuka esikhaleni?

Timphendvolo:

- 1: Tindleko letivamile tanyanga tonkhe, imvilophi yekudla
- 2: Tindleko letinye, imvilophi yemali yesikolo
- 3: Tindleko letivamile tanyanga tonkhe, Imvilophi lesele yanyanga tonkhe
- 4: Libibi lemali yemndeni (Asitsi imali lengena isebente seiyi'tsetfwe)
- 5: Kuye ngekutsi malini, kungaba ku
 - a) Etindlekweni letivamele tanyangantonkhe, Emvilophini yangangantonkhe lesele (ngobe kuhlelwa kwetimali kwakho kufaka ekhatsi tindleko letivela esitfubeni enyangeni)
 - b) Tindleko letinye, Imvilophi yemnyaka yaletivela esitfubeni.
- 6: Ucala ngekugcwalisa imvilophi yetindleko tanyanga tonkhe, bese ugcwalisa yemnyaka wonkhe. Nangabe ufika esigabeni sekutsi tindleko temnyaka tiphelile, lapho sewungayibhekisa endzaweni "yekusebentiseni lesele ngenhlakanipho".
7. Utayibhekisa kucala ku 'Tindleko letinye' Tindleko tetimvilophi letingakagcwali. Nangabe tigcwalisiwe emnyakeni, utawuchubekela "ekusebentiseni ngenhlakanipho lesele" etindzaweni ngendlela lohlele ngayo timali takho.

KUBUKETA KWESIGUNGU LESIKHULU

- Ase uchaze kutsi lendlela lena yehluke ngani kuloko lokwentako nyalo? Yini lokungeta kukunikete insayeya?
- Lendlela lena ingatenta njani tintfo tibemelula kuwe nemndeni wakho?
- Ucabanga kutsi lendlela lena isisita njani kuletsa ludvumo kuNkhulunkhulu?

Tinyatselo Tekushukumisa

Nyalo sewungalungisa yakho indlela yetimvilophi yemndeni wakho. Cala ngekubuka kuhlelwa kwetimali kwakho (**UMCONDZISI WEMFUNDZI** kuhlelwa kwetimali lokuphelele). Lungisa imvilophi yinye yetindleko letivamile tanyanga tonkhe. Uphindze ulungise lenye imvilophi ngatinye tetindleko letinye tamnyaka wonkhe. Nangabe kukhona imali lengetulu, ungalungisa futsi timvilophi ngendlela losebentisa ngayo imali lesele. Nawufuna, ungabese wehlukanisa imali yakho yetindleko letivamile tanyanga tonkhe ngekwaesibonelo lapha. Sesepheza, utawufana futsi kulungisa timvilophi temali lengena isebente ngayinye, nasewati kahle kutsi ngutiphi.

Yetama kushiya yetinyanga letimbalwa ekuhleleni kwakho imali ngekutsi usebentise lesetimvilophini. Nangabe utongakhona kubambeleva kulendlela yetimvilophi tenyanga, lapho sewungacala utsenge letinye taletintfo lotifake kuloluhla lwetintfo 'lotifunako'.

Sifundvo Sesikhombisa (7): Siyayakha Yini Imali?

**** KWEBALIMI KUPHELA**

Ingcikitsi Micondvo

- Kufanele sati kutsi siyibala njani inzuzo yetfu
- Singahlela kutsi yini lesingayenta nangabe sakha inzuzo lencane noma kungekho lesiyakhako
- Kufanele sigcine umbiko

Tinsita

- Insita Sitfombe: Sitfombe sensimu lenetilimo letinyenti (yakha sinye)
- Umcondzisi wemfundzi: Kubala inzuzo
- Libhodi nekwekubhalela

Singeniso

KUBHUNGA KWESIGUNGU LESIKHULU

Sesifundzile kutsi singatihlela njani timali temindenini yetfu nekwengamela tindleko tetfu nje ngaphandle kwetemndenini.

Nyalo sesitobuka tindleko temabhezini etfu. Loku kudzinga kunakwa kodvwa.

Bantfu labanyenti basebenta ngekutimisela, kepha bachubeke batfole inzuzo lencane noma ingabikho nje. Kufanele sitinikete sikhatsi sibale inzuzo kuze sente siciniseko kutsi kusebenta ngekutimisela kwetfu kuyabhadala.

Ticondziso taThishel : Phakamisa lesitfombe **INSITA SITFOMBE**: Lifomu lelinetilimo letinyenti. Buta sigungu:

- Yibhezini lenemphumelelo yini lena? Usho ngani kutsi iyaphumelela noma leni ingaphumeleli?
- Ungakhona yini ngekubuka lesitfombe kusho kutsi lensimu iyayakhaimali noma cha?
- Yini lesidzinge kukwati kuze sisho kutsi ikhonainzuzo?

Lokutsi lensimi inetilimo letinyenti akushokutsi iyayakha inzuzo. Kubuka nje lokumelula kutsi malini lonaye nawutsengisa tilimotakho kungeke kusitjele kutsi kunenzuzo lenganani .

Kufanele wente kubala lokumelalu uphindze ugcine emaphepha kuze ubone kutsi ibhezini iyaphumelela noma cha. Kute sati kutsi lensimi iyayakha yini inzuzo kufanele sati tintfo letimbili letisisekelo.

1. Ng'malini lesimtfolile nasitsengisa letilimo.
2. Malini lowasebenta nakuhlanyelwa, kulima kanye nekuvuna.

Ngekubala umehluko emkhatsini walolokubili, singabese siyati kutsi lensimi iyayakha yini inzuzo noma cha.

Ticondziso taThishela: Niketa **UMCONDZISI WEMFUNDZI**: Kubala Inzuzo (emakhasi lamane (4)). Sifundvo lesisesele, fundza usebente kuloko lonikwe konanjengobe kuchaziwe ngentansi. Nhala sibonelo sekucala ebhodini bese niyasisebenta kanye kanye ningajaki.

Sibonelo sekucala (1): Ibhizinisi ya Anna Yetibhidvo

KUBHUNGA KWESIGUNGU LESIKHULU

Sesitobuka libhizinisi la Anna letibhidvo kusisita sicondze loku ngalokucacile kabanti.

Anna unelikhono lelinyenti ekukhuliseni libhizinisi letibhidvo njengobe abesebente emasimini ekhaya kubo iminyaka leminyenti. Bese acala libhizinisi lakhe letibhidvo. Nakacedza kuvuna sivuno sakhe sekucala Anna watsatsa tibhidvo takhe watiyisa emakethe watitsengisa tonkhe nga \$25 wemadola Nakacedza kuvuna sivuno sakhe sekucala Anna watsatsa tibhidvo takhe watiyisa emakethe watitsengisa tonkhe nga. Wajabula kakhulu. Bekubukeka ngatsi unemali nenyenti.

- Ucabanga kutsi Anna unelibhizinisi leliphumelelako yini?
 - Ngaphandle Anna ati kutsi uyakhile yini inzuzo noma cha, nekutsi utawuchubeka yini nalo angeke sekati kutsi libhizinisi lakhe liyiphumelelo .*

Nyalo sesitaw'buka ubhalo wembiko ngalebhizinisi kubona kutsi iyiphumelelo yini.

Tindleko - Luhla lwetintfo letidzingekako	Intsengo
- Inhlanyelo	6
- Manyolo	5
- Emathulusi	4
- Indzawo yekutsengisela emakethe	2
- Emapulasitiki kanye emakasi	3
- Emathikithi ebhasi	1
Imali Seyiyonkhe	\$21
Imali Lengenile – Kucagela	Intsengo
Imali Seyiyonkhe	\$25

IMALI LENGENILE SEYIYONKHE	- IMALI LESEBENTILE SEY'YONKHE	= INZUZO
\$25	- \$21	= \$4

Njengobe sibona, Anna uaykhile inzuzo - yemadola lamane 4.

SIKHATSI

- Ngaphandle kwekunaka kutsi malini inzuzo layakhako, ucabanga kutsi kungaba yini lenye intfo lokungabele ayibuke kubona kutsi uyajabula yini ngebhizinisi yakhe?
 - Sikhatsi lasichitsako kubhizinisi yakhe. (Bafundzi babhale timphendvulo emaphepheni abo)*

Kulesinye sikhatsi ibhizinisi lenenzuzo lencane itsatfwa ngekutsi iyaphumelela nangabe lesikhatsi lesidzingekako kwakha lemali sisincane. Noko, umangabe sikhatsi lesinyenti nemandla adzingeka kulebhizinisi bese inzuzo ibayincane, lapho loyomuntfu kumele aphindze acabangisise umcondvo webhizinisi.

Sikhatsi sekucala sekukhulu kwa Anna samtsatsa tinyanga letine (4). Anna wagcina imibhalo kutsi mangakhi emahora labewasebenta ngelilanga. Ngesikhatsi Anna asayicala ibhizinisi yakhe, abecabanga kutsi angeke acitsa sikhatsi lesidze engadzini ngelilanga. Kepha, kulomnyaka, tinyanga tasebusika bekuyaye kube ng'letomisile, ngaka Anna bekubita asebente ngalokwecile kwenta

siciniseko kutsi tibhidvo tiniselekile. Kuhlanyela nekuvuna nako bekutsatsa sikhatsi lesidze kunalesibhekekile, bekaze acele indvodzakati yakhe kumlekelela.

Sikhatsi sekukhulisa (inombolo yetinyaka):	4
Emahora / Ngenyanga:	12.5
Sekukonkhe (Emahora. / Ngenyanga x inombolo yetinyanga)	50
Inzuzo / Inombolo yemahora	0.08

Anna wabekisa kutsi sikhatsi sesisonkhe lasicitsa kulelibhizinisi lakhe kusukela ekuhlanyeleni kuze ayotsengisa, lokufaka ekhatsi sikhatsi sekuhamba aya emakethe kungaba ngemahora langu 12.5 ngenyanga. Loku kwakha emahora langu 50 esikhatsi sonkhe sekukhulisa tilimo. 4 Emadola lamane (4) nawuwehlukanisa nga 50 wemahora kuphuma 0.08 wemadola (8 senti) ngelihora. Nyalo sekucaca kahle kutsi emadola lamane (4) mancane kakhulu kuwonkhe lomsebenti lawentako.

Anna kudzinga ahlele kutsi angayakha njani inzuzo lencono ngemuso. Kumbe angasebentisa umcuba kumsita akhulise noma atfole indlela yekuvuna inhlanyelo yakhe. Nangabe Anna angakhoni kunciphisa tindleko kulebhizinisi yetibhidvo, kungaba yinzuzo lenkhulu kuye kucala ibhizinisi lensha.

Ngebhadi, lamanyenti emabhizinisi afana nalena ya Anna yetibhidvo. Sisebenta kakhulu singaboni nekutsi sakha inzuzo lencane kakhulu.

Sibonelo sesibili (2): Tingulube taPawula

KUSEBENTA KWESIGUNGU LESIKHULU

Siyabona lithebula lelifanako nalelo la Anna kubala sibone kutsi sakha inzuzo yini. Singakanaki emabhizinisi etfu asesibuke lamanye abe mabili emabhizinisi.

Ticondziso taThishela: Buka lelithebula lelingakabhalwa letingulube taPawula laphaku **UMCONDZISI WEMFUNDZI**. Khulumisani sinyatselo ngasinye. Yenta siciniseko kutsi timali letihlanganisiwe setitomkhe bayaticondza tetindleko kanye nalengenile.

Pawula ukhulisa tingulube. Abesolo afuya tingulube iminyaka lemidze kepha ufuna kwenta siciniseko kutsi wakha imali. Kusukela etinyangeni letisitfupha wagcina ngekucopehelela ephaphe/umbiko watonkhe tindleko tetingulube takhe. Lamuhla utsengise tingulube ngako nyalo sewufuna kubala abone kutsi uyakhile yini inzuzo kulebhizinisi yakhe yetingulube.

Uyacelwa kutsi ucedzele lelithebula laPawula ngentansi.

- Pawula uyakhile yini inzuzo?

Sinyatselo Sekucal (1). Liigama Lebhizinisi	Tingulube taPawula
Sinyatselo Sesibili (2). Sikhatsi Bebhizinisi	100 Wemalanga
Sinyatselo Sesitsatfu (3). Tindleko - Luhla lwetintfo Letidzingekele	Intsengo
(2) Babili badlwane bengulube	\$40
Kudla kwato	\$50
Umjovo	\$2

Intsengo Seyihlanganisiwe	\$92
Sinyatselo Sesine (4). Imali Lengenile - kuyicagela	Malini
Imali Lengenile Seyiyonkhe	\$280

Naka: Kubala imali lengenile : [imali / kg] x [sisindvosengulube] x 2 [inombolo yetingulube] (1.75 X 80 x 2 = 280)

Lengenile	- Lesebentile	= Inzuzo
\$280	\$92	\$188

Sikhatsi	
Sikhatsi sekukhulisa (emalanga)	100
Inzuzo / emalanga (188 / 100)	1.88

Sibonelo Sesitsatfu (3): Sitendi sa Jona Setimphahla

TFOLA MATA

Njenga Pawula, Jona bekatimisele kwenta siciniseko kutsi sitendi sakhe setimphahla senta kahle. Abegcine emaphepha/umbiko tinyanga letisitfupha kepha abedzidzeka kakhulu. Abengenaso siciniseko kutsi kumele abhale ini futsi yini lokungameli akubhale.

Ticondziso taThishela: Yehlukanisa bafundzi babe nabomata. Bangasebenta totintsatfu(3)tibonelo kulomsebenti longephansi **UMCONDZISI WEMFUNDZ** kanye kanye.

Landzela nati tinyatselo kusita Jona abale inzuzo yakhe:

Sinyatselo 1: Dweba lilayini etikwaloko lokungahambelani nebhizinisi yakhe yesitendi setimphahla.

Sinyatselo 2: Fundza loluhla unake yonkhe imali layakhe kulesitendi setimphahla – yifake kulesicheme semali lengenile kulomsebenti.

Sinyatselo 3: Phindze ufundze kubona tindleko tonkhe. Tifake letindleko esichemeni setindleko ethebuleni lemsebenti.

Sinyatselo 4: Njengobe wentile ku Pawula, sebentisa imali lengenile nalesebentile kubona kutsi Jona uyakhile yini inzuzo.

Bhukwana wekubhalela Jona

Timphahlalatsengele ibhizinisi	500	Kutsengisa timphahla	400
Imali yesikolo	300	Kutsengisa timphahla	600
Sikwama sesikolo	40	Kudla kwemndeni	50
Irenti yesitolo	100	Kutsengisa timphahla	500
		Kutsenga tipho tekuphela kwemnyaka	300

Step 1. Ligama Lebhizinisi	Timphahla TaJona
Step 2. Sikhatsi Sebhizinisi	Tinyanga letingu 6
Step 3. Tindleko - Luhla lwetintfo letidzingeako	Malini
Kutsenga timphahla tekutsengisa	500

Irenti yesitolo	100
Imali Yetindleko Tonkhe	600
Sinyatselo 4. Imali lengenako - Kuyicagela	Malini
Kutsengisa timphahla	400
Kutsengisa timphahla	600
Kutsengisa timphahla	500
Imali Lengenile Seyiyomkhe	1500

Imali Lengenile	- Imali Lesebentile	= Inzuzo
\$1500	\$600	\$900

Sikhatsi

Sikhatsi ibhizinisi letasitsatsa (tinyanga)	6
Inzuzo / tingakhi tinyanga ($900 / 6 = 150$)	150
Inzuzo / tingakhi tinyanga / 30 wemalanga ($150 / 30 = 5$)	5

Kusebenta tintsengo

KUSEBENTA KWEMUNTFU MUNYE

Kufuna sitinikete sikhatsi kwenta siciniseko kutsi ibhizinisi yetfu ayifani neya Anna, kepha ifane neya Pawula. Buka lelithebula lekugcina lelingakabhalwa kubhukwana wakho.

Sinyatselo Sekucala: Tincumele kutsi ng'yiphi ibhizinisi lotayisebentisa kubala inzuzo yakho. Ungafaki tonkhe letindlela lotfolo ngato imali (sibonelo, kutsengisa lilayisi, kutsengisa tibhidvo, tinkhukhu, tingulube). Kufanele ukhetse yinye indlela yekwakha imali yelithebula linye.

Ticondziso taThishela: Yenta siciniseko kutsi bonkhe bakhetse yinye indlela yebhizinisi ngamunye.

Sinyatselo Sesibili: Titjele ngesikhatsi lotasisebentisa. Kwenta sibonelo, Anna wasebentisa 4 wetinyanga ngobe ngiso sikhatsi lesisemkhatsini wekuhlanyela kwakhe tibhidvo kwekucala nesikhatsi latsengisa ngaso. Pawula wasebentisa 6 wetinyanga ngobe nguleso sikhatsi lasidzinga kukhulisa badiwane baze babe tingulube letinkhulu. Nangabe uhlanyela lilayisi noma umbila, cabanga ngesikhatsi lotocala ngaso kulungiselela insimi kuze kufike sikhatsi sekutsengisa lilayisi. Nangabe wenta tintfo fana nekutfunga noma kutsengisa insipho, laphe ungasebentisa liviki linye noma inyanga yinye.

Ticondziso taThishela: Vumela bafundzi bente sinyatselo 1 na 2 ku **UMCONDZISI WEMFUNDZI** ngaphambi kwekuchubekela ku 3 na 4.

KUZINDLA KWESICUKU LESIKHULU

Sinyatselo Sesitsatfu 3: Sebenta tindleko tebhizinisi. Singakabuketi loku kufanele sicabange ngekutsi yini letodzingeka kulebhizinisi. Kwetama kucabanga ngatonkhe letintfo kumelula futsi kumelula kakhulu kukhohlwa tintfo. Kuisita ngalensayeya ngitofundza sibonelo:

Lily usebhizinisini yekufuya tinkhukhu. Lily wenta luhla lwetintfo letidzingekile kulebhizinisi yakhe yetinkhukhu ngekucabanga lusuku lonkhe emphilweni yebhizinisi yekufuya tinkhukhu. Watibuta imibuzo ngalelilanga. Kwenta sibonelo, kusekuseni Lily uya ehhokeni letinkhukhu. Likuphi lona?

lisedvute nasekhaya kubo? Nangabe likhashane, utaw'fika njani lapho? Bekufanele yini abhadale irenti yalo? Lokuladzelako waticabanga sekasehhokeni. Yini lataw'yenta kucala? s Wondla tinkhukhu. Utondla ngani? Ukutfolaphi lokudla? Kubita malini? Yini lokunye lokudzingwa ng'letinkhukhu kuze tibe ngletiphilile? Kuyadzinga yini kutsi achashe umuntfu kusita kulebhizinisi? Emvakwekwenta lomsebenti, Lily wasala neluhla lwetintfo letinyenti letidzingwa libhizinisi lakhe

Ticondziso taThishela: Babonkhe bafundzi, bhalani ebhodini luhla lwetintfo ibhizinisi letidzingako.

Yonkhe ibhizinisi itakwehluka kepha kufanele nicabange ngekunaka kutsi yini lokudzingako kubhizinisi yakho.

KUSEBENTA KWEMUNTFU MUNYE

Yakha luhla loluphelele lwetintfo longaticabanga lotidzingako kubhizinisi yakho. Sebentisana nalabanye labanebhizinisi lefanako kuzama kucabanga tonkhe tindleko.

Nyalo sesidzinga kucagela tonkhe letindleko kutsi tingaba malini. Buketa loluhla lwetintfo lotidzingako bese ubhala phansi kutsi kubita malini ngakunye. Nangabe ungati kutsi kubita malini mbamba mbamba, yetama kucagela.

Utonaka kutsi letinye tetintfo kuloluhla tintfo letidzingeka sonkhe sikhatsi nawenta lokutsite kani letinye tintfo utitsenga kanye ekucaleni kwebhizinisi. Nangabe sew'vele utibhadalele tintfo tekusebenta futsi sewunayo indzawo yekusebentela ibhizinisi, awukafaneli kutengeta letotintfo eluhleni lwetindleko.

Sinyatselo lesilandzelako kutsi uhlanganise tonkhe timali talokudzinga kutsengwa. Bhala imali yatonkhe tindleko ethebuleni lekusebenta.

Kubala Inzuzo

Sinyatselo saka 4: Ku **UMCONDZISI WEMFUNDZI**, bala kutsi malini lengenako loyitfolako. Kumabhizinisi lamanyenti loku akusiko metima kube sitsengisa ngasikhatsi sinye, kangangekutsi emva kwekutsi sivune lilayisi, sesivele siyati kutsi malini lesimtfolile. Yetama kucagela imali lovame kuyitfoli nawutsengisa. Bhala imali seyiyonkhe lengenile. Khumbula sibuke kuphela sikhatsi sekutsengisa kwebhizinisi lokuseluhleni.

Nangabe awutitsengisi tilimo takho, fana nelilayisi, gcina incenye yalo esikhundleni sekulidla, Yetama kucagela kutsi lingabita malini kube bewungatsenga lelo nani lelilayisi. Sibonelo, nawuvune 500kg futsi nangabe ungakayisebentisi kumndeni wakho kuyawumela uyitsenge nga 50 li kg lapho sebentisa 500kg * 50 wemadola kubala imali lengenile. Kumcoka kutsi sichubeke sibale inzuzo ngobe nangabe singakhi inzuzo sehluleka lapho kuncono kulitsenga lilayisi letfu kunekutsi sililime.

Sinyatselo Sesihlanu 5: Nyalo sesingatfoli kutsi linhizinisi lakho lente inzuzo yini noma lehlulekile. Sebentisa letimali letihlanganisiwe kubala.

- Libhizinisi lakho lente inzuzo yini?

BUMCOKA BEKUBHALA SIGCINE EMABHUKU

Nawuphindza ucala kuhlanyela noma utsenge imfuyo bhala tonkhe tindleko kubuka kutsi wenta inzuzo yini. Kulesinye sikhatsi kucagela kwetfu akubi ng'lokungiko ngako kumcoka kugcina emabhuku ngayonkhe indlela lokhona ngayo. Nangabe kwenteka udzidzeka vele ubhale konkhe locabanga kutsi kuyahambelana bese ucela umuntfu uyakusita ngekubala ngamuva.

TINYATSELO TEKUSHUKUMISA

Nangabe unemabhizinisi lamanye, kuyawuba kuhle kutsi uphindze lomsebenti lona nakulalamanye emabhizinisi lowentako.

Cela lilunga lemndeni noma umngani bakubukele kucagela kwakho bakusite utfole tindlela letihlakaniphile tekwakha inzuzo lencono.

Sifundvo Sesiphohlono (8): Imbadalo Nemitselela Yesikweleti

Ingcikitsi Micondvo

- Yinyenti imbadalo nemitselela, hhayi nje ngekwetimali
- Kufanele ngibale intalo yesikweleti
- Kufanele ngicondze inhlobo yesikweleti
- Sikweleti singaba yinzuzo; kufuna ngente siciniseko kutsi ngingakhona kusibhadala ngebhizinisi yami noma imali lengiyitfolako

Tinsita

- Umcondzisi wemfundzi ungakhetsa A NOMA B (*Khetsa sibonelo sinye lesikahle kuleletimbili salolokufundzisako; sinye ngesigungu lesincane*)
 - Sibonelo A welinengi lelimako: sifaka ekhatsi kusheshe utsengise tilimo; singayifaki intalo lehlanganisiwe
 - Sibonelo B welinengi lelihala edolobheni: kufaka ekhatsi intalo lehlanganisiwe; singakufaki kusheshe utsengise tilimo
- Umuntfu ngamunye udzinga ipheni neliphepha
- Kwekubala (emakhakhuletha) noma tincingo
- Libhodi noma emaphepha lamakhulu kanye nekwekubhala kukhombisa tibonelo

NAKA: TIBONELO TALABHLALA EMAKHAYA KUPHELA KANYE NELINENGI LASEMADOLOBHENI KUPHELA TIKHONJISIWE

Singeniso

KUBHUNGA KWESIGUNGU LESIKHULU

- Kwentiwa yini bantfu babe netikweleti?
- Yini kahle kahle bantfu labakutsengako basentisa tikweleti?
- Yini buhle betikweleti?
- Yini tinkhinga tetikweleti?
 - *Singatikhanda sikweleta umuntfu imali lenyenti.*
 - *Sikweleti singacina sesingumtfwalo sisente singabi nalokwenele ngemuso.*
 - *Sikweleti singasikhutsata kutsi sisebentise ngalokungetulu kwaloko lesinako.*
 - *Sikhatsi lesinyenti sitikhanda sehluleka kunaka umtselela wentalo.*
- Kesewucabange umuntfu loke wasebentisa sikweleti kahle?
- Kesewucabange umuntfu lohlukubetekile ngenca yesikweleti?

Yinyenti imbadalo yesikweleti – kugula engcondvweni, kukhatsateka, tinkhinga emshadweni, kuphelelwa butfongo, nalokunye lokunyenti. Kulesifundvo sitobuka ngco imbadalo yetimali yesikweleti. Kephake, asingacabangi kutsi lena ngiyo kuphela imbadalo.

Kubala Intalo

KUBHUNGA KWESIGUNGU LESIKHULU

Ticondziso ttaThishela: Bhala sibonelo setibalo lesikhonjiswe ebhokisini embikwebafundzi.

Kucala, kufanele sikwati kubala intalo, lokuyimali lengetiwe lesiyibhadalako emalini yesikweleti.

Nangabe sisebentisa ipheni neliphepha:

Tsatsa imali yesikweleti, sibonelo, 100 wemadola. khipha boziro lababili. Sibonelo, ~~100~~ = 1 bese umphindza phindza ngenombolo yentalo, sibonelo, 6%. $1 \times 6 = 6$ wemadola yintalo.

$$\begin{aligned} 100 &= 1 \\ 1 \times 6 &= 6 \text{ ngule ntalo.} \end{aligned}$$

Ngangabe sisentisa ikhakhuletha noma lucingo:

Tsatsa imali yesikweleti. Yehlukanise nga 100. Yiphindza phindze ngenombolo yentalo.

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

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

Kulesibonelo, 6 wemadola ng'lengetekile lesiyibhadalako; Imbadalo yekuboleka imali.

NGAMUNYE NOMA BABILI

Tivivinye ngaletibonelo utente ephepheni lakho nyalo:

Ticondziso taThishela: Bhala imali yentalo. Nabafundzi sebacedza kubala, faka letinombolo lokutimphenvulo.

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

Sonkhe sikweleti sibekelwe sikhatsi tsite. Ngetulu kwekubala intalo lesisekelo semali yesikweleti, kufanele unake luhlobo lwesikweleti lonikwa lona nekutsi lwesikhatsi lesinganani.

Tinhlobo Letimbili Tesikweleti

SIBONELO SESIGUNGU LESIKHULU

Timbili kahle kahle tinhlobo tesikweleti.

Luhlobo lwekucala: Ubhadala intalo nyanga tonkhe yemali lebolekiwe kuphela. Lena kutsiwa yintalo lemelula.

Lena nguloluhlobo locedza kulubala.

Luhlobo lwesibili: Ubhadala intalo yemali lebolekiwe kanye nentalo. Lena kutsiwa.

Ticondziso taThishala: Khombisa lesibonelo lesingephansi embikwebafundzi, kucatsanisa letinhlobo tetikweleti letehlukene.

Sibonelo: 10% wentalo ngenyanga wa 300 tinyanga letingu 4:

Luhlobo lwekucala: Intalo yemali lebolekwa nyangatonkhe kuphela (Yintalo Lemelula)

Nangabe intalo yemali lebolekwa kanjalo intalo seiyonkhe kusho kutsi

- 10% intalo ya 300 = 30
- 30 x 4 wetinyanga = 120 intalo seiyonkhe
- **Imali seiyonkhe lotayibhadala 120 + 300 (Imali loyikweletile ekucaleni) = 420**

Yintalo Lemelula (10%)

10% intalo ya 300 = 30
 30 x 40 = 120 intalo seiyonkhe
 300 + 120 = 420 yimali letobuyiselwa

Luhlobo lwesibili: Intalo ngalokuphelele nyanga tonkhe (Intalo lehlanganisiwe)

- 10% intalo ya 300
- Intalo yenyanga = 30
- Imali yekuphela kwenyanga yinye 1 = 330
(30 wentalo + 300 wesikweleti)
- Intalo ya 2 wetinyanga = 33
- Seyionkhe nakuphela inyanga yesibili (2) = 363
(33 intalo + 330 walehlanganisiwe yenyanga yekucala (1))
- Intalo yenyanga yesitsatfu (3) = 36.3
- Seyionkhe ekupheleni kwenyanga yesitsatfu (3) = 399.3
(36.3 intalo + 363 seiyonkhe yenyanga yesibili (2))
- Intalo yenyanga yesine (4) = 39.93
- **Seyionkhe yenyanga yesine (4) = 439.23**
(39.93 intalo + 399.3 seiyonkhe yenyanga 3)

Intalo Lehlanganisiwe (10%)

Ekucaleni	300
Intalo	<u>30.00</u>
Ekupheleni kwenyanga yekucala	330
Intalo	<u>33.00</u>
Ekupheleni kwetinyanga letimbili	363
Intalo	<u>36.30</u>
Nakuphela 3 wetinyanga	399.3
Intalo	<u>39.93</u>
Nakuphela 4 wetinyanga	439.23

Catsanisa imali lese iyonkhe yekugcina yeluhlobo lwekucala (Intalo Lemelula) naleyo yesibili (Intalo Lehlanganisiwe).

Kulesibonelo sekucala, Imali seiyonkhe lokumele uyibhadale ngu 420. Esibonelweni sesibili, imali seiyonkhe ngu 439.23.

Njengobe ubona, kuloluhlobo lwesibili, intalo lehlanganisiwe, ubhadala intalo lenyenti. Ase ucabangeke kube lesikweleti ngesemnyaka wonkhe esikhundleni setinyanga letine (4).

- Intalo lemelula seiyonkhe umnyaka munye (1) = 660
- Intalo lehlanganisiwe seiyonkhe umnyaka munye = 942!

Nangabe kukhonakala, ungafuni kutfoli sikweleti ngekwentalo lehlanganisiwe, kepha nangabe kufanele, yenta siciniseko kutsi uyabuta kumuntfu longakusita ucale ngekubala imbadalo.

Intalo Lemelula

NGAMUNYE NOMA NGABABILI

Tivinyeni nente nasi sibonelo sentalo lemelula:

Ticondziso taThishela: Bhala letibonelo. Nabafundzi seabedza lomsebenti, bhala timphendvulo.

- Malini intalo yeyionkhe ngasinye saletibonelo?

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

Intalo Lehlanganisiwe – ELINENGINI LASEDOLOBHENI

KUSEBENTA KWESIGUNGU LESIKHULU

Intalo lehlanganisiwe kulapha nawubhadala intalo emalini lebolekiwe uphindze ubhadale intalo nyanga tonkhe.

Ngesandla, sibala intalo ekhulwini, yengete emalini yesikweleti wakhe imali lensha lehlanganisiwe, chabeka wente loko kutonkhe tinyanga ngayinye.
Akesibukete sibonelo.

Kusebentisa ikhakhulatha kubala intalo lehlanganisiwe

Ungaphindze ubale intalo lehlanganisiwe ngekusebentisa nati tinombolo letilandzelako.

Ticondziso taThishela: Bhala letinombolo letisebhokisini ebhodini ubasite babone lendlela. Babute kutsi 13% na 4% kungaba ngubani.

Kubala utsatsa lemali yesikweleti iyonkhe uyiphindza phindze ngalenombolo lemele intalo.

Bese, uyiphindza phindza ngayona leyo nombolo yanyanga tonkhe yesikhatsi sesikweleti.

Loko kukuniketa imali seiyonkhe letobhadalwa.

Bese ukhokha imali seiyonkhe yesikweleti loyitsetse utotfolo intalo letobhadalwa.

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% = ??

Ticondziso taThishela: Dweba nasi sibonelo lesilandzelako ebhodini

Kwenta sibonelo, nangabe ufuna kubala intalo yesikweleti sa 200,000 nga 8% ku 3 wetinyanga ubala:

- $200,000 * 1.08 * 1.08 * 1.08 = 251,942$ (yimali letobuyiselwa)
- $251,942 - 200,000 = 51,942$ (intalo)

KUSEBENTA KWESIGUNGU LESINCANE

Nyalo balalela sikweleti lesifanako sentalo lemelula njengakucala, kepha ubalele intalo lemelula.

- Malini intalo seiyonkhe ngasinye saletibonelo?

Timphendvulo tentalo lehlanganisiwe

7% intalo ya 3,000 ku 3 wetinyanga = [Imali seiyonkhe letobhadalwa] 3,675 – [imali letsetfwe yesikweleti] 3,000 = 675		
6% Intalo ya 2,000 ku 10 wetinyanga =	3,582 – 2,000 =	1,582
12% intalo ya 5,000 ku 2 wetinyanga=	6,272 – 5,000 =	1,272
10% intalo ya 2,500 ku 8 wetinyanga =	4,872 – 2,500 =	2,372
8% interest on 4,000 for 6 months =	6,347 – 4,000 =	2,347

Ticondziso taThishela: Akusiko mcoka kutsi banikete timphendvulo letingito. Lokumcoka kutsi bafundze kutsi 'Lehlanganisiwe' kusho kutsi imetima mbamba nyanga tonkhe.

- Tehluke ngani letimphendvulo etimphendvulweni tentalo lemelula? Ngutiphi letehluka kakhulu?
 - Tisetulu kakhulu
 - Tikweleti tesikhatsi lesidze utibhadala tehluka kakhulu

Nangabe kufanele utsatse sikweleti seluhlobo loluhlanganisiwe, yetama kusigcina singesesikhatsi lesifisha kakhulu.

Kusheshe utsengise sikweleti – LABANYENTI BETEKULIMA KUPHELA

KUSEBENTA KWESIGUNGU LESIKHULU

Tikweleti letinyenti atisiyo imali lephatsekako kepha tingesikhatsi sisheshe sitsengise tilimo tetfu. Kubala kutsi malini imbadalo yesikweleti kufanele sikhone kucagela imali lengiyo yekutsengisa. Ungaba nesiciniseko kutsi lomuntfu lotsengako wakha inzuzo lenkhulu. Intsengo labakunika yona ingephansi KAKHULU kunaleyo labagadze kutsi kube yintsengo yemakethe.

Kwenta sibonelo: Ushesha utsengisa 1,000 kg yelikhofi nga 1.5 emadola esikhundleni sa 2 wemadola nase uvunile.

Kubita kwesikweleti

- Imali lesheshe yatfolakala = $1.5 * 1,000\text{kg} = 1,500$
- Imali lengabe uyitfolile sewuvunile = $2 * 1,000\text{kg} = 2,000$
- Imali yesikweleti = 500

Asenteni lesinye sibonelo kanye kanye sisigungu: Ushesha utsengisa 2,000 kg welikhofi nga 1.4 wemadola esikhundleni sa 2 wemadola nase uvunile.

Kubita kwesikweleti

- Imali lesheshe yatfolakala = $1.4 * 2,000\text{kg} = 2,800$
- Imali lengabe uyitfolile sewuvunile = $2 * 2,000\text{kg} = 4,000$
- Imali yesikweleti = 1,200

Nangabe kufanele usheshe utsengise tilimo, yenta siciniseko kutsi ubita imali lesetulu longakhona kuyibita, uphindze wetabe ngekushesha kuyekela kuphindze wente loko.

Kucatsanisa Imbadalo Yaletinhlobo Taletikweleti

Tehlukene tinhlobo tetikweleti lonatitfolo ukito. Ngalomsebenti wekugcina, utaw' buka kulokukhetsa lokwehlukene.

KUSEBENTA KWESIGUNGU LESINCANE

Ticondziso taThishela: Yakhani tigungu tebantfu langu 3-4 ngasinye; nente siciniseko kutsi sigungu ngasinye sinemuntfu munye lonelikhono lekubala. Banikete **UMCONDZISI WEMFUNDZI:** Indlela A noma Indlela B.

Cabanga ufuna kuboleka imali. Nesigungu sakho, khetsani kutsi nguyiphi indlela lekahle.

Nidzinga 500 kutsenga manyolo kanye nelilayisi lelengetiwe. Ningakhetsa:

- Sheshe nitsengise tilimo tenu. Nitsengise sivunu senu (1200kg) nga 1.5 li kg esikhundleni sa 2 ngeli kg.
 $\text{Inzuzo longayitfolo} = 1200\text{kg} \times 2 = 2,400$
 $\text{Imali letfolakele} = 1200\text{kg} \times 1.5 = 1,800$
Imbadalo yesikweleti = 2,400 – 1,800 = 600
- Weboleka 500 wetinyanga letisihlanu ubhadala 10% Intalo Lehlanganisiwe.
 $\text{Imali seyiyonkhe letobhadalwa} = 500 \times 1.1 \times 1.1 \times 1.1 \times 1.1 \times 1.1 = 805.255$
Imali yesikweleti = Imali seyiyonkhe letobhadalwa – Imali yesikweleti = 805.255 – 500 = 305.255
- Boleka 500 tinyanga letisihlanu ubhadale 12% intalo lemelula.
Imbadalo yesikweleti = 500 * 12% * 5 = 300
- Weboleka 500 uvume kubhadala 800 ku 5 wetinyanga
Imbadalo yesikweleti = 800 – 500 = 300

SIBUYISE UMBIKO

- Nguyiphi indlela sigungu sakho lesikhetse kutsi ikahle? Nichaze
- Umndeni wakho utakusebentisa njani loku nomake leminyane imindeni emmangweni?
- Tikhona yini letinye tinhlobo tetikweleti letivamile endzaweni yakho?

Ticondziso taThishela: Cela bafundzi banikete tibonelo etivumelwano tetikweleti letivamile kanye yentalo kubhadalwa kwayo. Kanye kanye balani imbadalo yesikweleti etibonelweni tabo.

Singasisebentisa nini sikweleti?

KUBHUNGA KWESIGUNGU LESUKHULU

Libhayibheli aliniketi ngalokucacile kutsi kungaba nini nekutsi kungete kwaba nini lasingasebentisa khona sikweleti. Kephake, linako kusicondzisa lokusabalele lokungasisita sicabange kutsi kuyinhlakanipho yini kusebentisa sikweleti noma cha.

Fundza nawa emavesi lalandzelako. Kususela kulamavesi, ungamcwayisa utsini lomunye ngekusebentisa imali?

- Lukha 12:15
- Sililo 4:7-8
- Taga 21:17
- Jakobe 4:3
- Kubase - Roma 13:8
- Taga 22:7

Libhayibheli lisecwayisa ngalokucacile kutsi singafuni kulandzela ingcebo. Siyakhunjutwa kutsi imphilo ayisiko ngetintfo lesinato. Kuncono kuphila imphilo lemelula kunekuba netintfo letinyenti uvele ngenhloko etikweletini. Kufanele sicaphele tinhlitiyo tetfu ekubeni maguvu/umona kanye nekuhawukela.

- Kunini lapho khona tikweleti kungakameli tisentjentsiswe?
 - *Tikweleti akukameli tisentjentsiswe kutsenga tintfo tekutichaza noma tekunetsetekisa limphilo, fana nelibhayisikili, mabona kudze, noma lucingo. Nasingena etikweletini kutsenga letintfo leti, senta tintfo ngendlela lengesiyo. Sifisa intfo lencono, kepha asifuni kwenta lomsebenti kucala. Loku ngumona nebugovu. Libhayisikili lelisha noma indlu lencono akusito tintfo letikabi, kepha kufanele silindze size sitfole imali yekwenta letintfo kunekutsi seboleke kuba nato. Nasiboleka kuba nelutfo tsite, kufanele sibhadale intalo siphindze sitifake ngephansi kwekulawulwa ng'lomunye umuntfu. Libhayibheli lisikhutsata kutsi singakweleti muntfu noma yini (kubase- Roma 13:8, Taga 22:7).*
- Kungaba lusito njani kuboleka imali?
 - *Nakusivumela kutsi siyihlanye ebhizinisini letasakhela imali lenyenti.*

Kufanele sisebentise tikweleti ngenhlakanipho, njengobe tinawo ematfuba ekuba lusito kitsi. Kufanele njalo sibe nekuaphela:

1. kutsi sitokhona kubhadala tikweleti, noma ngabe ibhizinisi ingaphumeleli njengobe besifisile.
2. kutsi siboleka etindzaweni intalo ingekho etulu, ngaphandle kwaloko lolobolekisako utotfo yonkhe inzuzo yakho ekusebenteni matima kwakho.
3. ngekubuka kutsi sitayibuyisela njani lemali (hhayi nje imali yenzuzo lucobo) ngaphambi kwekutsi sicabange kutsi lesikweleti sitokhona yini kubalusito.

Etindzaweni letinyenti, mancane ematfuba entsengo yentalo leyenetisako ngako cikelela kakhulu ngaphambi kwekukhetha kwenta ibhizinisi ngemali yesikweleti.

Kufanele ngekuaphela wente luhlelo lwebhizinisi lolukhomba kutsi utasibhadala njani lesikweleti ngaphambi kwekutsi usisebentise kuloyo mcondvo webhizinisi. Kufanele wati kutsi malini leynzuzo lotayakha ebhizinisini yakho bese ukhokha imali yesikweleti kanye nentalo yaso. Ngalanye emagama, letinye tetindleko ekuhloleni kwakho ibhizinisi nguleto tesikweleti.

Usayakha yini imali leyenele kuchubeka ngalokufanele?

TINYATSELO TEKUSHUKUMISA

TFOLA MATA

Thandaza ucele Nkhulunkhulu akusite ungafisi tintfo longenato nalongatidzingi. Mbonge ngaloko lase avele wakupha kona.

Sifundvo Semfica (9): Kuphuma Etikweletini

Ingcikitsi Micondvo

Singaphuma etikweletini nangabe:

- Sivuma emaphutsa etfu sikhethse kushintja
- Sinikele tifiso nyalo, kuze sibe nekukhululeka
- Sitsengise tintfo letingesiso sisekelo semphilo
- Sisebentise ingcondvo sihlele tingucuko letincane tekubhadala tikweleti letisele
- Sithandazele futsi sigadze lusito lwaNkhulunkhulu

Tinsita

- Umcondzisi Wemfundzi: Singaphuma njani etikweletini
- Liphepha lelikhulu noma libhodi kanye nekwekubhala ukhombise tibonelo
- 10 wetinhlanyelo, emabhontjisi noma ematje

Singeniso

KUBHUNGA KWESIGUNGU LESIKHULU

- Ng'labanyenti, labanye noma labambalwa bantfu emmangweni wakho labanetikweleti kulesinye sikhatsi semnyaka?
- Ng'labanyenti, labanye noma labambalwa bantfu esontfweni lakho labanetikweleti kulesinye sikhatsi semnyaka?
- Ucabanga kutsi kungenteka yini ticedvwe tonkhe tikweleti? Leni ucabange njalo noma leni ucabange kutsi ngeke?
- Ungabakhutsata njani labanye kutsi baphume etikweletini?

Bantfu labanyenti sebavele basetikweletini kufanele batfole indlela yekuphuma kuto.

Uphuma njani etikweletini

KUBHUNGA KWESIGUNGU LESIKHULU

1. Vuma emaphutsa akho bese ukhethsa kushintja.

Yemukela kutsi awukamkhatimulisi Nkhulunkhulu ngesikhatsi kusebentisa imali kwakho kungalawuleki kahle. Nkhulunkhulu unemusa kulabo labavuma tono tabo bagucuke etindleleni tabo. Taga 28:13 utsi, "Umuntfu lofihla tono takhe angeke aphumelele, kodvwa lotivumako atishiye utawutfolelwa umusa."

Nasivuma, kufuna siphindze sincume kutinikela kungaphindzi siye esikweletini lesingesiko kahle.

NGABABILI

- Mfakazele sikhatsi emphilweni yakho lapho khona wazuzu umusa waNkhulunkhulu; noma lapho khona wavuma lokutsi wase utivela kuthula nekukhululwa nguNkhulunkhulu.
- Cabanga sibonelo emphilweni yakho lapho khona ucincumele kutinikela kulokutsi. Yini lokulekhuni noma lokumelula? Yini leyentekile kusachubeka sikhatsi?
- Utivela ukhona yini kutinikela endleleni lefanako yekungachubeki nekuphindze ube netikweleti?

2. Nikela tifiso nyalo kuze ukhululeke.

Kutaw'dzinga uphile imphilo lemelula kwesikhashana. Buka sisindvo setimphahla takho letinkhulu ngekucopelelo. Ungatitsengi tintfo longadzingi kutitsenga. Ungalingeki kusheshe utsengise sivuno sakho noma utsengele tintfo nesitolo sakho ngelinani leliphasi wentele kutfolo imali. Phila ngekucopelela ngendlela lohlele ngayo timali takho uphindze wente kutinikela lokunyenti ngekuqhona kwakho kuze ukhone kutsengisa sivuno sakho nase silungile kanye netintfo letisesitolo sakho ngemali lefanele. Ngekwenta njalo imali yakho lengenile itakuba setulu emnyakeni lolandzelako bese uyakhona kwengeta letinye tintfo.

3. Tsengisa tintfo letingasiso sisekelo semphilo.

Awukayisebentisi yini lemali loyebilekile kutsenga tintfo longaphila ngaphandle kwato? Kukhona yini lokutsite endlini yakho longakutsengisa utophuma esikweletini? UNGATSENGISI intfo lesisekelo ekukusiteni utfole inzuzo, ngaphandle nangabe lenzuzo iyincane kunentalo loyibhadalako.

Tfolo Mata:

- Thandazani kanye kanye.
 - Celani Nkhulunkhulu agcine tinhliyo tenu aphindze anisite ningafisi tintfo leningadzingi kuba nato.
 - Celani Nkhulunkhulu anikhombise nangabe tikhona tintfo letingesiko mcoka etindlini tenu noma ekhaya
 - Celani Nkhulunkhulu aniphe emasu kanye nenhlakanipho yekuhlela nibuyisele emuva sikweleti masinyane

4. Yiba nebuciko wakhe luhlelo nengucuko lencane yekubhadala sikweleti sakho lesisele.

Singasheshe sihlele, sisebentise kuhlela kwetimali tetfu, kubhadala tonkhe tikweleti tetfu tasonkhe lesikhatsi ngekutsi sifune indlela yekunciphisa imali lephumako etimalini tetfu/ noma etindlekweni temndeni.

- Ngutiphi tindlela tebuciko lesitibonako imindeni yetfu noma leminywe lekhona ngato kunciphisa tindleko temndeni?
 - *Sibonelo: tsenga letincane tintfo letimnandzi ngeliviki; yakha ingadzi yetibhidvo ekhaya; sebentisa imali lencane ukujabuleleni emaphathi; sebentisa kwekuhamba kwesive sonkhe esikhundleni kwesidududud sakho nawuya emsebenzini;*
- Ng'tiphi letinye tindzawo lapho khona ubone bantfu ngenhlakanipho banciphisa tindleko kubhizinisi yabo?
 - *Sibonelo: kwakha manyolo wakho esikhundleni sekuv'itsenga; kusebentisa noma kutsenga lapho kungakaduli khona kepha tintfo letikahle; kusebentisa kwekutfwala sive sonkhe esikhundleni setiftwalela ngemoto noma sidududu sakho*

Asesibukeni sibonelo kutsi singahlela njani kusenesikhatsi kubhadala sikweleti lesisele.

SIBONELO LESIKHONJISWA SIGUNGU LESIKHULU

Ticondziso taThishela: Bhala letibonelo tetinombolo letikhonjiswe ebhokisini lelingephansi embikwebafundzi. nakwenteka, dvweba lamabhokisi etibonelo letinye eceleni kwalelinye kute kube melula kucatsanisa.

Maria

Maria na Jona bacwile etikweletini.

Ngemnyaka batfola \$1,950 bese babhadala sikweleti setinyanga letisihlanu semali lengu \$300 nentalo ya \$150. Kwenteka kanjalo nyanga tonkhe, tinyanga letisihlanu singakefiki sivuno besuke sebete imali bese baboleka \$300 kuze bondle umndeni kuze kufike sikhatsi sekuvuna.

Letimali tibukeka kanjena:

Kujikeleta kwesikweleti lesikhona:	
Liholo	1,950
- Kubhadala sikweleti (5m)	300
- Kubhadala intalo	150
- Tindleko tasekhaya	1,800
= Sesisonkhe (Sikweleti lesidzingeakako)	-300

Dorcas weta kusita bo Maria & Jona. Wasita Maria kutsi ahlele timali aphindze acabange ngekutsi lemali yayisenjntiswa kanjani. Ngekubuka luhlelo lwetimali, Dorcas wabeka umbono wekutsi kumbe bebanganciphisa imali yekudla netintfo letimnandzi ngalokulishumi ekhulwini ngenyanga. Bekutabita kutinikela kepha nangabe bahlanyela tibhidvo baphindze bondle letinkhukhu ngalokwehlykile bebatikhona. Ngekutsi bekungu 0.3 wemadola kuphela ngelilanga Maria wavuma kwetama. Dorcas wabakhumbuta kutsi kubita kutinikela kepha kufanele kuze batfole kukhululeka etimalini.

Timali temnyaka wekucala tibukeka kanjena:

Umnyaka wekucala	
Liholo	1,950
- Imbadalo yesikweleti (umnyaka lophelile)	300
- Imbadalo yentalo	150
- Tindleko tasekhaya (imali lencishisiwe)	1,680
= Sesisonkhe (Sikweleti lesidzingeakako)	-180

Nasekuphelile kwemnyaka wesibili, letimali tibukeka kanje:

Umnyaka wesibili	
Liholo	1,950
- Imbadalo yesikweleti (umnyaka wekugcina)	180
- Imbadalo yentalo	72
- Tindleko tasekhaya (tincishisiwe)	1,680
= Seyiyonkhe (Imali yesikweleti ledzingeakako)	18

KUTE SIKWELETI LESIDZINGEKAKO. Emnyakeni wesibili, Maria sewuvele ukhululekile etimalini. Asadzingi sikweleti.

Nasemnyakeni lolandzelako loko kuncono utawube ayigcinile imali latayitjala noma atsenge tintfo letingetulu. Noma ngabe sekangakhulisa futsi imali laphila ngayo ibuye ku 1,800 utochubeka abe na 150 langamhlanyela kumbe kubhizinisi. Nakangayihlanyela ngenhlakanipho utakuba nemali lenyenti ngemuso.

Umnyaka wesitsatfu	
Liholo	1,950

- Imbadalo yesikweleti (umnyaka wekugcina)	
- Imbadalo yentalo	
- Tindleko tasekhaya (tindleko letincishisiwe)	1,800
= Sesiphelele sikweleti lesingadzingeki	150

- Dorcas umsithi njani umngani wakhe Maria?
 - Umsithi ngekutsi abone lapho khona angenta tingucuko letincane emalini lephumako – bekungemadola langu 0.30 wemaDola / ngelilanga day
- Yini lesingakufundza ku Dorcas na Maria?
 - Kunciphisa tindleko tetfu ngetindlela letincane kungasita ekunciphiseni tikweleti tetfu ngekuchubeka kwesikhatsi
 - Singakhululeka etikweletini ngekuhlela siphindze sisheshe sitincisha tintfo letincane
 - Sicele umuntfu lesimatiko asisite kubuketa kuhlela kwetfu timali siphume etikweletini kungabakuhle

Ticondziso taThishela: Yenta siciniseko kutsi bafundzi bacondza ngalokucacile kubala umphumela wesikweleti lesimelula ekuphumeni eskweletini. Banikete **UMCONDZISI WEMFUNDZI:** Uphuma kanjani etikweletini. Buketa lesibonelo ukhombise letinyatselo:

Sinyatselo 1: Bala liholo lakho (Imali lengenako sekukhishwe imitselo)

Sinyatselo 2: Khokha tikweleti (Imbadalo yesikweleti)

Sinyatselo 3: Khokha intalo (Imbadalo yentalo)

Sinyatselo 4: Khokha tonkhe tindleko tasekhaya (letivamile tenyanga naleto letinye)

Sinyatselo 5: Bala seyyionkhe

Nangabe loko lokudzingako kukukhulu kunaloko lonako, lomehluko emkhatsini walomphumela lombili sikweleti.

Phindza kanjalo minyaka yonkhe.

NAKA – Nawufundzisa emalunga elisontfo, akusiko mcoka kutsi onkhe emalunga acondze kubala letibalo. Kephake, nangabe ungumcecheshi (MT), ufundzisa labafundzisa labanye endzaweni kungasita kwenta imisebenti lengetulu kuze itokhona kusita sigungu kamelula ngalomcondvo . Lemisebenti lemibili lelandzelako ifakelwe kufundzisa bothishela (LF) kuphela hhay bafundzi bonkhe.

Sibonelo sekucala (1): Imali seyyionkhe lengenile \$2000, Skweleti \$700, Intalo 15%, Imali lephumile \$2000 + Intalo.

Umnnyaka Wekucala (1)

Imali Lengenile	2000
Imbadalo Yesikweleti	-700
Imbadalo Yentalo	-105
Imali Lephumile	-2000
Sikweleti Lesisha	-805

Umnnyaka Wesibili (2)

Imali Lengenile	2000
Imbadalo Yesikweleti	-805
Imbadalo Yentalo	-120.75

Imali Lephumile	-2000
Sikweleti Lesisha	-925.75

Lesikweleti sihlala ngekwengeteka njalo ngemnyaka nemnyaka. Kephake, cabanga esikhundleni kube batfole kuboniswa banciphise tindleko nga \$200 kuya ku \$1800 baphindze bakhulise imali lengenako nga \$120 kuya ku \$2120

Umanyaka Wekucala (1)

Imali Lengenako	2120
Imbadalo Yesikweleti	-700
Imbadalo Yentalo	-105
Imali Lephumako	-1800
Sikweleti Lesisha	-485

Umanyaka Wesibili (2)

Imali Lengenako	2120
Imbadalo Yesikweleti	-485
Imbadalo Yentalo	-72.75
Imali Lephumako	-1800
Sikweleti lesisha	-237.75

Umanyaka Wesitsatfu (3)

Imali Lengenako	2100
Imbadalo Yesikweleti	-237.75
Imbadalo Yentalo	-35.66
Imali Lephumako	-1800
Seyihlanganisiwe lensha – Sekute sikweleti	46.59

Kesibukeni lesinye futsi sibonelo. Imali seyyonkhe lengenile \$3000, Sikweleti \$1200, Intalo 20%, Imali lesebentile \$2800 + Intalo.

Umanyaka Wekucala (1)

Imali Lengenile	3000
Imbadalo Yesikweleti	-1200
Imbadalo Yentalo	-240
Imali Lesebentile	-2800
Sikweleti Lesisha	-1240

Umanyaka Wesibili (2)

Imali Lengenile	3000
Imbadalo Yesikweleti	-1240
Imbadalo Yentalo	-248
Imali Lesebentile	-2800
Sikweleti Lesisha	-1288

Lesikweleti sichubeka nekukhula umnyaka nemnyaka. Kephake, cabanga esikhundleni kube batfole kuboniswa banciphisa tindleko nga \$200 kuya ku \$2600 bakhulisa imali lengenako nga \$200 kuya ku \$3200

Umnyaka Wekucala (1)

Imali Lengenako	3200
Imbadalo Yesikweleti	-1200
Imbadalo Yentalo	-240
Imali Lephumako	-2600
Sikweleti Lesisha	-840

Umnyaka Wesibili (2)

Imali Lengenako	3200
Imbadalo Yesikweleti	-840
Imbadalo Yentalo	-168
Imali Lephumako	-2600
Sikweleti Lesisha	-408

Lapha siyabonakutsi emvakwe minyaka lemibili esikhundleni sikweleti sikhule sibe ngu \$1288, sibese siyehla sibangu \$408. Malini intalo longayibhadala ya \$1288? $\$1288 \times .20 = 257.60$. Kepha ngalolushintjo njalo sewubhdala $\$408 \times .20$ lokungu \$89.60 kuphela. Ng'mehluko lomkhulu lona. Asichubekeni.

Umnyaka Wesitsatfu (3)

Imali Lengenako	3200
Imbadalo Yesikweleti	-408
Imbadalo Yentalo	-81.60
Imali Lephumako	-2600
Seyiyonkhe lensha – Sekute sikweleti	-89.6

Noma basengakaphumi etikweletini uyabona kutsi emnyakeni lolandzelako batophuma melula etikweletini.

KULABANYENTI LABABALIMI KUPHELA – Yibhungeni:

Lapho khona luhlobo lwesikweleti kukusheshe utsengise sivuno sakho, tkesewudzinga kutfole umuntfu lometsembe ngekweliciniso usebente nabo. Khetsa insimi lencane utsengise loko kuze ubenemali yekudla. Lapho ngesikhatsi sekuvuna sewutovuna insimi lenkhulu ungalahlekelwa yimali kuloko. Noma uhlanyele incenye yensimi yakho lokunye longasheshe ukuvune, fana nembila. Kungabita kube nemsebenzi lomkhulu, kepha ngaleyo ndlela ungatsengisa sivuno sakho esikhundleni sekusheshe utsengise sivuno sakho. Yibanebuciko.

(Nangabe usendzaweni lapho khona kulukhuni kutsi bantfu batfole sikweleti sanyanga tonkhe, cabanga letinye tindlela lapho letingabasita kunciphisa imali letsatfwa yintalo yetikweleti minyaka yonkhe.)

5. Thandazela lusito lwaNkhulunkhulu uphindze ulugadze

KUBHUNGA KWESIGUNGU LESIKHULU

Sinyatselo sekugcina sekuphuma esikweletini kubheka kuNkhulunkhulu ngelusito lwakhe. Liciniso, kufanele siphile ngekwentsandvo yaNkhulunkhulu nasifuna lusito lwakhe.

Lalela nayi indzaba:

Ngalelinye lilanga indvodza tsite yaya kumakhelwane wayo kucela lusito ngesikweleti. Abeboleke 2,500 nga 10% intalo lehlanganisiwe noko emva kwetinyanga letingu 7 lomuntfu watsi kufanele abhadale 6,000. Makhelwane asabala intalo, watfolo kutsi lenombolo beyingesiyo nakancane. Kepha lomuntfu abengakwati kutibalela intalo. Abekadze asuka kuyinye inkhinga yetimali aye kulenye. Lomakhelwane walale letinkhinga takhe tetimali wamangala, “Nkhulunkhulu kepha abengayisiti leni lendvodza? Kweniwa yini ahlale asetikweletini? Ngabe kwentiwa kungalungi kwebantfu labanye?” Khona lapho lendvodza yacala yamtjela kutsi seyike yaya nakumthandazi. Umthandazi wamtjela kutsi lona bekutakuba ngumnyaka lomubi imphele ngako lendvodza yakukholwa loko.

Nkhulunkhulu beketsimbise kutsi utawuletsa bulukhuni ngasetimalini kulabo labangahloniphi.

- Ucabanga kutsi lendvodza beyilalela yini?

Lena ngulenywe indzaba ebhayibhelini:

Nakucala kutfunjwa kwemaJuda abuya eBhabhulona aya eJerusalema bacala baphindze bakha liThempeli kepha nasinyane bayekela. Hagayi wabekhuta labantfu ngekuhlala etindlini letinhle ekubeni liThempeli — indlu yaNkhulunkhulu — isele itindzala. Wabayala labantfu kutsi asoze benetiseke futsi babusiseke nangabe Nkhulunkhulu angajabuli ngabo.

Fundza Hagayi Sehluko 1 na 2:19.

- Ngabe bulekhuni etimalini kubangwa kungalaleli?
 - *Bulukhuni etimalini akusiwo umphumela wekungahloniphi ngasonkhe sikhatsi. Empheleni, Davide abevame kutitila abalise ngekutsi leni kubukeka engatsi labangakalungi bayaphumelela. Kepha, Davide aphindze atsi akakase abone lolungule alahliwe futsi acela kudla alambile (Tihlabelelo 37:25).*

Bulukhuni etimalini esikhatsini lesinyenti yindlela Nkhulunkhulu layisebentisako kwetama kutfolo kutsi simnake. Nasibhekene nenkhinga yetimali kufanele sime, sihlale timphilo tetfu, siphendvuke kukokonkhe kungalungi sithandazele umusa waNkhulunkhulu. Nasichubeka nekuphila timphilo letingamtfobli Nkhulunkhulu, akukameli sigadze tibusiso taNkhulunkhulu kanye nemusa wakhe.

TINYATSELO TEKUSHUKUMISA

- Tinikele ekwakheni luhlelo lwekunciphisa tikweleti nawunato.
- Bonisanani nemndeni yakho loluhlelo bese ucela wonkhe umuntfu atinikele kuloluhlelo.
- Thandazela lusito lwaNkhulunkhulu kunciphisa lesikweleti, bese uyalugadza.

BUKETA

Siyakhutsatwa ng’Nkhulunkhulu kutsi sibe tisebenti letinhle temali.

KUBHYUNGA KWESIGUNGU LESINCANE

Yakha luhla lwemicondvo lengu 10 loyifundzile kulolucechesho.

Ngutiphi tetintfo lese uvele ucalile kutenta? Yini lokunye longacala kukwenta kusela nyalo?

Sibuyiseni Umbiko

Nkhulunkhulu ufuna sijabulele inkhululeko etimalini. Akafuni sibe tигcila temali noma ssihlale sikhatsatekile ngemali. Nasisebentisa emakhono lamahle ekwengamela imali siphindze sicele inhlakanipho yakhe nelusito kanjalo singakutfole kukhululeka.

Thandazani kanye kanye nivale.