

**TRUTH  
CENTERED  
TRANSFORMATION**

**MODULE**



**NKHANI ZA NDALAMA  
BUKHU LA APHUNZITSI**

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# Musanayambe Chiri Chonse

## Zoyenera Kudziwa Mphunzitsi Zokhudzana ndi Bukhu la Mavuto a Ndalama

Mu bukhu limeneri muli maKULINGALIRA ndi maphunziro amene aperekedwa. MaKULINGALIRA akuyenera kugwiritsidwa ntchito poyambilira pa maphunziro mmene amakhala maKULINGALIRA ena aliwonse.

Mukamafuna kuwasintha molingana ndi dera lanu muziganizirako zinthu izi:

- Mupeze mavuto odziwikiratu makamaka pa nkhani ya chopereka ndi chakhumi
- Unikirani nkhani ya ndalama imene mumagwiritsa ntchito:
  - Manambala amene agwiritsidwa ntchito
  - Madola agwiritsidwa ntchito m'bukumu koma mutha kuwasintha molingana ndi ndalama yanu

**Malangizo kwa Mphunzitsi:** Tengani nthawi yochuluka pomvetsetsa nkhani ya Bajeti ndipo manambalawo agwirizane ndi anthu akudera limene mukugwira ntchito. Mwapatsidwa chitsanzo mu excel kuti zikhala zosavuta.

### Kukonzekera Phunziro lakuti Mukaphunzitse

1. Werengani **Bukhu la Aphunzitsi** mosamala, ngati nkotheke kambirimbiri. Mulembe nzere kapena kutenga manotsi mbali mwa peji kuti muzikumbukira za mfundo zofunikira.
2. Muziona **Mfundo Zofunikira** pa phunziro lililonse kuti mudziwe zimene ophunzirawo ataphunzire mu phunzirolo.
3. Werengani **Mavesi** onse aperekedwa moyambirira.
4. Muonetsetse za **Zida zogwiritsa ntchito** zimene zikufunika muphunziro lililonse ndipo muonetsetse kuti muli mabukhu okwanira a Bukhu la Ophunzira (zogawidwa) ndipo mupange maphunziro Mzithunzi amene atagwiritsidwe muphunzirolo.
5. Muonetsetse kuti mukumvetsetsa **zochitika** zonse muphunziro liri lonse (musewero, Masewera, maphunziro a mzithunzi). Mutha kudziyesera ndi banja lanu kapena amzanu.
6. Mutenge nthawi **kupemphera** kuti Mulungu awakonzekeretse ophunzira, kuti ophunzira akamve zimene Mulungu akufuna kuti amve, kutinso akuthandizireni kuti muphunzitse maphunzirowa. Kumbukirani kuti ndimphamvu ya Mulungu yokha yimene tingaone anthu akusinthika.

### Kagwiritsidwe ka Bukhu La Aphunzitsi

1. **Mfundo Zofunikira ndi Zida Zogwiritsa Ntchito:** Phunziro liri lonse limayamba ndi mbali imeneyi.
  - a. **Mfundo Zofunikira** – Muphunzirolo liri lonse muli mfundo zabwino, koma ophuzira ayenera kumvetsetsa mfundo zofunikira zimenezi pamapeto pa phunzirolo. Ndichinthu chabwino kuti mudzidzifunsa ngati ophunzirawo angakumbukire mfundo zofunikirazi mukatha kuwerenga phunzirolo. Mutenge nthawi kuunikiranso mfundo zofunikirazo mobwereza kuwathandiza ophunzirawo kuti akumbukire.
  - b. **Zida Zogwiritsa Ntchito** – Zida zogwiritsidwa ntchito muphunzirolo zikumaperekedwa, palinso Maphunziro Mzithuzi ndi Bukhu La Ophunzira. Bukhu la Aphunzitsi limatiuza nthawi yimene tingagwiritse ntchito:
    - Bukhu La Ophunzira – Muzaona kachithunzi kumanja kwa peji chimene mukuchionachi ngati mukuyenera kugwiritsa ntchito Bukhu La Ophunzira.
    - Maphunziro Mzithunzi – Muzaona kachithunzi kumanzere kwa peji lanu chimene mukuchionachi ngati mukuyenera kugwiritsa ntchito Maphunziro Mzithunzi.



# Gawo 1: Maphunziro a KULINGALIRA

## KULINGALIRA 1: Mmene Baibulo

### Limaonera Nkhani Yokhudzana ndi

### Ndalama Phunziro 1

#### Mfundo Zafunikira

- Tisamayang'ane kwambiri pa Ndalama
- Tiyenera kugwira ntchito molimbika kuti tikhalelano zochuluka kuti tithandize mabanja athu ndi kupereka kwa anthu osowa

#### Zida Zogwiritsira Ntchito

- Bukhu La Ophunzira: KULINGALIRA yoyamba (imodzi munthu aliyense)

#### Mau Oyamba

##### ZOKAMBIKANA MMAGULU LALIKULU

- Tchulani ndime zina zimene zimakamba nkhanu za ndalama mu Baibulo?
- Kodi ndi fundo zina ndizotani zimene taphunzira zokhudzana ndi ndalama mu ndime izi?
- Kodi mukuganiza kuti Mulungu amasamala mmene ife timagwiritsira ndalama zathu?
- Kodi ndi za uzimu kwambiri kukhala olemera kapena osauka?

Baibulo limayankhula zambiri zokhudzana ndi ndalama. Ndiponso, muli ndime zochuluka kwambiri zokamba za ndalama monga mmene ndime zirili zachikhulupiliro ndi pemphero tikaziphatikiza pamodzi. Mulungu amaonetseratu kuti ndi gawo lofunikira kwambiri. Ndalama ili ndikuthekera kotithandiza ife kapena ithanso kutipangitsa ife kulephera. Ndi chinthu chimene timachigwiritsa ntchito tsiku ndi tsiku. Tiyenera kuphunzira kagwiritsidwe ka ndalama kamene kangamutsangalatse Mulungu.

#### MALINGALIRO ATHU ASAKHALE PA NDALAMA

##### ZOKAMBIKANA MMAGULU ANG'ONOANG'ONO

**Malangizo kwa Mphunzitsi:** Gawirani ophunzira bukhu la ophunzira: KULINGALIRA yoyamba. Mmagulu aanthu atatu kufikira anayi, kambiranani mpakana theka la maphunzirowo, kenaka mupereke ripoti lanu.



Werengani Mateyu 6:19-24; 33.

Ndime yimeneyi ndi mbali ya 'Chiphunzitso cha pa Phiri'. Apa Yesu amayankhula ndi Ophunzira ake, kuwauza za moyo wa mu Ufumu wa Mulungu.

- Kodi tingaphunzire chiani mu ndime izi zokhudzana ndi ndalama?
- Kodi zimatanthauza chiani tikakamba zosunga ndalama?
  - Kuti tizilora ndalama zizitilamulira ife. Kuti ndalama zathu zizitizua chochita, mwina pofunitsitsa kuti tizipeze, kuzidandzula kapena kuyesetsa nthawi zones kuti tikhale ndi zochuluka.
- Kodi zikutanthauza kuti tisamaganizenso zokhudzana ndi ndalama?
  - Ayi, tiyenera kuganiza za ndalama koma tisalozere ndalama itilamulire. Tiyenera kukhala a mdindo anzeru.
- Kodi zikutanthauza chiani zosunga chuma ku mwamba? Nanga tingasunge bwanji chumacho kumwamba?
- Kodi chiphunzitso cha Yesu chimasiyana bwanji ndi chikhalidwe chathu?
- Kodi ndime izi zikutizua kuti chindunji chathu chidzikhala pati?

Werengani 1 Timoteo 6:6-11.

- Kodi ndalama tiziwiwona bwanji?
  - *Ngati tiri nazo zokwanira kugula chovala ndi chakudya ndiye kuti tizikwaniritsidwa*
- Kodi vuto lokhazikika kapena kukonda ndalama ndi chiani?
  - *Ndizosavuta kuchimwa kapena kuyesedwa kuti tipeze ndalama.*
  - *Ndizovuta kukhala opereka moolowa manja ngati timakonda ndalama.*
  - *Ndikosavuta kumuyiwala Mulungu, osachita ntchito Yake, osakonda anthu ena ngati tikufunitsitsa kuti tipeze ndalama zochuluka.*

## KUPEREKA RIPOTI

Mmene taonera mu ndime izi ife sitikuyenera kukhala okonda ndalama kapena kuthamangitsana ndi chuma. Pamene tidzafa ife sitidzatenga ndalama zathu kapena zinthu zathu. Chinthu chofunikira kwambiri sichakuti tapanga ndalama zochuluka bwanji koma ngati tiri Akhristu ndipo tigwiritsa ntchito bwanji moyo wathu. Chindunji cha moyo wathu chisamakhale chammene tingapangira ndalama zochuluka mwachangu. Koma chidzikhala mmene tingakhalire moyo wathu momusangalatsa Mulungu.

## Ntchito ndi Yabwino

### ZOKAMBIKIRA MGULU LALIKULU

Nthawi zina tingathe osamvetsa chimene Baibulo likuphunzitsa zokhudzana ndi ndalama ndikuyamba kuganiza kuti ndalama ndi ntchito sizabwino. Tiyenera kugwira ntchito molimbika, osati chifukwa tikufuna tipeze ndalama zambiri zaife mwini. Uku ndi kudzikonda. Baibulo limapereka zifukwa zina zimene timayenera kugwira ntchito kuti tipeze ndalama.

Werengani 2 Thessalonika 3:6-15.

Mtumwi Paulo anali wokhuzika kwambiri ndi ripoti lakuti mamembala ena ampingo wa ku Thessalonika samagwira ntchito.

- Kodi malingaliro a Paulo anali wotani pokamba za kugwira ntchito?
- Kodi ndichifukwa chiyani anasankha kugwira ntchito, mmalo moti agwiritse ntchito nthawi yake kuphunzitsa mamembala a mpingo?
- Kodi Paulo anatani osagwira ntchito chidziwachitikira ndi chiani?

Werengani 1 Timoteo 5:8.

- Kodi Paulo anayankhula zotani zokhudzana ndi kusamalira banja lanu?
- Kodi mukuganiza ndichifukwa chiyani anagwiritsa ntchito mau otsindikizawa?
  - *Paulo anayankhula mowawa kwa iwo amene samasamalira mabanja awo. Mulungu sanatilenge kuti tidzingokhala koma kusamalira onse amene timayenera kuwayang'anira. Sakunena iwo amene amagwira ntchito molimbika koma samapeza zochuluka, koma kwa iwo amene ali a ulesi kapena amataya nthawi yawo pa zinthu zina ndikumasiya mabanja awo akuvutika.*

Werengani Aefeso 4:28.

- Kodi Paulo akunena chiyani zokhudzana ndi ntchito?
- Kodi ndichifukwa chiyani tikuyenera kugwira ntchito?
  - *Paulo anawalimbikitsa kugwira ntchito ampingo wa ku Aefeso kuti azitha kupereka kwa iwo amene ali wosowa.*

Monga anthu a Mulungu, tinayitanidwa kugwiritsa ntchito ma luso athu, ndipo ndikupanga ndalama zosamalira tonse ifeyo ndi ena onse amene ali wosowa, kaya ndi Akhristu amzanthu kapena osauka. Pamene

kukonda ndalama kuli kolakwika, kupeza ndalama zosamalira banja lathu ndi anthu ena kumamusangalatsa Mulungu.

Werengani Genesisi 2:2.

- Kodi anayamba kugwira ntchito ndindani?
- Kodi chitsanzo cha Mulungu chogwira ntchito chikutanthauzani kwaife?
  - *Mulungu ndi amene anayamba kugwira ntchito. Baibulo limatiuza kuti tinapangidwa mu chifaniziro cha Mulungu. Izi zikutanthauza kuti tinapangidwa kuti tigwire ntchito ngati lye mwini. Timamulemekeza ndi kupereka ulemu kwa Mulungu pamene tikutsatira chitsanzo chake.*

Werengani Genesisi 2:15, 18.

- Kodi ndicholinga chotani chimene Mulungu anamuyikira munthu mmunda muja?
- Kodi ndicholinga chotani chimene Mulungu anamulengera mkazi?
  - *Mulungu anamuyika mamuna uja mmunda muja ndicholinga choti azigwira ntchito ndikuyang'anira munda uja. Pambuyo pake mu ndime ya 18, Mulungu ananena kuti sikwabwino kuti mamuna uja akhale yekha ndikumagwira ntchito ndipo analenga mkazi kuti akhale omuthandizira wamphaamvu wa mamuna uja. Izi zikutathauza kuti onsewa analengedwa kuti akhale ogwira ntchito, ndingakhale pali kusiyana pa njira zamagwiridwe antchito ndi mmene ntchitozo zimagwiridwira.*

Werengani Ekisodo 20:8.

- Kodi timayenera kugwira ntchito masiku angati?
- Kodi timayenera kupuma masiku angati?
  - *Tisamakhale ndimasiku ongokhala kapena kumangogwira ntchito ndikumapanga ndalama popanda tsiku lopuma pa sabata. Pamene Mulungu anapereka malamulo awa, lye amayankhula ndi anthu amene amapeza ndalama zawo kuchokera mu ulimi. Ndingakhale zikuoneka ngati pali masiku ena osagwira ntchito ndipo nthawi zambiri timakhala otanganidwa kuti timasowa nthawi yopuma, tiyenera kumulemekeza Mulungu mmene timagwiritsira nthawi yathu.*

## TIUNIKIRE

Tangani mphindi ziwiri kulingalira mwakachetechede mafunso awa:

- Kodi mwakhala mukutsata malamulo a Mulungu okhudzana ndi ndalama?
- Kodi mukufuna kusintha, ngati kulipo, nanga ndi mbali iyi?

## ZOKAMBIKANA BWENZI LAKO KAPENA ANTHU AWIRI

Kambiranani mafunso alimunsiwa polingalira moyo wanu ndi kupemphererana wina ndi mzake. Alembedwa panso pa mapepala amene mwalandirawo.

Tiyenera osayang'anira kapena kukhazikika pa ndalama:

- Ndimakonda ndalama? Kodi nthawi zambiri ndimaganiza mmene ndingapezere ndalama?
- Kodi ndimakhutitsidwa ndi zimene ndiri nazo?
- Ndimasunga chuma chanji kumwamba kapena padziko lapansi?

Ntchito ndi Yabwino:

- Ndimagwira ntchito kwambiri?
- Kodi ndimakwanitsa kusamalira banja langa?
- Kodi anthu osowa alipo mu mzinda wathu" tingawathandize bwanji, tingathandize munthu mmodzi yekha kapena anthu onse osowa?

# KULINGALIRA 2: Mmene Baibulo Limaonera Nkhani Yokhudzana ndi Ndalama Phunziro 2

## Mfundo Zafunikira

- Mulungu analonjeza zotisamalira ife. Ngati timasowa zinthu zambiri zapamoyo wa tsiku ndi tsiku, tiyenera kuwona ngati pali chifukwa chenicheni chimene chimapangitsa.
- Tiyenera kugwiritsa bwino ntchito ndalama zathu

## Zida Zogwiritsira Ntchito

- Bukhu La Ophunzira: KULINGALIRA yochiwiri (imodzi munthu aliyense)

## Mau Oyamba

### ZOKAMBIRANA MMGULU LALIKULU

Taphunzira kuti ndalama tisamayang'anire kapena kukhazikika pa ndalama, ndiponso kuti tidzigwira ntchito molimbika kuti tipeze ndalama zosamalira banja lathu ndi anthu osauka.

- Kodi zinthu zina ndiziti zimene Baibulo limakamba zandalama?
- Kodi ndimalonjezano otani amene Baibulo limalimbikitsa pamene tikugwira ntchito ndi kusamalira banja lathu ndikuthandiza osauka?

Tiyeni tione mmene Mulungu analojezera kuti adzatisamalira ife, ndimmene Iye amayembekezera ife kusamalira mmene timagwiritsira ndalama zathu.

## Mulungu analonjeza kuti adzatipatsa zosowa zathu

Werengani Mateyu 6:25-33.

Mundime izi tikuona kuti Mulungu analonjeza kutipatsa zosowa zathu ngati ife timuyika iye patsogolo pa zathu zonse. Baibulo limationetseranso zifukwa zimene ife timapezeka tiribe ndalama zokwanira. Tizona zifukwa zimenezi pano.

### ZOKAMBIRANA MMAGULU ANG'ONOANG'ONO

**Malangizo kwa Mphunzitsi:** Gawirani ophunzira bukhu la ophunzira: KULINGALIRA yochiwiri. Muonetsetse gulu liri lonse liwerenge seti ya ndime ziri munsimu ndikuyetsetsa kulemba mwachidule mfundo zofunikira zomwe zikupezeka mndimezi. Ngati ali ndi nthawi yochuluka athanso kuona seti ina ya ndime. Ngati mulibe bukhu la ophunzira ndiye kuti mungowauza ndimezo kugulu liri lonse – osati mfundo zofunikirazo ayi.



Zifukwa zimene ife timapezeka tiribe ndalama zokwanira:

- **Ulesi** – Miyambo 10:4, 13:4; 24:30-34.
  - Tiyenera kuwonetsetsa kuti tikugwira ntchito molimbikira osati kungokhala osagwira china chirichonse.
- **Kusakwaniritsidwa/Kuwumira** – Miyambo 28:25
  - Mulungu sanatilonjeze chuma koma chuma chokwanira. Kodi ife timayenera kukhala osowa kapena timangokhala anthu osayamika zinthu zonse zimene Mulungu watipatsa?
- **Wokonda Zoseketsa** – Miyambo 21:17; 23:20-21
  - Izi zitha kukhala zinthu zazing'onozing'ono monga fodya, mowa, zakudya zabwino, ndi zina zotere. Taonani mmene munagwiritsirira ntchito ndalama zanu – kodi ndipazinthu za dziko lapansi kapena pa zinthu zimene inu mumafunadi?

- **Womana** – Miyambo 11;24
  - *Kodi mumapereka ngati mmene Mulungu analamulira? Mulungu anatiuza Mau Ake kuti ngati tilephera kupereka ndiye kuti lye satidalitsa. Amagwiritsa ntchito mulingo omwewo umene ife timagwiritsa pamene tipereka.*
- **Uchitsiru** – Miyambo 3:13-16
- **Kusamvera** – Miyambo 28:13, 2 Mbiri 24: 20

## KUPEREKA RIPOTI

**Malamulo kwa Mphunzitsi:** *Perekani mpata kwa gulu lililonse ligawane ndi amzawo zimene aphunzira. Onetsetsani kuti gulu lalikulu lonse lamvetsetsa zifukwa zimene timakhala tiribe ndalama zochuluka.*

Chifukwa china chimene timakhala tiribe ndalama zokwanira ndi **kusakhulupirika**. Pempherani kuti MULungu atithandize. Mulungu ndi mzawo wa onse ophinjika ndi onse amene akuyenda mukusakhulupirika.

Ngati mukuona kuti mulibe zokwanira ndipo mukudabwa chifukwa Mulungu sanakwaniritse kukupatsani zinthu zimene inu mumafuna, yambani mwazifufuza moyo wanu mbali zimene zatchulidwa mmwambazi. Mfunse Mulungu akuwonetseni mmene inu mungadzimvere chisoni zinthu zimenezi. Lapani ndipo mumfunse Mulungu akukhululukireni ndikukuwonetserani mmene inu mungasinthire ndikusiya kuchita zinthu zimenezi.

- Kodi ndizifukwa zotani mwa izi zimene zimaonekera kwambiri ku dera kwanu? Nanga chifukwa chiyani?
- Kodi pali njira zimene tingaletse izi kuchitika pa moyo wathu? Pamoyo wa anthu ena?
- Kodi pali zifukwa zina zimene mungaganizirepo?
- Kodi mungamulimbikitse bwanji amzanu oyandikana nawo za malonjezo a Mulungu pokwaniritsa zosowa zathu?

## Kusamalira ndalama zanu

### ZOKAMBIRANA MGULU LALIKULU

Werengani Mateyu 25:14-30.

Mu fanizo ili Mulungu akutiphunzitsa zokhala mdindo wabwino pa zinthu zonse zimene lye watipatsa. Munthu wopita pa ulendo ndi Mulungu ndipo ndalama zimene anapereka kwa akapolo ake ziri ngati ndalama ndi maluso amene lye anatipatsa ife.

- Kodi anthu onse analandira ndalama zofanana?
- Kodi chinachitika ndi chiani kwa anthu awiri woyambilira?
- Kodi chinachitika ndichiani ndi munthu wotsiriza? Ndichifukwa ninji mwini munda anakwiya naye?
- Kodi nkhani iyi ikutanthauza chiyani kwa ife?

Sianthu tonse timapatsidwa ndalama zofanana. Mulungu samatiweruza ndi mmene ifeyo watipatsira ayi koma mmene ife timagwiritsira ntchito zimene lye watipatsa. Amayembekezera ife tigwiritse ntchito mwanzeru ndipo mosawononga mpatso yamtengo wapatali imene watipatsa. Mulungu amayembekezera kuti tigwiritse ntchito bwino ndalama zimene watipatsa kuti tisamalire mabanja athu (1 Timoteo 5:8) ndi anthu osauka (Aefeso 4:28).

## NDI MZANU

Kambiranani mafunso atsafirawa polingalira miyoyo yanu ndipo mupemphererane wina ndi mzake.

- Kodi timagwiritsa ntchito ndalama zathu mwanzeru?
- Kodi tingakhale bwanji anzeru pa ndalama zathu?



# KULINGALIRA 3: Zolakwika Zimene Timachita Tikamagwiritsa Ntchito Ndalama (Gawo 1)

## Mfundo Zofunikira

Pali zinthu zolakwika zimene timapanga tikamagwiritsa ntchito ndalama, titha kuphunzira kuti tizizipewa.

Zolakwikazo ndi izi: - Sindimaganizira za ndalama

- Ngati ndiri nazo, ndigwiritse ntchito basi!
- Ndiribe ndalama zokwanira
- Sindingathe kudikira, ndingobwereka basi

## Zida Zogwiritsira Ntchito

- Bukhu la Ophunzira: KULINGALIRA yachitatu (imodzi pa gulu lirilonse laling'ono)

**Malamulo kwa Mphunzitsi** – Izi zalembedwa monga tiziduswa tiwiri tama – phunziro loyamba ndi phunziro lachiwiri. Komabe, ngati mukuchita Maphunziro a masiku atatu ndiye kuti mutha kuziphatikiza ndikukhala KULINGALIRA imodzi yayitali.

## Mau Oyamba

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### ZOKAMBIRANA MGULU LALIKULU

- Kodi zifungulo zofunikira zokhudzana ndi ndalama zimene taphunzira ndizotani?

Nthawi ino tiona zinthu zinayo mwa zinthu zisanu ndi zitatu zolakwika zimene anthu amapanga akamagwiritsa ntchito ndalama.

- Kodi mukuganiza kuti ndi zinthu zina zotani zolakwika zimene timapanga?

## Cholakwika Choyamba: Sindimaganizira za ndalama

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### ZOKAMBIRANA MGULU LALIKULU

Werengani Luka 12:42-47.

- Kodi Mbuye amayembekezera kapolo kupanga chiani?
  - Mbuye amayembekezera kapolo kukhala okonzeka, kuyang'anira anthu kapena zinthu zimene wapatsidwa kuti ayang'anire bwino ndipo mwanzeru, ndi kuchita molingana ndi chifuniro cha Mbuye wake.

Chirichonse ndichake cha Mulungu. Ndalama tiri nazo ndi mphaso yochokera kwa Mulungu. Anatipasa ife kuti tizigwiritsa ntchito mwanzeru. Tiyenera kuganiza mmene tingagwiritsire ndalama zathu, pozindikira kuti ndi zake za Mulungu ndipo lye amayembekezera ife kuti tikhale ndi mapulani a mmene tingagwiritsire ndalama.

## Cholakwika Chachiwiri: Ngati ndiri nazo, ndigwiritse ntchito basi!

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### ZOKAMBIRANA MGULU LALIKULU

Werengani Miyambo 21:20.

- Kodi ndime imeneyi ikufotokoza bwanji za munthu amene amagwiritsa ntchito ndalama zonse zimene alinazo?
- Kodi munthu wanzero amapanga chani?
  - Iye anasunga zakudya ndi mafuta.

- Kodi tingaphunzire chiyani kuchokela mu ndime imeneyi?
  - *Sitimayenera kungwiritsa ntchito ndalama zonse tilinazo, koma timayenera kusunga kuti tizangwiritse ntchito pa nthawi imene tiribe.*

Werengani Mlaliki 2:10-11.

- Kodi nzibambo uyu anagwiritsa bwanji ndalama zake?
- Kodi zinamubweretsera chimwemwe pamoyo pake?
  - *Nzibamboyu anali ndi ndalama zochuluka kwambiri kuti agwiritse ntchito koma anazindikira kuti sizinamubweretsere chimwemwe pamoyo pake.*

Zokambirana:

- Kodi chingachitike ndi chani ngati tingamagwiritse ntchito ndalama nthawi iriyonse tingalandire?
- Kodi munakhalapo opandiratu ndalama chifukwa munagwiritsa ntchito ndalama pachinthu chosafunikira kumayambiro kwa chaka? Kodi mungapereke chitsanzo chotani?
- Kodi munayamba mwagulako chinthu chomwe mumachifunitsitsa kenaka ndikuzindikira kuti sichinakusangalatseniso?
- Kodi tingapewe bwanji cholakwika chimenechi?

## Cholakwika Chachitatu: Ndiribe ndalama zokwanira

### ZOKAMBIRANA MMAGULU ANG'ONOANG'ONO

**Malangizo kwa Mphunzitsi:** Gawani magulu aanthu atatu kufikira anayi, muwapatse Bukhu la Ophunzira: KULINGALIRA yachitatu. Gulu lirilonse liwerenge ndi kukambirana cholakwika chimodzi chimodzi. Ndikupeza mfundo zofunikira.



Werengani Afilipi 4:11-12.

- Kodi mau akuti kukwaniritsidwa amatanthauza chiani?
- Kodi ndi nyengo yatani imene Paulo amanena kuti wakwiniritsidwa nawo?
- Kodi timakwaniritsidwa ndizimene tiri nazo?
- Ngati timakwaniritsidwa, kodi zimatanthauza kuti tisamagwire ntchito molimbika kuti tipeza zina zochuluka? Tiyeni tiwone pa Miyambo 23:4-5 ndi Miyambo 24:33-34.
  - *Tikuyenera kukhala osamala poyankha izi. Tisamakhale a ulesi, koma tiyenera kugwira ntchito molimbika kuti tithe kusamarira mabanja athu. Miyambo 24 imatikumbutsa ife kuti ngati tikhala a ulesi tizawudziwa umphawi ndi kusowa. Chomwecho, tiyeneka kusamaritsa posasiya udindo omwe tiri nawo pa banja lathu ndi ku chalitchi chifukwa tikuyang'ana chuma. Miyambo 23 imatikumbutsa kuti tisakhale otanganidwa ndi kufuna kupeza chuma.*

Kukwaniritsidwa ndikofunika kwambiri pa moyo wathu. Sitepi yoyamba kuti udziwe kuti ukukwaniritsidwa ndi pamene taphunzira kuyamika Mulungu chifukwa cha zimene watipatsa. Monga Paulo anati anaphunzira kukhala okhutitsidwa, ifenso tingaphunzire kukhala ohutitsidwa munyengo ili yonse.

## Cholakwika Chachinayi: Sindingathe kudikira, ndingobwerekha basi

### ZOKAMBIRANA MMAGULU ANG'ONOANG'ONO

Werengani Miyambo 22:7.

- Kodi mavuto amene amapezeka chifukwa cha ngongole ndi otani?
- Kodi ndizinthu zotani zimene anthu amatenga ngongole kuti agule?
- Kodi ndi njira ina yotani imene tingazipezere zinthu zimene timazifuna?
  - *Kusunga ndalama.*

Nthawi zina timafuna zinthu za pompopompo, ndiye timabwereka ndalama kuti tizipeze. Mwachitsanzo, banja limagula kanema ndi zinthu zina pa ngongole. Iyi sinjira yabwino yotengera ngongole. Ngongole ndi msapha. Tiyenera kukhala odekha ndi kusunga ndalama kuti tigule zinthu zimene tikufuna. Ngongole imayenera kutengedwa panthawi yimene zinthu zavutitsitsa, kapena kugula katundu amene atabweretse ndalama zina zapadera. Timayenera kuwonetsa kuti ngongole ndiyachilungamo ndipo muli ndi ndondomeko zabwino zomwe tikudziwa kuti tidzitsatira ndithu. Khalani odekha ndipo dikirani mpakana pamene mutadzakwanitse kugula chinthu chimene mukuchifunacho. Tiphunzira zambiri zokhudzana ndi ngongole muphunziro lakutsogolo

## **KUPEREKA RIPOTI**

### **NDI MZANU**

Ndi mzanu, ganizirani kwambiri za zolakwika zinayi izi.

- Kodi ndicholakwika chanji chimene mumavutika nacho kwambiri?
- Kodi mungatenge ma sitepi otani pofuna kupewa zolakwikazo?

Pemphererani wina ndi mzake mmene mungapewere zolakwika zimene zimakuvutitsani pankhani ya ndalama.

# KULINGALIRA 4: Zolakwika Zimene Timachita Tikamagwiritsa Ntchito Ndalama (Gawo 2)

## Mfundo Zofunikira

Pali zinthu zolakwika zimene timapanga tikamagwiritsa ntchito ndalama. Titha kuphunzira kumazipewa. Zolakwikazo ndi izi:

- Ndikanakonda ndikanakhala ndindalama ngati ena onse
- Ndine osaukitsitsa sindingathe kupereka
- Ndimadandaula makamaka za ndalama
- Ndimagwiritsa ndipo ndimapeza ndalama munjira zimene sizimukondweretsa Mulungu

## Zida zogwiritsa ntchito

- Bukhu la Ophunzira: KULINGALIRA yachinayi (imodzi pa gulu laling'ono lirilonse)

## Mau Oyamba

### ZOKAMBIRANA MGULU LALIKULU

- Kodi zolakwika zinayi zomwe zinatchulidwa poyamba zimene anthu amakumana nazo posamala ndalama?
  - *Sindimaganizira za ndalama*
  - *Ngati ndiri nazo, ndigwiritse ntchito basi!*
  - *Ndiribe ndalama zokwanira*
  - *Sindingathe kudikira, ndingobwereka basi*
- Longosolani zimene zasintha pakagwiritsidwe ka ndalama mutatha kuphunzira ma KULINGALIRA oyambirira.

Tsopano tiwona zolakwika zina zinayi zimene anthu amachita pogwiritsa ntchito ndalama.

## Cholakwika Cha Chisanu: Ndimafuna nditakhala ndi ndalama zambiri

### ZOKAMBIRANA MGULU LALIKULU

Werengani Ekisodo 20:17 ndi Luka 12:15.

- Kodi zimatanthauza chiani tikanena kuti kukhumba?
- Kodi tikuyenera kuyang'anira chiani? Nanga nchifukwa ninji?

Werengani Mlaliki 5:10.

- Kodi munthu amene amakonda ndalama anayambapo wamva kuti ali nazo zochuluka?

Osalora umbombo ndi kusilira zilowe muntima mwanu. Kukonda ndalama zimatanthauza kuti ndingakhale tikhale olemera, tidziwona kuti tikufunabe ndalama zina. Tidzikhala ndi nsanje nthawi zonse ndi anthu amene ali nazo zocholuka. Mabodza a dyerekezi ndi akuti ndalama ndi zinthu zimene timakhala nazo zitha kubweretsa mtendere pa moyo wathu. Mwachitsanzo – “ndikanakhala ndi njinga ya moto, moyo wanga ukanakhala wabwino.” Katundu amene tiri naye sangabweretse chimwemwe. Zitha kutipanga ife kumva bwino kwa nthawi yochepa, koma kenaka tiyamba kufuna zinthu zina.

- Kodi munayambapo mwachula chinthu chimene mumachifunitsitsa? Kodi nanga mutagula patatha miyezi isanu ndi umodzi kapena chaka munamva bwanji?
- Kodi pali chinachake chimene mumachisilira? Nanga mungasiye bwanji kusilira zinthu zambiri ndikuphunzira kukhala wokhutitsidwa ndi zimene muli nazo?

## **Cholakwika chachisanu ndi chimodzi: Ndine Wosaukitsitsa sindingathe Kupereka**

### **ZOKAMBIKANA ZA MMAGULU ANG'ONOANG'ONO**

*Malangizo kwa Mphunzitsi: Gawani magulu aanthu atatu kufikira anayi, muwapatse Bukhu la Ophunzira: KULINGALIRA yachinayi. Gulu lililonse liwerenge ndi kukambirana cholakwika chimodzi chimodzi. Ndikupeza mfundo zofunikira.*



Werengani 2 Akorinto 8: 1-5.

- Kodi ndime iyi imanena zotani zopereka panthawi yakusowa?
- Kodi tingamulimbikitse bwanji wina aliyense kupereka mosayang'anira nyengo zawo?

Mulungu amadalitsa pamene tapereka

Werengani Malachi 3:10-12.

- Kodi ndime imeneyi ikutiiza kuti tichite chiani?
- Kodi zotsatira zake ndizotani ngati ife tichita zimenezo?

Iyi ndi nthawi imodzi yokha yimene Mulungu ananena mu Baibulo kuti timuyese kuti tione kukhulupirika Kwake. Iye anatiiza kuti ngati tikhulupirika kupereka chakhumi mwakufuna kwathu ndiye Iye adzatidalitsa. Mobwerezabwereza Mu Baibulo ikutikumbutsa kuti ndimulingo umene timampatsa Mulungu, Mulungu adzatipatsa chimodzimodzi.

## **Cholakwika chachisanu ndi chiwiri: ndimadandaula za ndalama nthawi zonse**

### **ZOKAMBIKANA MMAGULU ANG'ONOANG'ONO**

Werengani Mateyu 6: 25-34.

- Kodi Mulungu amanena kuti chiani makamaka pankhani yodandaula?
- Kodi chifukwa ninji amanena kuti tisamadandaule?
- Kodi tikuyenera kuganizira chiyani mmalo mwakudandaula?
- Kodi tingapange chiani kuti tisamadandaule?
- Kodi pali nthawi imene ife tiyenera kudandaula?

Mulungu samafuna ife kuti tizidandaula za ndalama. Pamene tikukhala anzeru ndi wosamala pamene tigwiritsa ntchito ndalama, sitikuyenera kudziloreza kukhala wodandaula makamaka pankhani za ndalama. Mfunzeni Mulungu kuti ateteze mmalingaliro kuti musamadandaule ndipo muziyesetsa kumulemekeza Iye ndi zinthu zimene watipatsa.

### **PEREKANI RIPOTI**

## **Cholakwika cha chisanu ndi chitatu: Ndimagwiritsa ndipo ndimapeza ndalama munjira zimene sizimukondweretsa Mulungu**

### **ZOKAMBIKANA MGULU LALIKULU**

Werengani Ezekiele 22:12-14.

- Kodi ndime izi zikunena chiyani za njira zolakwika zimene timapezera ndikugwiritsa ntchito ndalama?
- Kodi zotsatira zake ndizotani pamene zitikumulemekeza Mulungu munjira zimene timapezera ndi kugwiritsa ndalama zathu.

Baibulo limatiiza zomulemekeza Mulungu muzinthu zonse zimene ife timapaga ndipo izi zimatanthauza njira zimene timapezera ndi kugwiritsa ndalama zathu. Sitikuyenera kupereka ziphuphu kapena kutenga chinthu chimene sichiri chathu kudzera munjira za chinyengo, bodza ndi njira zina zoyipa; tingayambe kukolera zimene tadzala.

**NDI MZANU** – Ndi mzanu, ganizirani za zolakwika zinayi izi.

- Kodi ndicholakwika chanji chimene mumavutika nacho kwambiri mwazolakwika zinayi izi?
- Kodi mungatenge ma sitepi otani pofuna kupewa zolakwikazo?
- Kodi muchitapo chiyani pofuna kusintha njira zimene inu mumapezera ndi kugwiritsa ntchito ndalama zanu

Pemphererani wina ndi mzake mmene mungapewere zolakwika zimene zimakuvutitsani pankhani ya ndalama

# KULINGALIRA 5: Chopereka ndi Chakhumi

## Mfundo zofunikira

- Mulungu amafuna ife tizipereka.
- Ndingakhale osauka amayenera kupereka.
- Ndizoyenera kukhala ndi chifukwa choyenera pamene tikupereka.

## Zida zogwiritsa ntchito

- Bukhu La Ophunzira: KULINGALIRA yochisanu (imodzi gulu liri lonse)

## Mau Oyamba

### ZOKAMBIRANA MGULU LALIKULU

- Chabwera mmalingaliro mwanu ndi chiani pamene tikukamba za chopereka ndi chakhumi?
- Chimakusunthani inu ndichiani kuti mupereke kwa ena? Kapena ku tchalichi?
- Kodi Baibulo limakamba mfundo zotani makamaka pa nkhani yopereka?

## Kodi tikumubera Mulungu?

### ZOKAMBIRANA MMAGULU ANG'ONOANG'ONO

**Malangizo kwa Mphunzitsi:** Gawani magulu aanthu atatu kufikira anayi, muwapatse Bukhu la Ophunzira: KULINGALIRA yachisanu.



Werengani Malachi 3:8-12.

- Kodi Aisraele amamubera bwanji Mulungu?
- Kodi zotsatira zake zakumubera Mulungu ndizotani?
- Kodi Mulungu analonjeza zotani tikabweretsa chakhumi chonse?
- Kodi chakhumi chonse ndichiyani?
- Kodi ifenso timamubera Mulungu?

Ndime izi ndizokhazo zimene mu Baibulo Mulungu anatiuza kuti timuyese Iye. Anagwiritsa ntchito chilankhulo chokhwima kulongosola mmene amamvera pamene ana a Israele samapereka chakhumi. Kulepephera kupereka chakhumi kunabweretsa umphawi pakati pawo.

## Kupereka mowolowa manja panthawi ya masautso/umphawi wochuluka

### ZOKAMBIRANA MMAGULU ANG'ONOANG'ONO

Werengani 2 Akorinto 8:1-4.

- Kodi mamembala a mpingo wa ku Masedoniya anali wolemvera kapena osauka?
- Kodi anapereka zochuluka bwanji?
- Kodi malingaliro awo akupereka anali wotani?
- Kodi tingaphunzirepo chiani kuchokera ku mpingo umenewu?

Mpingo wa Macedonia unali wosawukitsitsa kwambiri. Anthu ambiri siife osawukitsitsa. Timakhala tilibe ndalama zochuluka momwe timafunira koma siife osawukitsitsa. Koma iwo anapereka ndi kuperekabe mowolowa manja. Kodi chimenechi ndichimbikitso chotani kwaife! Nthawi zambiri timapereka ndalama zimene sitinagwiritse ntchito. Iwonso anampepha Paulo kuti awapatse mpata woti athe kupereka. Kodi ifenso tiri ndi mtima ngati wa iwowo? Kodi ife tiri ndi chikhumbokhumbo ndi kufunitsitsa kuti tipereke kapena timapereka mosakondwera?

## Mphatso ya mkazi wamasiye

### ZOKAMBIRANA MGULU LALIKULU

Werengani Marko 12:41-44.

- Kodi mzimayi wamasiye uja anapereka chiani?
- Kodi anali osawuka kapena olemera?
- Kodi Yesu anapanga chani?

Nthawi zina timaganiza kuti chifukwa ndife osawuka sitiyeneka kupereka. Izi ndizabodza. Yesu sanamuletse mzimayiyu kuti apereke. Sanamuwuzi kuti, “Ayi, ndiwe osawuka, sunga ndalamayo kuti ugwiritse ntchito.” Malo mwake, anamuyamikira kuti anapereka.

## **Perekani molowa manja ndi mosangalala**

### **ZOKAMBIKANA MGULU LALIKULU**

Werengani 2 Akorinto 9:6-7.

- Timayenera kupereka motani?
- Kodi zimatanthawuza chani tikanena kuti “iye wakufesa mouma manja mouma manja adzatuta, ndipo iye wakututa molowa manja moolawa manjanso adzatuta”?

Mulungu anatilamula ife kuti tizipereka. Palibe vuto ngati tili olemera kapena osawuka. Tonse timayenera kupereka. Ngati sitipereka mmene anatilamulira, Mulungu amalongsola kuti timamubera. Chomwecho, tikamapereka timawona madalitso a Mulungu. Amatidalitsa ndi muyeze umene timaperekera. Ngati tili owumira popereka. Mulungu amawumiranso potidalitsa ife, koma ngati tiri achifundo iyenso amakhala wachifundo nafe. Madalitso amane timalandira kwa lye amatha kukhala ndalama, amathanso kukhala a chimwemwe, mtendere, kumva kukoma, banja la chimwemwe, kapena chuma cha kumwamba.

- Kodi chifukwa chatu choperekera chimakhala chotani?

Timayeneka kukhala osamala kuti tisapereke kuti ifenso tilandire. Kumeneko sikupereka—kuli ngati kumukongongoza munthu ndalama. Mulungu samafuna kuti ife tizinkongoza ndalama. Amafuna ife tizipereka. Zimatengera Mulunguyo ngati angatipatsenso. Anthu ambiri amanamizidwa kuti akapereka zambiri alandiranso zambiri kuchokera kwa Mulungu. Koma Mulungu amaona mtima wathu; Amadziwa zomwe ife tikuganiza. Iye athanso kutidalitsa munjira zosiyanasiyana munthawi zosiyanasiyana. Cholinga chatu popereka chizikhala chofuna kupereka ndichiyamiko pa zinthu zimene watipasa kale. Mulungu amafuna ife tizikhala opereka mwachimwemwe, osati anthu ofuna kulandira tikapereka.

### **Ndi nzanu**

Mukambirana za phunziro limeneli ndi mzanu. poganizira:

- Kodi mumapereka kwa Mulungu mmene mumayenekera kupereka?
- Kodi musintha chani mmene mwaphunzira za kupereka ndi chachikhumi?

Pempheranani pazinthu zimene mukufuna mutasintha ndi kulapa pa makhalidwe amene amakupangitsani kuti mukhale ndi cholinga cholakwikwa pazopereka.



# Gawo 2: Mphunziro Lofunikira

## Phunziro 1: Bajeti Sitepi Yoyamba

### Mfundo Zofunika

- Ndikofunikira kupanga mapulani andalama zathu

### Zida Zogwiritsa Ntchito

- Maphunziro Mzithunzi: Posita ya zogulagula (1)
- Maphunziro Mzithunzi: Kupanga Bajeti ndi Makadi aSewero la Ngongole – monga mmene alongosolera ponena nkhani ya mapulintidwe
- Maphunziro Mzithunzi: Chinthuzi cha nyumba yopanda kanthu (1)
- Bukhu la Ophunzira: Pulani ya Sewero la Bajeti
- Dayisi
- Pepala lapadera ndi zolemba kuti tizilemba ndalama zonse pamodzi za munthu aliyense kapena gulu

### Mau Oyamba

#### Zokambirana Mgulu Lalikulu

- Kodi mukuganiza kuti mabanja ambiri m'mdera lino amapanga bwanji posankha malo ndi nthawi yogwiritsa ntchito ndalama zawo?
- Kodi ngongole imasokoneza bwanji mabanja m'mdera lanu?

### Bajeti ndi sewero la ngongole – Chaka Choyamba

#### Dzina la gulu lalikulu

Lero tisewera sewero lowona mmene tikagwiritsire ndalama, ndi mmene tingapangire pulani yakagwiritsidwe ka ndalama.

**Malangizo kwa Mphunzitsi:** funsani akhale mmagulu 6. Pali zida zongokwanira magulu 6. Musewere molingana ndi ndondomeko izi.

Tiyamba ndi ndalama ngati kuti gulu lanu langokolera zokolera zanu ndipo mutha kugwiritsa mmene mungafunire. Mkati mwa chaka mukumana ndi zinthu zina zimene mutayenera kugula monga.



*Ikani Posita yanu ya zogulagula – Maphunzro Mzithunzi. Muwonetsera mzere wa zogulagula mwa apo ndi apo ndipo mulongosole mmene zimagendera.*

Zogula mwa apo ndi apo ndi zinthu zmene timakumana nazo mkati mwa mwezi zimene sitimaziyembekezera monga mankhwala, maukwati, ndi maliro. Kuti mudziwe mmene mungalipilire zinthu zimenezi muzizunguliza dayisi ndikupereka tayimusi MK10,000 ya nambala imene ili pa dayisiyo. Mu moyo waeniweni muyenera kuganiziranso zopanga invesiting'i ndikupereka chopereka/ chakhumi. Izi zonse ndizofunikira, kuti sewero lathu lisakhale lovuta sitinaziyikepo zinthu zimenezi.

Poyamba, mwakhala ndi ulimi wabwino chaka chino ndipo mwagulitsa zokolera zanu ndalama zokwanira 2,500,000 MWK. Ndindala yokhayo imene mutapange chaka chino. Mpunga unali bwino koma muli ndi okwanira miyezi 9 ndiye muyenera kugula mpunga owonjezera miyezi 2 yotsalayo.

*Perekani pa gulu lililonse. MK2,500,000 (MK1,000,000- 1, MK500,000-2, MK100,000 – 4, MK50,000 -1, MK10,000-4, MK5000-2)*

Lero mwapita ku tawuni kukagula zinthu.

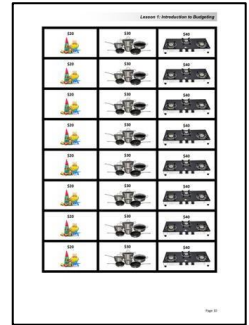


*Awonetseni chithunzi cha nyumba yopanda kanthu – Maphunziro Mzithunzi*

Mmene mukuwoneramo nyumba yanu ndiyopanda kanthu; muli ndi zinthu zongoyambira – chopondera, mapoto ochepa ndi fulaying’ipani ndi zovala zochepa. Denga lanu limadontha.



**Malangizo kwa Mphunzitsi:** Awonetseni zinthu zimene zikugulitsidwa (Makadi a sewero okonzedwa kale kuchokera mu Maphunziro Mzithunzi) ndipo afunseni amene akufuna agula chiani. Aloreni agule chiri chonse chimene akufuna. Aliyense akamaliza kugula zinthu alongosoleleni kuti msikawo ukhala otsegula chaka chonse, ndipo panthawi iriyonse atha kugula chimene akufuna.



Potithandiza kusewera bwino seweroli tiyenera kuwerengera ndalama zimene mwagwiritsa ntchito pogula zinthu zodziwikiratu za pa mwezi. Izi ndindalama zimene muzipereka mwezi uliwonse osaphatikizapo ndalama ya zinthu zogulidwa mwa apo ndi apo. Monga mukuwona mwezi uliwonse muyenera kupereka 30 x MK2000 ya chakudya, MK5000 ya magetsi, ndi MK10,000 ya zinthu zamnyumba. Zonse pamodzi MK75,000.

Powonjezera apo, muyenera kupereka ndalama ya pamwezi pazinthu zimenemwagula pa ngongole. Izi ndiye zonse pamodzi pandalama zimene muyenera kupereka pa mwezi kuchoserapo ndalama zogwiritsidwa ntchito pogula zinthu mwa apo ndi apo

*Pa gulu lina lililonse, werengani ndalama zomwe mumagwiritsa ntchito pamwezi. Lembani ndalamayo yonse pamodzi ya gulu liryonse ndipo muyiyike kutsogolo kwa ophunzira kuti isayiwaliwe.*

Tsopano tiyeni tiyambe chaka chathu.

*Sewerani chaka chanu motere (bokosi yosonyezi chaka chonse tiyipeza pa tsamba linalo):*

1. *Lorani gulu loyamba lizungulize ka dayisi ndipo mutenge zogula zawo zodziwikiratu + zogula za apo ndi apo kuchokera kwa iwo.*
2. *Pitirizani ndi gulu lililonse.*
3. *Mowalongosolere kuti umenewo unali mwezi wa January. Mupitirize ndi miyezi yonse yotsalayo kugwiritsa ntchito kuzunguza kulikonse ngati mwezi, monga ngati:*
  - a. *Mu February akuyenera kulipira sukulu fizi ya ana awiri pamtengo wa MK80,000 pa mwana aliyense. Ndiye munthu aliyense ayenera apereke ndalama zogolira zinthu zodziwikiratu + MK160,000 suluku fizi + ndalama za zinthu zogulidwa mwa apo ndi apo. Ngati wina afuna amuchotse ana ake kusukulu, atha kutero.*
  - b. *March ndi April afanana ndi January.*
  - c. *Mu May ana aja atsala pang’ono kuyamba chaka china kusukulu. Ayenera kulipira fizi, kugula umifolomu ndi mabukhu. Mulipire MK100,000 yawonjezera pa mwana aliyense.*
  - d. *Mu June ayenera kugula feteleza ndi mbewu chonco gulug liri lonse lipereke MK300,000 yawonjezera pamwamba pa zogulidwa zidziwikiratu ndi zogulidwa mwa apo ndi apo.*
  - e. *July, August ndi September zifanana ndi January.*
  - f. *Mu October, November and Decembemulibe mpunga chifukwa mpunga munakolera watha. Muyenera kugula mpunga wowonjezera mwezi uliwonse pa mtengo wa MK30,000 pa mwezi.*

*Ngati wina apezeka ndi ngongole, onani malangizo a ngongole munsimu.*

## **Malangizo pa ngongole Debt Instructions:**

Ngati simukutha kupereka ndalama yogulira zinthu pamwezi, muli ndinjira ziwiri. Mutha kugulitsa mbewu zanu zachaka chamawa mwachangu pantego wa 2,100,000; kapena mutha kutenga ngongole.

*Longosolani kuti pamakhala chiwongoladzanja chochuluka pamene akubweza ngongoleyo. Ndindalama yongotayidwa, yotchedwa mtengo wa ngongole. Ndicholinga cha seweroli sitiziwerengera chiwongoladzanja mwezi uliwonse; koma pa mwezi woyamba wokha.*

*Ngati atasankhe kugulisa mwachangu apaseni 2,100,000.*

*Ngati akufuna kubwereka apaseni kadi ya ngongole. Pa kadi yangongoleyo lembanipo ndala, ma yomwe abwerekayo (kuwonjezerapo 10%) ndi miyesi yosala. Mwa chisanzo, ngati abwereka mu August ndiye kuti miyezi isanu (August mpakana December)*

ZOTSATIRA ZA SEWERO	
January	= zogula zodziwikiratu + zogula za apo ndi apo.
February	= zogula zodziwikiratu + zogula za apo ndi apo + 160,000
March	= zogula zodziwikiratu + zogula za apo ndi apo
April	= zogula zodziwikiratu + zogula za apo ndi apo
May	= zogula zodziwikiratu + zogula za apo ndi apo + 200,000
June	= zogula zodziwikiratu + zogula za apo ndi apo + 300,000
July	= zogula zodziwikiratu + zogula za apo ndi apo
August	= zogula zodziwikiratu + zogula za apo ndi apo
September	= zogula zodziwikiratu + zogula za apo ndi apo
October	= zogula zodziwikiratu + zogula za apo ndi apo + 30,000
November	= zogula zodziwikiratu + zogula za apo ndi apo + 30,000
December	= zogula zodziwikiratu + zogula za apo ndi apo + 30,000

#### KUWUNIKIRANSO PA GULU LALIKULU

*Pomaliza seweroli werengerani aliyense alindi ngongole, kapena alibe*

- Chinachitika ndichani musewereli?
- Kodi alipo anakhala ndi ngongole pamapeto pazonse? Kodi mukunganiza kuti izi zinachtika chifukwa chani?
- Kodi azimamveka bwanji munthu akakhala ndi ngongole?
- Kodi aliyense anapanga mapulani akagwiritsidwe ka ntchito ya ndalama zake – zinawathandiza bwanji?
- Kodi mungachita chiani chosiyana nthawi ina?

*Chidziwitso: Museweroli muli ndalama zokwanira kugula zinthu zonse zofunikira ndikutsala ndi ndalama zina!*

#### Kupanga Bajeti ndi Sewero la Ngongole – Chaka Chachiwili

Pano tisewera sewero la chaka china, mumagulu anu omwe aja. Tigwiritsa ntchito manambala omwe aja tinagwiritsa ntchito muchaka choyamba; koma tsopano muyenera kupanga mapulani ngati mukufuna.

*Longosolani zotsatirazi – Kuti tikwanitse kulongosola za ndalama zathu tiyenera kukhala ndi pulani. Mmene mukuonera apa, tiyenera kupereka mwezi uli wonse masiku 30 X MK2000 ya zakudya, MK5000 ya magetsi, ndi MK10,500 ya zinthu zamnyumba.*

Pano tiyeneka kuwomjezerapo ndalama ya zinthu zogulidwa mwa apo ndi apo

Zonsezi pamodzi ndi 135,000. (Lembani izi pa borodi kapena pa pepala lalikulu) momwe apangira pa chithunzi chili mmusichi. Ndalama zonse pamodzi za chaka chino ndi 135,000 X miyezi 12 = 1,620,000.

#### Zogula za pamwezi

Zinthu	Kangati pa mwezi	Mtengo wake	Mtengo wake pamodzi
zakudya	30	MK2000	MK60,000
magetsi	1	MK5000	MK5000
Zinthu zanyumba	1	MK10,000	MK10,000
Zogulidwa mwa apo ndi apo	1	MK60,000	MK60,000
	ZOGULA ZONSE ZA PAMWEZI		135,000 MWK
			X12
	ZOGULA ZONSE ZA PA CHAKA		1,620,000 MWK

Pano tirii ndi zinthu zimene zimagulidwa pachaka chirichonse—sukulu fizi, mpunga owonjezela ndi feteleza (lambaniso papepela lanu.) ndalama zonse pachaka ndi 750,000 MWK.

#### Zogula kamodzi pachaka

Zinthu	Kangati pa chaka	Mtengo wake	Mtengo wonse pamodzi
Sukulu - Febuluware	2	80,000	160,000
sukulu - May	2	100,000	200,000
Mpunga owonjezera	3	30,000	90,000
Ndalama zotuluka	1	300,000	300,000
	ZOGULA ZONSE PACHAKA		750,000 MWK

Pano tili ndi zinthu zimene timagula mwa apo ndi apo. Tiyezi tipange mapulani a chaka chovuta—ka 6 konse. Ngati tikuwona kuti sitikuzunguliza ka 6 kenako tiwona kuti tiri ndi ndalama zapadera ndipo titha kugwiritsa ntchito panthawi imeneyoyo. (Osati poyamba) choncho  $6 \times \text{MK}10,000$  is 60,000 pa mwezi kapena 720,000 MWK pa chaka.

Ndepano tiri ndi 1,620,000 ya pa mwezi, MK750,000 ya zinthu zochitika kamodzi pachaka. Zonse pamodzi ndi 2,370,000. Kusonyeza kuti tasala ndi MK130,500 yokha basi. Titha kuyigwiritsa ntchito kapena titha kuyisunga (Tikambirina nthawi ina momwe tingagwiritsilire mtchito bwino ndalama yotsalilayi.) Mwezi wina uliwonse, ngati simuzungulira ka 6 mudzakhala ndi ndalama yapadera.

NDALAMA ZOLOWA	- ZINTHU ZOGULIDWA PA MWEZI	- ZINTHU ZINA ZOGULIDWA PACHAKA	= ZOTSALA
2,500,000	- 1,620,000	- 750,000	= 130,500

Pangani ma pulani a ndalama zanu m'magulu omwewo. Ena mwa inu mukhala ndindalama zochepa chifukwa munagulitsa zammunda wanu mwachangu. Ena mwainu muli ndi ngongole zoti mubweze. Zimene zikuyenera kukonzedwa.

*Perekani Bukhu la Ophunzira: Pulani ya Sewero la Bajeti, imodzi pa gulu lililonse.*

*Akakonzeka, perekani wonjezerani 2,500,000 pa gulu lililonse.*

Kuti tifulumira timlora munthu mmodzi aponye daisi ndipo aliyense atsatre zimene ziri.



*Tsatirani malamulo a sewero chaka chirichonse*

*Pomaliza sewerori werengerani aliyense amene ali ndi ngongole.*

#### **KUWUNIKIRA MGULU LALIKULU**

- Kodi gulu lanu linagwiritsa ntchito ndalama ‘yotsalila’? Chonde longosolani chifukwa munagwiritsa kapena simunagwiritse.
- Kodi ndi zinthu zina zotani zimene munapanga mu chaka chachiwiri zosiyana ndi chaka coyamba?  
*Jambulani mayankho amenewa ngati sanawoneke mumagulu:*
  - *Osagula katundu aliyense pa msika*
  - *Kuyamba kuwerengera zofunika kugula ndi kusiya kaye pambali tisanagule*
  - *Kuzindikira kuti msika umakhala otsegula chaka chonse, titha kukagula katundu wina kumsika nthawi ina tikaziwa momwe zogulagula zanthu zina ndi zina zimakhala*
- Kodi ngongole ya gulu lanu ya chaka chino ndiyofanafana bwanji ndi ya chaka chatha? Kodi inali yochepa? Kodi inali yambiri?
- Kodi ndi zovuta kapena zosavuta kupanga ma pulani achaka chonse ndi kuteteza banja lanu ku ngongole? Inu mukuganiza kuti ndi chifukwa chani?
- Kodi mukuganiza kuti zinthu zinakhala zosiyana munakhala munapanga mapulani amenewa poyambirira?

Mu maphunziro akubwerawa tikhala tikuwona mmene tingapangire mapulani a ndalama zanu.

# Phunziro 2: Kupanga Bajeti ya Banja Lanu (Gawo 1)

## Mfundo Zofunikira

- Timapanga bajeti kuti tikhale ndi pulani ya mmene tingawiritsire ndalama zimene Mulungu watipatsa mwa nzeru
- Sitepi yoyamba pokonza bajeti ndikuwerengera ndalama zonse zolowa
- Tidzidziwanso kusiyanitsa pakati zinthu zofunikira ndi zinthu zimene timafuna

## Zida Zogwiritsa Ntchito

- Maphunziro Mzithunzi: Posita ya Bajeti: Masitepi 4 a Bajeti (1)
- Maphunziro Mzithunzi: makadi a zithuzi za Zofuna ndi Zofunikira (seti imodzi)
- Bukhu la Ophunzira: Bajeti Sitepi 1
- Bukhu la Ophunzira: Rekodi ya zinthu zimene zimagulidwa pa banja
- Bolodi ndi maka zojambulira zitsanzo
- Makadi osalemba kanthu

## Mau Oyamba

### ZOKAMBIRANA MMGULU LALIKULU

- Kodi tikapeza ndalama, timapanga nazo chani?
- Kodi tiri ndi miyezi yimene timakhala ndi ndalama zambiri ndi miyezi ina yimene timakhala ndi ndalama zochepa?
- Kodi timaonetsetsa bwanji kuti tiri nazo zokwanira chaka chonse?
- Kodi timapanga chani tikakhala tiribe ndalama zokwanira? Kodi zotsatira zake ndi zotani?
- Kodi pali nthawi zina zimene timakhala ndizosakwanira?
- Kodi mumanva kuti nthawi zonse mumagwiritsa ntchito ndalama zanu mmene Mulungu amafunira?

Vuto limodzi timakonda kukumana nalo ndilakuti tikakhala ndi ndalama timakonda kugwiritsa ntchito mowononga ndipo tikakhala tiribe ndiye kuti timakhala ndi njala kapena timakongongola. Tonse timadziwa mabanja amene amadya bwino akangomaliza kukolora mpunga koma ikakhala nthawi yokolola siinafike amayeneka agule chifukwa amakhala alibe zokwanira.

Vuto lina ndilakuti nthawi zambiri sitimakhala ndi ndalama yazinthu zofunikira ngati sukulu, kapena timapanga ziganizo mopanda nzeru zokhudzana ndi ndalamazo. Mwa chisanzo, timagula zovala zambiri tikakola pamene zovalazo ziri zokwera mtengo mosasamala chifukwa timakhala ndi ndalama zochuluka, ndipo kenaka timazavutika pambuyo. Uku sikukhala bwana wanzeru pogwiritsa ntchito ndalama za Mulungu.

## Bajeti

### ZOKAMBIRANA MGULU LALIKULU

**Malangizo kwa Mphunzitsi:** Ikani Maphunziro Mzithunzi – Bajeti Posita pamalo pamene wina aliyense atha kuyiwona.

Mofanana ndi sewero limene tinapanga lija, bajeti ndi pulani yimene yimawonetse mmene mungawiritsire ntchito ndalama zanu. Cholinga cha bajeti ndikuwonetsetsa huti mukugwiritsira ntchito mwanzero ndalama zomwe Mulungu wakupatsa kuti zikwanire banja lanu chaka chonse. Pali ma sitepi anayi amene titawawone amene akukamba zakapangidwe ka bajeti.

1. Kuwerengera ndalama zomwe mumapeza.
2. Kuwerengera zofuna zathu.



3. Kuwerengera ndalama zotsala.
4. Kugwiritsa ndalama zotsala mwanzeru.

Lero tiyamba kuwerengera ndalama zomwe mumapeza.

## A: Kuwerengera ndalama zomwe mumapeza

### ZOKAMBIRANA MIMGULU LALIKULU

**Malamulo kwa Mphunzitsi:** Gawani Bukhu La Ophunzira – Bajeti Sitepi 1.



Choyambirira ndikuwerengera ndalama zonse zimene mumapeza pa chaka. Ngati mumagwira ntchito yakhazikika imene mumalandirako salale ndiye kuti izi sizingavute. Chomwecho, ngati muli mlimi kapena muli ndi bizinesi yanu yaying'ono zinthu kukhala zovutirapo koma osati kwambiri. Tiyang'anitsitsa kwambiri mmene tingawerengetsere ndalama za mu ulimi kenaka tidzaona za bizinesi pambuyo. Tsopano mungoganizira bwino lomwe mmene mumapezera.

- Tchulani njira zosavuta zopezera ndalama m'mdera mwanu?
  - Ulimi – mpunga kapena chimanga; ndi mbewu zina – ngati masamba
  - Kuweta ziweto
  - Kugwira ganyu
  - Bizinesi (kugula/kugulitsa)
  - Kugwira nthito yochapa, kusamalila pakhomu, ndi kulera ana

### NTCHITO YOCHITA MUNTHU YEKHA

**Malangizo kwa Mphunzitsi:** Jambulani chitsanzo cha Chati 1 chiri munsichi pa bolodi. Muonetsetse kuti wina aliyense akumvetsa za chatiyo bwino.

Ndalama zolowa	Kangati pa chaka	Mtengo wake nthawi zonse	Ndalama zomwe mungapeze
Kugulitsa mpunga	Kawiri pa chaka	1,000,000	2,000,000
Kugulitsa Koka kola	Mabotolo 500 pa chaka	300	150,000
NDALAMA ZONSE PAMODZI			2,150,000

Chati 1

Lolani ophunzira amalazitse Chati 1 pa bukhu lawo molingana ndi ndalama zimene amazipeza. Akumbutseni kuti sitikungoyang'ana pa zinthu zimene zimabweretsa ndalama. Mwa chitsanzo: sitikuona zinthu ngati nkuku kapena mazira zimene sitigulitsa kuti tipeze ndalama, koma mmalo mwake zimene timadya. Choncho, ngati tiamgulitsa mazira ndiye kuti ndalama zake tiyenera kuziphatikiza za njira ina imene timapezera ndalama.

Kumbukirani kuti mukuyeneka kuyika njira zonse zimene mumapezera ndalama. Mwa chisanzo mwina mumalima chimanga kapena mpunga, mumagwira nganyu ndi kuweta nkumba; kapena, mumagulitsa zakumwa, kapena mumayang'anira ana kuti mupeze ndalama. Yesetsani kuwerengera ndalama zimene mumapezera pantchito ina iliyonse payokha. Ganizirani momwe munapezera chaka chacha. Lembani ndalama zonse pamodzi, osati phindu lokha.

Kumbukirani kuyikaponso NDALAMA ZONSE zimene mutapeza mumiyezi 12 ikubwerayi. Onenetsetsani kuti ngati mwapanga pulani yoweta nkumba, ndikuzigulitsa, ndikuwetanso zochuluka, muyikemonso nkumba zonse zimene mwapanga pulani kuti mudzigulitsa chaka chamawa.

## GAWANANI NDI MZANU

- Kodi mukuyembekezera kuti mupanga ndalama yofanana ndiyomwe munapanga chaka chatha? Yochuluka? Yochepa?
- Ngati yochuluka, chifukwa chani? Kunali kusintha kwanji komwe kwapangitsa kuti ichuluke?
- Ngati yochepa, chifukwa chani, Kunali kusintha kwanji kumene kwapangitsa kuti ichephe?

## B: Kuwerengera ndalama zonse zotuluka

### ZOKAMBIRANA MMGULU LALIKULU

Kenaka tiyenera kuwonjezerapo ndalama yotuluka yopindulitsa. Pano muyenera mungoganizira ndalama zolowa pagulu lililonse muchati 1, ndalama zimene munagwiritsa ntchito pa chinthu chimenechi. Tikambiranabe mwakuya zazimenezi pambuyo, koma panthawi ino, tiyeni tiganizire. Kumbukirani kuyikapo ndalama zonse zimene zagwira ntchito chaka chonse, osati zabizinesi imodzi yokha.

**Malangizo kwa Mphunzitsi:** Jambulani chisanzo chiripansichi paborodi ndipo kambiranani ndigulu.

Ndalama zotuluka	Kangati pa chaka	Mtengo wake nthawi zonse	Zonse pamodzil
Mbewu ya mpunga	Mbewu ziwiri pachaka	200,000	400,000
Kugulitsa koka kola	500 mabotolo pachaka	200	100,000
Ndalama zonse pamodzi zotuluka			500,000

Chati 2

- Kodi ndizinthu zina zotani zimene zimafunika paulimi wampunga? Kodi pali zinthu zina zimene zimafunika ukamagulitsa koka kola?
  - Thiransipoti yopitira kumalo ogulitsirawo
  - Kugula koka kola
  - Ayisi buloku
- Kodi pali kulumikizana kotani pakati pa chati 2 ndi chati 1?
  - Ndalama zolowa ndizofanana ndi ndalama zotuluka.
  - Muyembekezera kuti nambala ya nthawi pachaka kuti izifanana

### NTCHITO YA MUNTHU YEKHA

**Malangizo kwa Mphunzitsi:** Panopa aloreni ophunzirawo amalize Chati 2 mu bukhu lawo molingana ndi ndalama zimene iwo amapeza. Akumbutseni kuti ayikepo zinthu zoonse zimene zmagula za chaka chonse.

## C: Kuwerengetsera ndalama zotsala

### ZOKAMBIRANA MMGULU LALIKULU

Pomaliza, tiwerengera ndalama zimene timatsala nazo.

**Malangizo kwa Mphunzitsi:** Jambulani chitsanzo chiri pansichi pa bolodi kuti timalize gawo limeneli. Muwonetse kulumikizana kwa machati 1, 2 and 3.

NDALAMA ZOLOWA	- NDALAMA ZOTULUKA	= NDALAMA ZOTSALA
2,150,000	- 500,000	= 1,650,000

Chati 3

### NTCHITO YA MUNTHU WEKHA

Pano mutha kumalizitsa Chati 3. Dziwani ndalama zimene mumapeza, muchotsere ndalama zimene mumagwiritsa ntchito kuti mupeze phindu, ndiye mupeza ndalama zotsalira.





## Kumvetsetsa zinthu zimene ziri zofunikira pa moyo wa munthu

**ZOKAMBIRANA M'MGULU LALIKULU (gwiritsani ntchito Maphunziro Mzithuzi: makadi a zinthuzi za zinthu zimene ziri zofunikira ndi zinthu zimene timafuna)**

Sitepi yachiwiri popanga bajeti yanu ndikuzindikira zinthu zimene timagula. Ndikofunika kumvetsetsa kusiyana kwa zinthu zimene timafuna ndi zinthu zimene zimafunikira.

**Malangizo kwa Mphunzitsi:** Funsani guluwo kuti aganizire zinthu zimene tingagwiritse ntchito ndalama. Ngati muli ndi makadi azinthu zimeneatchulazo ziyikeni kutsogolo. Ngati mulibe, jambulani kapena lembani zinthuzo pamakadi opanda kanthu. Kumbukirani zinthu zina mwaizo ziri m'musizi.

- Ndi zinthu zotani zimene timagwiritsa ntchito ndalama?
  - Chakudya
  - Mabilu – awa ndi amadzi, mafuta ndimagetsi
  - Ndalama zakuchipatala
  - Ndalama zakusukulu – uniforomu, mabuku ndizina zambiri
  - Zovala
  - Mayendedwe, monga, mafuta agalimoto, kukonzetsa njinga, galimoto zahayara, maminibasi, ndimagalito ena apambari.
  - Ndalama zotuluka koma zopindulitsa —Ndindalama zina zomwe mumagwiritsa ntchito kuti mupeza ndalama zina.
  - Kupereka Chakhumi

Akamaliza ngati muli ndimakadi otsala amene ali ndi zinthuzi afunseni ngati katundu alipa amene anthu kudera kwawo amagwiritsa ndalama kumugula kapena ayi.

Funsani guluwo kuti ligawe makadiwo m'magulu awiri – Zinthu zofunikira ndi Zinthu zimene timafuna. “Zinthu Zofunikira” ndizinthu zimene timagwiritsa ntchito kuti tikhala ndi moyo kapena kuti tipeze ndalama kapena kutha kuwapatsa mabanja athu zinthu zofunikira zoyambilira pa moyo wa munthu. “Zinthu zimene timafuna” ndizinthu zomwe timafuna titakhala nazo.

Aloleni agawane makadiwo kenako kambiranani nawo pa chisankho chinmene apangacho. Onetsetsani kuti makadi amene ali pa gulu la “zofunikira” ndizofunikira pa moyo wawo— popanda izo atha kufa. Zinthu ngati chakudya, mbewu, ndi sukulu ndizina zotelo. “Zofuna” ndizinthu zimene zimapangitsa moyo kukoma, koma titha kukhala opanda, mwachisanzo denga labwino.

Makadi a zinthuzi alembedwa apa. Chonde onetsetsani kuti zinthu zofunikira (N) ndipo zinthu zimene timafuna (W) zimasiyana malingana ndikumalo kumene tiri. Zina mwaizo zitsanzo ndizimenezi.

Chakudya cha ziweto (N)	Mafuta a galimoto (W/N)	Mabukhu a ku sukulu (N)
Zakudya (N)	Chakudya chabwino (W)	Sukulu fizi (N)
Njinga (W)	Mankhwala (N)	Mbewu zoyenera kudzala (N)
Zovala (N/W)	Njinga ya moto (W)	Zida zogwirira ntchito (N)
Koka kola (W)	Nyuzipepala (W)	TV (W)
Magetsi (N)	Fulaying'i pani ya tsopani (W)	Unifolomu (N)
Fani (W)	Mafuta a nyali (N)	Wodilopu (W)
Filiji (W)	Wailesi (W)	Madzi (N)

Ndikofunika kumvetsetsa kusiyantsa kwazinthu zimene timafuna titakhala nazo ndizinthu zimene ziri zofunikira. Tikapanga bajeti yathu timayamba kuwerengera mtengo wazinthu zimene ziri zofunikira ndipo titha kuwona ngati patsala ndalama ndikugula zinthu zimene timafuna titakhala nazo.

## Sungani ma rekodi a ndalama zimene mumagwiritsa ntchito

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### ZOKAMBIRANA M'MGULU LALIKULU

Potithandiza kuwerengera ndalama zathu, bajeti sitepi imene titayione pompano, ndikusunga ma rekodi a mmene timagwiritsira ndalama zathu. Tiyenera kupanga zimenezi kwa mwezi kapena iwiri kuti tidziwedi mmene timagwiritsira nthito ndalama zathu. Mutha kukhala odwabwitsika ndizotsatira zake. Nthawi zina zinthu zimene timagula ndindalama yochepa koma timagula pafupipafupi. Ngati kamba wa ana, tikaphatikiza imakhala ndalama yambiri pachaka.

Ngati tagwiritsa 1000 MWK katatu pasabata kushopu yogulitsa tiyi tikawerengere pachaka imakwana 156,000 MWK.

Ngati tingagule siwiti 1000 MWK patsiku, ndiye kuti ndi 365,000 MWK pachaka.

Tikagula zinthu ngati khofi kapena fodya kapena mtedza 5000 MWK patsiku ndiye kuti ndi 1,825,000 MWK pachaka.

Kusunga marekodi a ndalama zimene timagwiritsa ntchito sikumangotithandiza kupanga bajeti komanso zimatithandiza kuzindikira mbali imene timawonongera ndalama mosazindikira.

### Masitepi Oyenera Kuchita

**Malangizo kwa Mphunzitsi:** Gawani Bukhu la Ophunzira – Rekodi ya kagwiritsidwe ka ndalama pa banja Mutha kugwiritsa ntchito pepala kuti musunge rekodi ya zinthu ziri zonse zimene inu kapena banja lanu mumagwiritsa ntchito ndalama pa sabata, kapena nthawi yayitali.



# Phunziro 2: Kupanga Bajeti ya Pa Banja Lathu (Gawo 2)

## Mfundo Zofunika

- Sitepi 2: Popanga bajeti yathu ndikuwerengera zinthu zathu zofunika mwini kwachaka chonse
- Kenaka tiwerengera balansi ya ndalama zathu ndi zinthuzo

## Zida Zogwiritsa Ntchito

- Maphunziro Mzithuzi: Bajeti Posita (1)
- Bukhu la Ophunzira – Bajeti Sitepi 2 ndi 3 (imodzi pa ophunzira aliyense)
- Large sheets or A large board for brainstorming and examples
- Markers

## Mau Oyamba



### ZOKAMBIKANA MGULU LALIKULU

**Malangizo kwa Mphunzitsi:** *Ikani Maphunziro Mzithuzi – Posta ya Bajeti pamalo pakuti wina aliyense atha kuwona pathawi imene akuphunzira.*

- Kodi munatha bwanji kusunga marekodi a zinthu zimene mumagula?
- Chilipo chimene chinakudabwitsani?

Pano tiyeni tiwunikire sitepi 2 ndi 3 kupanga bajeti ya banja lathu.

## Sitepi yachiwiri: kuwerengera Zofuna Zathu

### ZOKAMBIKANA MGULU LALIKULU

Pamene tasunga marekodi athu andalama zomwe timagwiritsa ntchito pamwezi titha kuyamba kulemba bajeti yathu. Ngati zimenezi tiribe, titha kungoganizira, tiyang'ana kaye zinthu zomwe sitingathe kukhala opanda.

- Ndi zinthu zotani zimene timazifuna kuti tikhale ndi moyo komanso tithe kuyang'anira mabamja athu moyenera?

**Malangizo kwa Mphunzitsi:** *Lembani zotsatira zake pa pepala lalikulu kapena pa bolodi. Muonetsetse kuti zinthu zonse pa ndandanda wathu ndi zofunika kwambiri and osangoti zinthu zina zimene timafuna titakhala nazo.*

Monga ngati musewero timapanga lija, kumbukirani kuti pali zinthu zina zomwe timapereka ndalama mwezi wina uliwonse, pamene zina timapereka pachaka (ngati Sukulu fizi, ndalama yakuchipatala, kugula mbewu).

Kumbukirani kuganiziranso zamadera alembedwa m'musiwa:

- Chakudya
- Mabilu – monga madzi, mafuta, magetsi
- Ndalama zolipira kuchipatala
- Ndalama zakusukulu – uniforomu, mabuku ndi izina zokhudzana ndi sukulu
- Zovala
- Mayendedwe, mwachisanzo, mafuta agalimoto, kukonzetsa njinga, galimoto zahayara, mabasi, ndimagalito ena apambari.
- Ndalama zimene mumapeza – izi ndi ndalama zimene mumagwiritsa ntchito kuti mupeza ndalama zina.
- Chakhumi.

Gawani mmagulu awiri osiyana:

- Ndalama zogwiritsidwa ntchito pa zinthu zodziwikiratu – Zinthu zomwe timapereka pamwezi kapena nthawi zonse
- Ndalama ya zinthu zina ndi zina – Zinthu zomwe timapereka mwa apo ndi apo pachaka.

**Malangizo kwa Mphunzitsi:** Jambulani ma chati awiri azitsanzo ziri pansizi pa bolodi ndipo kambiranani ndi gulu lonse.

#### NDALAMA ZOGWIRITSIDWA NTCHITO PA ZINTHU ZODZIWIKIRATU

Zinthu	Zimafunika kangati pa mwezi	Zimagulidwa bwanji pakamodzi	Zonse Pa modzi
Chakudya	30	MK2000	MK 60000
Magetsi	1	MK 4000	MK 4000
Madzi	1	MK3000	MK 3000
Chakhumi	4	MK3000	MK 12000
Zinthu zina zofunikira pakhomo, monga, zokonzera mnyumba	4	MK 2000	MK 8000
Sukulu fizi ya pa mwezi	1	MK 5000	MK 5000
Thiransipoti	30	MK 100	MK 3000
Zonse Pamodzi pa Mwezi Osaphatikiza 20%			MK 95, 000
Werengerani 20% ya zinthu zina zimene mumatha kuzifuna zomwe palibe pamwambapo			MK 19, 000
ZONSE PAMODZI ZA MWEZI UMODZI			MK 114, 000
Mutayimuse ansala yanu ndi 12 kuti mupeze ya CHAKA CHIMODZI			MK 1,368, 000

Dziwani kuti pa chati chiri chonse timawonjezerapo peresentaj ina yake yapadera ya “zinthu zina ndi zina.”

- Kodi chifukwa chiani timawonjezerapo 10% kapena 20%?
  - *Olo timayesera kuganizira ndalama yolondola, ndizopweka kuganizira yochepa kapena kuyiwala ndalama inayake yimene tagwiritsa ntchito. Zinthu zina zimakhala zosayembekezereka ndithu. Powonetsetsa kuti bajeti yathu ndiyolondola timayeneka kuyikapo ndalama ina yotithandizira pa zinthu zongobwera mwadzidzidzi. Njira ina ndikuwonjezelapo (ngati 10%) njira ina ndikuwonjezerapo ndalama ina, ngati 7,500 pa mwezi. Pokhapokha titasunga padela ndalama yazadzidzidzi titha kusunga bajeti yathu. Ngati ndalamayo yatsala pomaliza chaka, titha kuyiwonjezera kundalama zimene timasunga kapena kuyigwiritsa ntchito pazinthu zina zofunikira.*

#### Zogwiritsidwa Ntchito Zina

Zinthu	Kangati pa chaka	Mtengo wake	Zonse pamodzi
Sukulu Unifolomu	1	MK30,000	MK 30,000
Mabuku a ku Sukulu	1	MK 15,000	MK 15,000
Zovala/nsapato	2	MK 15,000	MK 30,000
Kukonza nyumba	1	MK 25,000	MK 25,000
Zonse pamodzi kwa CHAKA CHIMODZI			MK100,000
kuwerengera 10% ya zinthu zina ndi zina			MK10,00
ZONSE PAMODZI PA CHAKA			<b>MK110,000</b>

**NTCHITO YA MUNTHU YEKHA**

**Malangizo kwa Mphunzitsi:** Perekani bukhu la Ophunzira: Bajeti Sitepi 2 ndi 3. Ngati mukalasiyo muli anthu ambiri osadziwa kulemba kapena kuwerenga asiyeni akhale awiri kapena atatu pagulu. Amene angathe kuwerenga kapena kulemba atha kuwalemba amzawo.



Kugwiritsa ntchito ndondomeko imene tinayipanga kale pano malizitsani ndondomeko ya “Ndalama Zogwiritsa Ntchito pa Zinthu Zodziwikiratu Chati” (chati 5) mubukhu lanu, la banja lanu.

Kumbukirani zinthu zonse zimene mumagwiritsa ntchito ndalama pa mwezi. Ngati zina palibe kale pa chatipo, ziwonjezerenipo.

Mukamaliza, gawanani ndi amzanu ena ndipo muwapemphe kuti akupatseni malangizo. Mwina atha kukhala ndi zinthu zina zimene inu mwaziyiwalapo.

## Sitepi yachitatu. Kuwerengera Zotsala

### ZOKAMBIRANA MGULU LALIKULU

Tsopano pano tadziwa ndalama zimene timakhala nazo pachaka ndi ndalama zimene timafuna titakhala nazo kuti tikhale bwinobwino. Ndinthawi yowerengera balansi, imene ili sitepi yachitatu mu Bajeti yathu.

Muchitsanzochi:

Ndalama Zolowa	- Ndalama Zogwiritsa Ntchito Modziwikiratu	- Ndalama Zogwiritsa Ntchito Pa Zinthu Zina	= Balansi
MK1,650,000	- MK1,368,000	- MK110,000	= MK172,000

Pabukhu lanulo, chotserani ndalama zimene mwagwiritsa ntchito ziwiri kuchokera ku NDALAMA ZOLOWA kugwiritsa ntchito chat 6.

- Kodi mulu ndi balansi ya positive kapena negativu?

### Balansi ya Negativu

Ngati ndalama zolowa ziri zocheza kuposera ndalama zimene mumafuna kugwiritsa ntchito ndekuti muli ndi balansi ya negativu. Kutathaunza kuti mumagwiritsa ntchito ndalama zambiri kuposa ndalama zimene mumapeza. Limenero ndivuto. Onetsetsani kuti zinthu zomwe mwaika mundondomeko yazinthu zimene “Mumafuna” ndi zimene, mumafunitsitsadi. Kodi pali zinthu zimene ziripo simukuyeneka kukhalanazo? Kodi pali zinthu zimene mutha kukhala nazo kwachaka?

Ngati palibe zimene mungapereke nsembe ndipo mulibe ndalama, ndekuti mukuyeneka kupeza njira ina yopezera ndalama kuti muthe kukwaniritsa zinthu zomwe mumafunikirazo. Ngongole imayeneka kuganiziridwa panthawi yimene pachitika zinthu zadzidzidzi, kapena pazinthu zimene zingatibweretsere ndalama.

# Phunziro 4: Tingagwiritse Ntchito Bwanji Ndalama

## MFUNDO ZOFUNIKIRA

- Pali njira zosiyanasiyana zimene tingapangire ndalama
- Kusunga ndikofunika kwambiri chifukwa kumathandiza kutiteteza Sife pa zinthu zongogwa mwadzidzidzi
- Kuepereka ndikofunika chifukwa timapereka pakumvera Mulungu ndi ulemelero umapita kwa Mulungu mwini

## ZIDA ZOGWIRITSIRA NTCHITO

- Maphunziro Mzithunzi: Njira Zakagwiritsidwe Ka Ndalama - “Kudya”, “Kusunga”, “Invesiti” ndi “Kupereka” (seti imodzi)
- Maphunziro Mzithunzi: Makadi a Sewero la Munthu Olemera, Munthu Osauka. (nyemba mmalo mwa ndala ngati mungakondwere)
- Bukhu La Ophunzira: Malamulo a Sewero la Munthu Olemera, Munthu osauka (limodzi pa munthu aliyense)
- Makadi Wosalemba Kanthu (20 pa gulu lirilonse)
- Maka (imodzi pa gulu lirilonse)

## MAU OYAMBA

### ZOKAMBARANA MGULU LALIKULU

- Kodi njira zina zitoani zimene tingagwiritse ntchito ndalama?

## Kudya, Kusunga, Invesiti, Kupereka

### ZOCHITIKA MMGULU LALING’ONO

**Malangizo kwa Mphunzitsi:** Gawani ophunzirawo mmagulu aatatu. Muwapatse makadi wosalemba kanthu 20 pa gulu lirilonse ndipo afunseni alembe chinthu chimodzi chimene angagwiritse ntchito ndalama pakadi iliyonse. Auzeni alembe zinthu zosiyanasiyana monga “kugula zovala”, “kugula chakudya”, “kusunga”, “kugula malo”, “kugula ng’ombe”, “kugula zinthu zogulitsa”, “kupereka kwa osauka”, (osangolembe “kugula mpunga,” “kugula karoti,” “kugula tomato,” “kugula nkumbwa”...). Auzeni asunge makadi awo azawagwiritse ntchito pa zokambirana mgulu lalikulu, pansipa.



### ZOKAMBARANA MGULU LALIKULU– Maphunziro Mzithuzi: Njira Zogwiritsira Ndalama

Pali njira zinayi zogwiritsira ntchito ndalama.

Mwachitsanzo, pamene mlimi wakolera chimanga, pali zinthu zinayi zimene angapange ndi chimangacho.

1. **“Kudya”** – Izi zikutanthawuza kuti kudya pompo pompo. Ndekuti pamenepo sichizapezekanso kuti chizathandize patsogolo.
2. **“Kusunga”** – Kusunga kuti tizadye patsogolo. Njira iyi ndipamene tasunga chimangacho kapena ndalama kuti tizagwiritse ntchito patsogolo – chizapezeka patsogolo.
3. **“Invesiti”** – Kusunga ndalama za mbewu kuti zozagwiritsa ntchito chaka chamawa. Apa ndipamene timagwiritsa ntchito ndalamayo kuti izatithandize kupeza zochuluka patsogolo.
4. **“Kupereka”** – Kupereka chimanga kwa anthu ena. Apa ndipamene timapereka ndalama, kwamunthu kapena kutchalichi ngati chakhumi.

**Malangizo kwa Mphunzitsi:** muikepo ma lebulu (zokudya, kusunga, invesiti, kupereka) pansi. Afunseni ayike makadi amene analemba poyamba paja pa mutu uliwonse. Muonetsetse kuti ayika kadi yolondola pa mutu woyenera ndipo iwo akumvetsa chimene chikuchitika. Mapeto ake, longosolani bwinobwino:

Tikadya chinthu, chimakhala chapita basi—sitimakhala nachonso cha mtsogolo.

Tikasunga chinthu, timasunga kuti tidzadye mtsongolo tsiku lina.

Tikapanga invesiti chinachake, timagwiritsa ntchito ndalama ija kuti itibweretsere ndalama zina mtsogolo.

Tikapereka zinthu, timaapatsa anthu ena amene alibe pomvera Mulungu.

- Kodi ndi njira ina zotani zimene tingapangire invesiti ndalama?

**Malangizo kwa Mphunzitsi:** *funsani ophunzirawo kuti apereke mfundo zina zisanu za njira zimene angapangire invesiti.*

## Malamulo a sewero la Munthu Wolemera, Munthu Wosauka



**SEWERO LAMGULU LALIKULU** – gwiritsani ntchito Bukhu la Ophunzira: *Malamulo a Sewero la Munthu Wolemera, Munthu Wosauka; Maphunziro Mzithunzi: makadi a sewero la Munthu Wolemera, Munthu Wosauka.*

Kutithandiza kuti timvetse bwino mfundo zimenezi ndi kusintha kumene kungachitike tipanga sewero.

**Malangizo kwa Mphunzitsi:** *Gawani gulu mmagulu a anthu atatu atatu. Ngati alipo anthu ochepera 8, atha kusewera munthu yekha. Gawani malamulo a sewero, bukhu la ophunzira 4.1. Wonani malamulo a sewero.*



1. Perekani macadi 10 andalama (kapena nyemba) ofanana ndalama mugulu lililonse.
2. Perekani mpata kwa maguluwo kuti aganizire mmene angagwiritsire 'ndalama' zawo.
3. Yenderani gulu lililonse ndikumatulera macadi andalamawo molingana ndimmene apangira chisankho kuti akhalira, satilani njira izi:
  - a. Apatseni maaaaguluwo zinthu zimene asankha zamnyumba ndi/kapena makadi a investmenti ngati anagula.
  - b. Khutchumulani makadi 6 a thanzi ndi imodzi yamatenda. Afunseni asankhe kadi imodzi.
  - c. Ngati alandira kadi ya matenda, ayenera apereke makadi andalama awiri. Ngati sangathe kulipiliratu ndiye kuti aluza makadi atatu nthawi imene azidzalandira ndalama zawo zina.
4. Pamene magulu ose amaliza perekani makadi khumi ena a ndime yoyamba, kuphatikiza ndalama zotsala kuchokela ku investmenti yapangidwa kapena mpikisanu wa ku sukulu. Tengani makadi atatu kwa aliyense analandila kadi yamatenda koma saanathe kupereka pompo pompo.

Sewerani seweroli kangapo.

Akumbutseni, maguluwo za ivesitimenti ngati palibe amene anapanga invesiti.

Pakapita nthawi atasewera seweroli kangapo ngati akugwiritsabe ndalama zawo nthawi zonse, athandizeni maganizopakuwawonetsera mmene angasinthire miyoyo yawo atasunga ndalama zina ndikupanga invesiti.

Sewerani kangapo seweroli kangapo ndipo anthu azingosunga ndikuchita invesiti ndalama zawo.

### KUWUNIKIRANSO MGULU LALIKULU

- Kodi chinachitika ndichani museweleri?
- Kodi munamva bwanji pamene mumapanga seweroli?
- Kodi munapanga bwanji chisankho chanu?
- Kodi munali ndi ndalama zokwanira kupangira chirichonse chimene mumafuna panthawi iliyonse?
- Kodi seweroli linafanana bwanji ndi moyo wanu watsiku nditsiku?
- Kodi anthu osauka akakhala ndi ndalama amakonda kupanga nazo chiani?
- Kodi kumavuta bwanji anthu osauka kupanga invesiti?
- Kodi ndikofunika bwanji kwa anthu osauka kuti apanga inesitimenti?
- Kodi tingachite chiani kuti osauka asamavutike kupanga invesiti?

**Kodi osawuka angasunge ndalama kapena kupanga invesiti? Lemambani mwachidule:**

- Ndikovuta kuti anthu osawuka athe kupanga invesiti kapena kusunga ndalama, koma ngati angadzipereke atha kuyesetsa ndipo nkusintha miyoyoyawo kukhala yabwino.
- Msampha waukulu wa anthu osauka ndi kubwereka ndalama. Kupewa izi kuchitika anthu osauka ayenera kukonzekera bwino lomwe pankhani zachuma makamaka nkhani zikuluzikulu zammoyo monga zikwati, maliro, matenda, ndizina zotere.
- Nthawi zambiri wosauka akakhala ndi ndalama amagula zinthu monga TV kapena chakudya chabwino chowonjezera. Palibe vuto kugula zinthu zimenezi, koma sichisankho chabwino zedi. Ngati osauka angapange invesiti ndalama zimenezi mmalo mwakugula zinthuzi angathe kusintha miyoyo yawo mwabwino pakapita nthawi.
- Kusiya ndi mu seweroli, nthawi zambiri anthu osauka samagwiritsa ntchito ndalama zawo mwanzeru. Anthu osauka ochuluka amakuza kuti samakhala ndi ndalama zoti angakwanitse kusunga komano amakhala ndi ndalama zokwanira kugula mowa.

**NDI MZANU**

Kambiranani:

- Kodi ndinalama zingati za pabanja panu zimene mumadya, kusunga, kuchita invesiti, kapena kupereka?
- Kodi mukuganiza kuti mwatchula ndalama zolondola? Kodi mumachita invesiti zokwanira? Kusunga zokwanira? Kupereka zokwanira?
- Kodi mungachite bwanji invesiti zochuluka?



## Bukhu la Ophunzira: Malamulo a sewero la Munthu wolemera Munthu wosauka

### Ndalama Zolowa

Gulu lirilonse lirandira ma kadi a ndalama khumi (kapena nyemba) munthawi iliyonse

### Ndalama Zochotsedwa

Gulu liri lonse liganize mmene litafunire kugwiritsira ntchito ndalama zawo. Simukuyenera kumaliza makadi a ndalama zanu onse pa ndime iliyonse.

- Chakudya – kawiri pa tsiku 5
    - nyama 7
    - zinthu zapamwamba 10
  - Magetsi 2
  - Sukulu ya ana 1 pa mwana aliyense (muli ndi ana atatu)
  - Zinthu zamnyumba
    - chimbuzi 5
    - Njinga 8
    - TV 3
- |                |   |
|----------------|---|
| sofa yatsopano | 2 |
| Kukonza denga  | 5 |
| gumbagumba     | 1 |

### Ma Kadi a Matenda

Ngati mukudwala mukuyenera kupereka makadi awiri a ndalama a mankhwala. Ngati mutakanike kupereka makadi awiri panthawi imeneyi dziwani kuti mudzapereka makadi atatu pa ndalama zanu zimene zitapezezo (ndalama ziwiri za mankhwala ndipo imodzi yachiwongolodzanja cha ndalama zomwe munabwereka kwa wobwereketsa ndalama).

### Invesitimenti

Munthawi ili yonse mutha kusankha kuchita invesiti ndalama zanu. Invesitimenti iliyonse idzifuna makadi atatu andalama ndipo mudzilandira kadi imodzi yowonjezera pa raundi imene mwapanga invesitimenti. Panthawi iliyonse, mutha kugulitsa invesitimenti yanu koma mudzilandira makadi awiri andalama pamene mwagulitsa invesitimenti yanu.

### Sukulu

Kwa mwana amene atamalize ma raundi atatu a sukulu, mudzilandira makadi ena atatu owonjezera pa raundi ili yonse.

# Phunziro 5: Kupanga Bajeti ya pa Banja Lanu (ndime yachitatu)

## Mfundo Zofunikira

Palizintu zisanu zimene tingagwiritse ntchito ndi ndalama zimene zatsalira titha kuchotsera zinthu zofunikira kuchokera kundalama zanthu zomwe timapeza:

- Kusunga
- kuchulukitsa
- Kupereka
- Kugwiritsa ntchito pazinthu zomwe timafuna
- Kusunga kodziwikiratu

## Zida Zogwiritsa Ntchito

- Maphunziro Mzithunzi: Chithunzi cha Bajeti (1)
- Maphunziro mzithunzi: Njira zisanu zomwe tingagwiritse ntchito ndalama zathu
- Bukhu La ophunzira: Bajeti sitepi ya chinayi (imodzi kwa ophunzira aliyense)
- Bolodi/pepala lalikulu zedi ndi maka
- Ophunzirawo afunika phunziro lonse la sitepi 1-3 ya bajeti; Mashati 1-6.
  - Muwapeza mu Bukhu La ophunzira 2.1; ndinso mu Bukhu La ophunzira 3.1
- Ophunzitsa akhale ndi zitsanzo zonse zimene zikupezeka mu Bukhu La aphunzitsili makamaka ma sitepi 1-4; mashati 1-7

## Mau oyamba

### KUKAMBIRANA MGULU LALIKULU



**Malangizo kwa Mphunzitsi:** ikani Maphunziro mzithunzi phunziro 2: Chithunzi cha Bajeti pa malo poti wina aliyense atha kuona kukhala ngati cholozera pamene mukuphunzitsa.

- Mu mzinda muno, kodi anthu amagwiritsa ntchito bwanji ndalama za padera zimene iwo amazipeza?

Nthawi ino tiona Sitepi ya Chinayi ya Bajeti: poganizira mmene tingagwiritsire ntchito ndalama zotsalira zimene timazipeza, mwanzero.

## Njira zisanu zimene tingagwiritsire ntchito ndalama zathu

### KUKAMBIRANA MMGULU LALIKULU

Si wina aliyense amene angapezeke ndi balansi yopitilira ndalama zimene alinazo pamene tipanga bajeti kuchokera mu sitepi 1 mpakana sitepi 3. Ngati mulibe ngongole ndiye kuti muyenera kuyamba kupanga pulani yammene mungagwiritsire ndalama zotsalazo. Pali njira zosiyana zisanu zimene mungagwiritse ntchito ndalama zimene mwatsala nazo.



**Malamulo a Mphunzitsi:** Mujambule zithunzi zimene zikuwoneka mu Maphunziro mzithunzi Phunziro 5: njira zisanu zimene mungagwiritse ntchito pa ndalama zanu, imodzi panthawi yake, pamene mukukambirana ganizo limeneli. Muzibwereranso ku sewero lija linaseweredwa pa Maphunziro ambuyo aja.

### 1. Kusunga ndalama

Kumbukirani nkhani ya Yosefe mu Baibulo?

- Kodi wina angatiuzepo za nkhani imeneyi?

Yosefe anagulitsidwa kwa anthu ogula akapolo ndipo anamutengera ku Aiguputo. Atanamiziridwa nkhani anasiya mu ndende. Tsiku lina Farao analota maloto amene sankawamvetsa. Anthu onse anzeru ake analephera kupereka tanthandauzo la lotolo. Kenaka wonyamula chikho cha Farao anakumbukira kuti pamene iye anali mundende Yosefe anamasulira maloto ake. Yosefe anatengedwa kupita kwa Farao ndipo Mulungu anamuthandiza kumasulira maloto. Muloto la Farao anaona ng'ombe zisanu ndi ziwiri zonenepa bwino ndi zina zisanu ndi ziwiri zowonda. Ng'ombe zowondazo zinadya ng'ombe zonenepa zija zinabwera poyamba zija. Koma zitatha kudya zimzake zija palibe anakanena kuti ng'ombezo zadya ng'ombe zisanu ndi ziwiri zonenepa. Izi zinachitika chimodzimodzi ndi mpesa. Yosefe analongosola kuti zaka zisanu ndi ziwiri kukhala zakudya zochuluka komanso zaka zotsatira zisanu ndi ziwir kudzakhala njala yoopsya. Ndipo anamulangiza Farao kuti asunge zakudya munthawi imene atakhale nazo zakudya zochuluka kuti adzathe kukhala ndi zakudya muzaka zisanu ndi ziwiri za njala. Ndipo Farao anamvera malangizo a Yosefe ndipo Elguputo anapulumuka munthawi ya njala pamene mayiko ena amavutika ndi njala.

Monga ngati munthawi ya Yosefe, ifenso timakumana ndi nyengo zabwino ndi zowawa pa moyo wathu. Zimatha kuoneka ngati nthawi zonse ndi zowawa, koma ngati tiri ndi zotsalira titatha kulipira zinthu zonse zofunikira pamoyo wamunthu, ndiye kuti sinthawi yowawanso-ino ndi nthawi yabwino yosunga ndalama. Mumoyo wathu timakhala ndi nthawi zambiri zofuna ndalama-matenda, mbewu wosakula bwino, maukwati ndi maliro, ndi zina zotere. Mmene Mulungu anamuwonetsera Yosefe, tiyenera kusunga ngati tikhala nazo zochuluka kukonzekera panthawi imene nyengo itabwera yowawa. Ndingakhale titamasunga ndalama yochepa kwambiri pakapita nthawi, idzachuluka ndithu. Ngati mungabwereke ndalama panthawi yangozi ndiye kuti mudzapezeka kuti mukukanika kutulukamo mu umphawi.

Ngati muli nazo ndalama zina zapadera, chinthu chimodzi chofunikira ndi kusunga ndalama zochepa za kuchipatala mutati mwadala mwadzidzidzi, ndi zina zotere.

## **2. kuchulukitsa**

Njira ina imene tingawiritsire ndalama zathu zotsalira ndi kugwiritsa ntchito pa chinthu china chimene chingatithandize ife kukhala ndizochuluka mtsogolo. Tinawona kale mmene musewero muja muphunziro lapitalo. Ngati tiyamba kuchulukitsa ndalama patsogolo zidzatithandiza kukhala nazo zambiri. Mu bajeti yathu tinasunga kale ndalama zodzalira mbewu mmunda mwathu chaka chamawa. Kuwonjezera apo ngati tiri ndi ndalama zochuluka tithanso kupanga kuchulukitsa ndalama zina muzinthu zomwe zingabweretse ndalama zina ngati ziweto (nkhuku, abakha, mbuzi) damu la nsomba, munda wa masamba kapena mitengo ya zipatso. Ganizani mozama pa zinthu zimene zingabweretse ndikuwonjezera ndalama zanu. Ngati mungayambe ndi zinthu zofuna ndalama zochepa, ndiye chaka cha mawa mudzakhala ndi ndalama zina zapadera kuti mupange investi mu zinthu zazikulu zofuna ndalama zambiri. Muyamba kutuluka muumphawi mukayamba kuchita kuchulukitsa ndalama zanu chomwecho chaka chilichonse mudzitha kupeza ndalama zochuluka kuposa chaka chapita.

- Kodi ndinjira zotani zimene mungapangire kuchulukitsa?

## **3. Kupereka**

Baibulo limatiuza kuti Mulungu adzatipatsa muyezo umene ife timaperekera (Luka 6:38). Ngati tiri owolowa manja, ndipo Mulungunso adzatidalitsa muwirikiza, koma ngati timapereka zochepa, ndiye kuti tidzayimitsa madalitso a Mulungu kubwera kwa ife. Tiyenera kuyamba ndi kupereka chakhumi, komanso kuyang'ana anthu ena kapena mapulojekiti omwe ife tingathe kupereka.

- Kodi mumakhumbira chiani kwambiri? Mwawi wopereka mphatso kapena mwayi wolandira mphatso?
- Ngati timakhulupilira Luka 6:38, ndiye choyambilira pa mmoyo wathu ndi chiani? Kulandira kapena kupereka?

#### 4. Kugwiritsa Ntchito Ndalama pa 'Zofuna Zathu'

Ngati tiri ndi ndalama titatha kugwiritsa ntchito pa zinthu zimene timafuna. Tiyenera kukhala osamalitsa poyang'ananso ndandanda wa zinthu zimene timafuna ndipo tiwonetsetse zimene ziri zofunikira kwambiri kwa ife. Tisayesedwe pofuna kukhala ngati ma banja ena, koma poyambirira tiganizire zinthu zimene zingamlemekeze Mulungu. Kukonza nyumba kapena kumanga chimbuzi ndi zinthu zabwino. Chomwecho tiyenera kusamalitsa pofuna kugwiritsa ntchito ndalama zochuluka pazinthu monga TV kapena njinga ya moto pokhapokha zitakhala kuti ndalamazo ziripo kale. Kulekana ndigula zinthu zongozitsangalatsa, nkoyenera kupanga kuchulukitsa ndalama powonjezera ndalama zanu zomwe mungapeze chaka cha mawa. Ndalama zanu zikamachuluka ndipamene mutha kugwiritsa ntchito ndalama zanu pazinthu ngati TV. Chifukwa bajeti yathu ikungowona zinthu zofunikira zokhazokha zimene tingagwiritse ntchito pamene tikukhala ndi moyo tingathenso kuwonjezera alawansi yathu yapamwezi pang'ono kuti moyo ukhale wosavuta kuti muthanso kukamwa chakumwa choziziritsa kukhosi kapena khofi, ndi zina zotere.

#### 5. Kusunga ndalama modziwiratu ntchito yake

Poyambirira tinakambako za kusunga ndalama za pa ngozi ndi zinthu zimene zimabwera mwadzidzidzi. Kusunga ndalama modziwiratu ntchito yake kutanthauza kuti kusunga ndalama zodzagwiritsa ntchito pa pulojekiti yapadera, monga kumanga nyumba kapena njinga ya moto. Zinthu izi zitha kutenga chaka chathunthu ukusunga ndalama. Ndikwabwino kukhala odekha pamene tikusunga ndalamazo kusiyana ndigula pangongole. Mutha kusunga ndalama pang'onopang'ono chaka chiri chonse kuti mugule zinthu zimenezi. Njira ina yosungira ndalama zogulira zinthu zimenezi ndikupanga kuchulukitsa pa zinthu zina ndikugwiritsa ntchito chiwongola dzanja chathu pa pulojekiti yathu ija. Mwachitsanzo, muntha kupanga kuchulukitsa podzala mitengo panopa ndipo ikakula kuyidula ndikugulitsa ndalamazo kenaka ndikukonza nyumba yanu. Muyenera kukhala wodekha mtima ndikudikira mpakana mutakhala ndindalama.

- Kodi ndi zinthu zogula ziti zimene mungafune mutasunga ndalama kuti mudzagule?

### Sitepi ya Chinayi: Kugwiritsa Ndalama Zotsala Mwanzeru

#### ZOKAMBIRANA MMGULU LALIKULU

Takonza ma sitepi 1, 2 ndi 3 a bajeti yathu. Panopa tikufuna tiwone mmene tingagwiritsire ndalama zotsalira.

Mu phunziro lachitatu tamaliza kupanga mbali yoyamba ya bajeti yathu. Tiri ndi 129,000 yotsalira. Panopa titatha kupanga dongosolo la mmene tingagwiritsire ndalama yotsalira ija 129,000.

Malangizo kwa Mphumzitsi: jambulani chati yotsatirayi pa bolodi kapena pa pepala lalikulu:

Mbali ya Bajeti	Ndalama zake
Kusunga	MK 20,000
kuchulukitsa	MK 50,000
Kupereka	MK 20,000
Zofuna zanu	MK 30,000
Zosunga Zodziwikiratu	MK 50,000 + MK 2,000 = MK52,000
<b>Zonse Pamodzi</b>	<b>MK172,000</b>

*Chitsanzo chati yachisanu ndi chiwiri*

*Longosolani – taganizani tapanga chiganizo chosunga 20,000, kuchulukitsa 50,000, chopereka 20,000, kugwiritsa ntchito 50,000 pa zofuna zathu ndi kusunga 37,500 kti tidzagule njinga ya moto. Ngati tingadziphatikize pamodzi tikhala ndi 170,000 ndiye kuti titsalabe ndi 2000 kuti tiyiphatikizepo. Tiyeni tingokhala ngati tayiwonjezera pandalama za njinga ya moto.*

Panopa pangani pulani ya ndalama zanu. Onetsetsani ndalama zitsala pa phunziro lachitatu. Muyilembe mmunsimo. Lembani ndalama zimene mukufuna mudera ili yonse. Muziphatikize pamodzi. Ngati zonse pamodzi ziri zochuluka mutha kuchotserapo ndalama zina, ngati zonse pamodzi ziri zochepa mutha kuwonjezera ndalama zina.

## **NDALAMA ZOGWIRITSA NTCHITO MUNTHU ALIYENSE**

**Malangizo a Mphuzitsi:** Perekani Bukhu la Ophunzira: Bajeti Sitepi yachinayi. Auzeni wophunzirawo kuti apange chati yawo ndipo awerengetsere bwino.



Pamene mwamaliza kupanga bajeti yanu awonetseni anthu ndikuwafunsa ngati ali ndi ndemanga zokhuza bajeti yanuyo.

## **PEREKANI REPOTI**

**Malangizo kwa Mphuzitsi:** Pamene mukupanga bajeti yanu yomaliza pansipa, wonetserani ndichitsanzo chimene munakonza kale, muwalimbikitse wophunzirawo kuti alongosole ndondomeko yawo kapena atsature m'bukhu la wophunzira.

Tiyeni tiwonenso ma sitepi wonse:

### **Sitepi Yoyamba: Kuwerengera ndalama zomwe mumapeza. (2.1)**

Ndalama zonse pamodzi (*Chati yoyamba*) – Ndalama zotuluka (*Chati yachiwiri*) = Ndalama zotsala (*Chati yachitatu*)

### **Sitepi yachiwiri: Kuwerengera zofuna zanu. (3)**

Ndalama zapa mwezi zotuluka zodziwikiratu (*Chati yachinayi*) ndi zotuluka zina ndi zina (*Chati yachisanu*)

(osayiwala kuwonjezerapo ndalama ya zinthu zina zosadziwika zija)

### **Sitepi yachitatu: Kuwerengera zotsala. (3)**

Ndalama zolowa – zotuluka zodziwikiratu – zotuluka zina ndi zina = Zotsala (*Chati yachisanu ndi chimodzi*)

### **Sitepi ya chinayi: Kugwiritsa ntchito zotsala mwanzeru. (5)**

Zinthu zimene mwazipanga kuti muzidzigula (*Chati yachisanu ndi chiwiri*)

Tsopano tiphunzira njira ina imene ingatithandize kusunga bajeti yathu.

# Phunziro 6: Kagwiritsidwe ntchito ka ndalama

## Mfundo zofunikira

- Tiyenera kukhala ndi ndondomeko yosungira bajeti yathu
- Ndondomeko yosunga ndalama zathu mumaenivilopu titalembapo pamwambapo ntchito yake ya ndalamazo ndiyabwino
- Abambo ndi amayi onse ayenera kudzipereka pakuthandizana kusunga bajetiyo

## Zida zogwiritsira ntchito

- Maphunziro Mzithunzi: tizinthuzi tolembedwa ndalama zotuluka (1 seti)
- Maphunziro Mzithunzi: Zitsanzo za ma enivilopu, zolembedwa poyambilira (1 seti)
- maenivilopu wosalembedwa (khumi pa munthu modzi)
- Makadi wolembedwa ndalama zokwanira 187,500. Muwonetsetse kuti zitha kugawidwa mu ndalama zing'onozing'ono. Mutha kugwiritsa makadi a ndalama kuchokera muphunziro loyamba, mukhalenso ndi kadi ina yowonjezera 750 imene yakonzedwa mu phunziro mzithunzi 6.3)
- Mphunzitsi-kope imodzi ya bajeti Chitsanzo Sitepi 1-4 (kuchokera muphunziro lapitalo)
- Wophunziranso akhale ndi kope yakeyake ya bajeti Sitepi 1-4 (kuchokera muphunziro lapitalo)

## Mau Oyamba

Sitepi yoyamba pokhala mdindo wabwino ku ndalama zathu ndikupanga bajeti. Chomwechi izi sizikuthera pompa—tiyenera kutsatira zimene talemba pa bajeti yathu. Chokhumudwitsa ndi chakuti ndizosavuta kupanga bajeti koma kukwaniritsa ndiye kumavuta. Chomwecho, ndikudziletsa ndikuleza mtima ndizotheka.

- Kodi timagwiritsa ntchito bwanji ndalama zathu? Kodi mumagwiritsa ntchito mulondola wotani pofuna kugula zinthu zimene mukufuna?

Muphunziro ili tiona njira yosavuta pogwiritsa ntchito ndalama posunga mumaenivilopu wosiyanasiyana.

Sitepi yoyamba ndi mgwirizano pakati pa abambo ndi amayi kuti adzipereka posunga ndikulondoleza bajeti yawo. Ngati munthu mmodzi yekha adzipereka ndipo tiona mwamsanga kuti sizitheka. Onse pamodzi pamaso pa Mulungu, muyesetse kudzipereka pogwiritsa bwino ndalama zimene lye wapereka mwanzeru ndikutsatira ndondomeko yimene mwayipanga.

## Kugwiritsa ntchito ma enivilopu

**ZOKAMBIKANA MGULU LALIKULU** – Gwiritsani ntchito Maphunziro mzithunzi: mapepala wolembedwa ndalama zogwiritsidwa ntchito ndi ma enivilopu a chitsanzo

**Malangizo kwa Mphunzitsi:** Muyendetse gulu la ndongosolo ya ntchito ya ma enivilopu kuyambira pa (a – d) pansipa.

Njira ya bwino ndi yosavuta ndikusunga ndalama zanu mu maenivilopu wolembedwa zinthu zimene mukufuna kugula. Kugwiritsa njira imeneyi, timagawa ndalama zathu molingana ndi bajeti yathu ndipo timasunga mu enivilopu. Kenaka timagwiritsa ntchito ndalama zimene tayika mu enivilopu zija. Pochita izi timaonetsetsa tisawononge ndalama zochuluka chifukwa timakhala ndi malire andalama zimene tirinazo muenivilopu zija. kuti timvetse bwino, tiwona zitsanzo.



**Malangizo kwa Mphunzitsi:** Muyike kapepala kolembedwa kuchokera mumaphunziro mzithunzi 6: muyike timapepalato pansi kapena pa tebulo ndipo muzitiwona pamene mukukambirana pansipa. Mulongosole

zimene muzikambirana mapepala wolembedwa ndalama za banja, zomwe ziri zosiyana komanso sindalama zimene mumagwirira zinthu, tsopano lino.

Ndalama zimene timapeza	Ndalama zimene timagwiritsa ntchito mwezi uli wonse	Ndalama za zinthu zina zimene timafuna	Ndalama zimene banja lathu limakhala nazo
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Mubajeti yathu kumbukirani kuti tinali ndi mbali zitatu zosiyana za ndalama zimene timagwiritsa ntchito.

1. Ndalama zimene timapeza
2. Ndalama zimene timagwiritsa ntchito mwezi uli wonse
3. Ndalama za zinthu zina zimene timafuna

Pandalama zimene timagwiritsa ntchito, tikhala ndi enivilopu. Tifunikanso enivilopu imodzi ya ndalama zimene imagwiritsa ntchito zolowa, ina ya ndalama zimene timagwiritsa ntchito pa mwezi ndipo ina ya ndalama za zinthu zimene timafuna (monga ndalama za sukulu, zokonzera zinthu, za zovala ndizina zazinthu zina ndi zina.)



**Malangizo kwa Mphunzitsi:** Ikani enivilopu iliyonse imene munakonzaka muphunziro lachisanu ndi chimodzi maphunziro muzinthunzi, Chitsanzo A – ma enivilopu asanu ndi imodzi amene anakonzedwa kale, patsogolo pa ophunzira.

Muwalongosolere kuti mwawakonzaka kale molingana ndi kagwiritsidwe ka ntchito mubajeti imene tinakonzaka kale mmaphunziro apitawo.

Chitsanzo A- pa ma enivilopu asanu ndi imodzi amene ali wolembedwa bwino mwayika kale ma lebulomalebulo a kagwiritsidwe ntchito.

- Pa lebulu ili yonse mulembepo, ngati enivilopu iliyonse ingagwire ntchito?

Ndalama zomwe mumagwiritsa ntchito	Ndalama zodziwikiratu zimene mumagwiritsa ntchito pa mwezi	Ndalama zogwiritsa ntchito pa zinthu zina
Ndalama zogwiritsidwa ntchito 500,000 pa chaka	Ndalama zogwiritsa ntchito pa mwezi 114,000 pa mwezi	Kukonzaka zinthu 25,000 pa chaka
		Zinthu zina ndi zina 10,000 pa chaka
		Ndalama za ku sukulu 45,000 pa chaka
		zovala 30,000 pa chaka

- Kodi ndalama ya zinthu zina ndi zina zimene mumagwiritsa ntchito pa bajeti yanu zikuoneka pati mumaenivilopumu?
  - Ndalama ya zinthu zina ndi zina za pa chaka ziri ndi enivilopu yake mukolamu ya 'ndalama zogwiritsa ntchito pa zinthu zina'
  - Ndalama ya zinthu zina ndi zina za pa mwezi zaonjezedwa pa ndalama zonse pamodzi zimene mumagwiritsa ntchito pa mwezi.

Tsopano tione mmene tingagwiritsire ntchito njira imeneyi.

## a) Kukonza ndondomeko yokhazikitsa kasungidwe ka ndalama pa banja lanu

Nthawi ili yonse mungalandire ndalama, muyenera poyambirira kuzisunga mukathumba. Kusunga kumeneko kumatchedwa Thumba la ndalama zabanja lanu.

**Malangizo kwa Mphunzitsi:** sonkhanitsani pamodzi ndalama za mapepala, zokwanira 250,000, muthumba lija lopangidwa lebulu ndalama za banja lanu.

Mofanana ndi mmene inu muliri, mutha kugwiritsa ntchito enivilopu, kabokosi komakiya, akaunti ku banki kapena njira ili yonse imene ili yodalirika kusunga ndalama izi.

## b) Musonkhanitse pamodzi ndalama zomwe mumagwiritsa ntchito pa mwezi zodziwikiratu

Kumayambililo kwa mwezi uliwonse tengani ndalama ya pabanja ndipo muyike mtengo olondola mu enivilopu ya ndalama za pa mwezi.

Anthu ena amakonda kugawa enivilopu ya pa mwezi mu zigawo zosiyana mma enivilopu pa ndalama zogwiritsidwa ntchito pa mwezi, monga enivilopu yake yake ya zakudya, ziwiya, zofunikira pakhomu ndi zina ndi zina.



**Malangizo kwa mphunzitsi:** Chotsani enivilopu ya ndalama zogwiritsidwa ntchito pa mwezi (85,500 pa mwezi) ndipo muike enivilopu iriyonse ndalama yimene munakonza pa phunziro la chisanu ndi chimoddi mphunziro muzinthu chitsanzo B: ndizowonjezera za miyezi isanu mmaenivilopu wokonzedwawo ngati mmene zawonetsedwa mmunsimu, pansi pa kolamu ya ndalama zogwiritsidwa ntchito pa mwezi. Kenaka funsani gulu kuti lilembe mmaenivilopu a ndalama zogwiritsidwa pa mwezi pogwiritsa ntchito ndalama zapa banja zija kuchpikera mu fandi yathu ija.

Kodi mukaziphatikiza pamodzi zikukwanira ndalama zomwe mumagwiritsa pa mwezi?

Ndalama zomwe mumagwiritsa ntchito	Ndalama zodziwikiratu zimene mumagwiritsa ntchito pa mwezi	Ndalama zogwiritsa ntchito pa zinthu zina
Ndalama zogwiritsidwa ntchito 500,000 pa chaka	Ndalama zotsala pa mwezi 30,000 pa mwezi	Zokonzetsera zinthu zikawonongeka 35,000 pa chaka
Zovala 30,000 pa chaka	Sukulu 5000 pa mwezi	Ndalama za zinthu zina ndi zina 10,000 pa chaka
	Chakhumi 12,000 pa mwezi	Ndalama za sukulu 45,000 pa chaka
	Chakudya 60,000 pa mwezi	
	Magetsi ndi madzi 7000 pa mwezi	

## c) Kukonza ndondomeko ya ndalama za zinthu zina za pa chaka

ma enivilopu olembedwa “za-pachaka” akuyenera kulembedwa kamodzi pa chaka. Izi zizichitika panthawi imene mwalandira ndalama zanu zochuluka za pachaka, mwachitsanzo, mutangotha kukolola mpunga wanu. Pamene nthawi yokolola yango, muziyika ndalama zanzu mu enivilopu imeneyi.

**Malangizo kwa Mphunzitsi:** Mulongosole chitsanzo chimenechi chikuchitika atangokolola mpunga wawo. Funsani gulu kuti lilembe maenivilopu apachaka kugwiritsa ntchito ndalama za fandi ya banja lanu.



## d) Kagwiritsidwe ka ndalama

### 1. Gwiritsani ntchito ndalama zimene ziri mu enivilopu muja basi

Osagwiranso ndalama za mu fandi ya banja lanu lijanso mpaka mwez wa mawa. Gwiritsani ntchito ndalama zimene zikupezeka mu ma enivilopu zokhazo.

Mwachitsanzo, ngati mukufuna ndalama za magetsi, tsegulani enivilopu ya ndalama za magetsi ndi madzi ndipo mugwiritse zimenezo. Ngati mulibemo ndalama mu enivilopumo, ndiye kuti simungagwiritsenso ndalama zina pa chinthu chimenecho. Muyenera kudikira mpaka mwezi wamawa pamene mutadzakhale ndi ndalama zina.

Mutha kugwiritsa ntchito pokhapokha ngati pali chinthu cha dzidzidzi, monga ngati mukufuna kupita kuchipatala kukawonana ndi a Dotolo kapena kugula mankhwala. Ndiyeno mutha kutenga ndalama yochepa mu enivilopu ya ndalama ya zinthu zina ndi zina kuti mugwiritse ntchito zinthu za ngochitika mwa dzidzidzi. Osagwiritsa ntchito enivilopu ya ndalama ya zinthu zina ndi zina kulipira zinthu zongokusangalalani, monga, zovala zatsopano. Gwiritsani ntchito pa "zofunikira" zokha. Tikuyenera kuphunzira kukhala wodziletsa ndi kumapilira ndikudikira pokhapokha titakhala ndi ndalama yomwe tingathe kugulira chinthu chimene tikufuna. Mutha kupanga chiganizo chomadya chakudya chabwino ndipo chokoma tsiku loyamba la pamwezi uliwonse pamene pali ndalama zimene mwayikamo kumene mwezi umenewo, komanso kudya mpunga wopanga ndiwo tsiku lotsiriza lapamwezi.

Tizikhala osamala osatenga ndalama zina mu fandi ya banja lanu. Fandi imeneyi siya ndalama zapadera ayi. Ili ndi pulani ya ndalama zanu ZONSE. Ngati tingatenge ndalama zowonjezera mu fandi ya banja lanu, ndiye kuti ndalama zanu sizingakwane chaka chonse. Ngati tikufuna ndalama zina zachinthu china, ndiye kuti tipeze njira ina yopezera ndalamayo. Koma tisamagule chinthucho mpakana titakhala ndi ndalama zapadera.

### 2. Kukonda dongosolo logwiritsa ndalama zotsalira mwanzeru

Ngati muli ndi ndalama zotsala, muthanso kukhala ndi ma enivilopu a zinthu zimene mukufuna zimene munakonza pa bajeti yanu kuti mutha kugwiritsa ntchito ndalama zotsala pa zinthu zimenezo, monga ngati kusunga, kuchulukitsa, kapena kupereka.



**Malangizo kwa Mphunzitsi:** Ikani ma enivilopu a ndalama zotsala (maphunziro mzinthunzi: Chitsanzo maenivilopu-CHitsanzo C) kuyika ma lebulu osiyana. Funsani gulu kuti lilembe ma enivilopu aja ndi ndalama zotsala kuchokera mu fandi ya banja lanu.

Kusunga 20,000 pa chaka	Investing'i 50,000 pa chaka	chopereka 20,000 pa chaka	Zokhumba zanu 30,000 pa chaka	Zosunga zodziwikiratu 52,000 pa chaka
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*Muchisanzochi, simupezeka ndalama zokwanira ma enivilopu onse kuti ndalamayo igawidwe chimodzimodzi. Chomwecho, ndalama yomwe mukusunga zinthu zodziwikiratu muchisanzochi ndiyofuna kugulira njinga yamoto yomwe mukukhumba kuti ikuthandizireni pa bizinesi yanu, tsono apa muyenera kuwonetsetsa kuti ndalama zonse zotsala zikupita mu enivilopu imeneyi.*

Uku ndiye kumaliza kwa chisanzo chathu pa kagwiritsidwe ntchito ka ndalama zogwiritsa ntchito pakhomo.

## Machitidwe Ake

### ZOKAMBIRANA MMUGULU LALIKULU

Kodi nanga ndalama zimene timapeza kuti tigwiritse ntchito?

- Kodi ndichifukwa chani mukuwona kuti sitinathe kufotokoza za ndalama zotuluka mwandondomeko?
  - Ndalama imeneyo imayeneka kusungidwa posiyana ndi ndalama zogwiritsa ntchito pakhomo

Ndalama zapamwezi zomwe mumagwiritsa ntchito pakhomo ndi ndalama zina zadzidzidzi zawerengedwa pamodzi kutengera ndalama zomwe mumapeza pamwezi, kugwiritsa ntchito “Ndalama zimene mumatenga kunyumba akachotsa msonkho ndi zina zotere” ndalama zimene mumapeza.

Amene amayang'anira bizinesiyo kapena ntchito, amayenera kuwonetsetsa kuti ndondomeko yakagwiritsidwe ntchito ka ndalama zanu kakonzedwa poyamba MUSANAYIKE ndalama mu thumba la fandi ya banja lanu. Mutha kugwiritsa ntchito njira ya ma enivilopu ndikupanga pulani ya kagwiritsidwe ntchito ka ndalama zomwe mumapeze pamwezizo; koma kuzisiyanitsa ndi ndalama zomwe mumagwiritsa modziwikiratu ndi zinthu zina za pakhomo.

#### **MPIKISANO MMAGULU ANG'ONOANG'ONO**

**Malangizo kwa Mphunzitsi:** *Funsani ophunzirawo apange magulu ang'onoang'ono a anthu atatu atatu, akhale malo amene atha kumaona chitsanzochi bwinobwino. Mukhala ndi mafunso asanu ndi awiri a mpikisano okhuzana ndi chitsanzochi.*

##### **Mafunso:**

- 1: Kodi ndi enivilopu iti imene mungagwiritse ntchito ndalama pofuna kugula chakudya?
- 2: Kodi ndi enivilopu yanji yomwe mungagwiritse ntchito pofuna kulipira sukulu fizi?
- 3: Muchisanzochi, ndi enivilopu yanji imene mungagwiritse ntchito kukagula chakumwa ndi mzanu wapamtima?
- 4: Mwangomalizitsa ntchito yapadera imene munagwira masiku awiri pakati pamwezi. Ndalamay imeneyo muyisunga kuti?
- 5: Amayi anu angodwala mwadzidzidzi ndipo akufunika mankwala a masabata awiri; ndi enivilopu yanji imene mutatengemo ndalamayo?
- 6: Kodi mungakwanitse bwanji kugwiritsa ntchito ndalama kukwaniritsa zinthu zimene mukufuna kugula pachaka ngati mumapeza ndalama yochepa mwezi uli wonse?
- 7: Kodi mungapange chiani ndindalama ngati simunayigwiritse ntchito mwezi umenewoo chifukwa munasunga mkatikati mwa bajeti yanu yapamwezi ndipo mwasala ndalama za zinthu zina ndi zina?

##### **Mayankho:**

- 1: Mu enivilopu ya ndalama zogwiritsidwa ntchito zoziwikiratu, enivilopu ya zakudya
- 2: Mu enivilopu ya dalama za zinthu zina, enivilopu ya sukulu fizi
- 3: Mu enivilopu ya ndalama zogwiritsidwa ntchito zoziwikiratu, enivilopu ya ndalama zotsala
- 4: Thumba ya fandi ya ndalama za banja lanu (podziwa kuti zofunika kugwiritsidwa ntchito zonse zakonzedwa kale)
- 5: Molingana ndikuchuluka kwa ndalamayo, zinthu kuchokera mu
  - a) Mu enivilopu ya ndalama zogwiritsidwa ntchito zoziwikiratu, enivilopu ya ndalama zotsala (chifukwa bajeti yanu yimakhala ndi zinthu zina ndi zina zofunika pa mwezi)
  - b) Mu enivilopu ya ndalama za zinthu zina, Mu enivilopu ya ndalama zogwiritsidwa ntchito ya zinthu zina ndi zina za pa chaka.
- 6: koyambilira muyenera kuyika ndalama mu enivilopu ya zogwiritsidwa ntchito za pa mwezi, kenaka kuyika enivilopu ya ndalama za pa chaka. Ngati mungafike muyezo wakuti palibenso zofunika za pachaka mwazimaliza, ndiye kuti mutha kuyamba dongosolo la “kugwiritsa ntchito ndalama zotsalira mwanzeru”.
7. Muziyika kaye poyamba muenivilopu ya ‘Ndalama Zogwiritsa Ntchito pa Zinthu Zina’. Ngati mwamaliza kugula zinthu zonse zapachaka, muzipititsa mu enivilopu ya “kugwiritsa ntchito ndalama zotsalira mwanzeru” molingana ndi bajeti yanu.

### **Kuunikira mgulu Lalikulu**

- Kodi mungalongosole bwanji momwe njira iyi ikusiyana ndi njira imene mumagwiritsa ntchito pano? Kodi ndichani chimene chingabweretse mavuto otani?
- Kodi njira imeneyi ingapangitse bwanji zinthu kukhala zophweka pa moyo wanu ndi banja lanu?
- Kodi njira imeneyi ikutithandiza bwanji kulemekeza Ambuye?

### **Masitepi Oyenera Kuchita**

Pano mutha kupanga njira yanu ya ma enivilopu yapakhomo panu. Yambani ndikuwona bajeti yanu. Konzani enivilopi imodzi ya ndalama zomwe mumagwiritsa ntchito nthawi zonse. Konzaninso enivilopu ina muyikemo ndalama za chinthu chirichonse chimene mumachifuna pachaka. Ngati munali ndi zotsalira, muthanso kukonza enivilopu ndikuyikamo ndondomeko yakagwiritsidwe kandalama zotsalazo.

Ngati mungakonde, mutha kugawanso ndalama yomwe mumagwiritsa ntchito nthawi zonse mmene chitsanzo chatu chikuwonetsera apachi.

Pomaliza, mungathenso kufuna kukonza ma enivilopu a ndalama zimene mumagwiritsa ntchito, pokhapokha mutadziwa kuti ndichiyani ndipo mufuna zingati.

Kuyesetsa miyezi yochepa kukala mukugwiritsa ntchito bajeti pongogwiritsa ntchito ndalama zomwe ziri muma enivilopu muja. Ngati mungathe kuyendera ndalama zimenezi mwezi uliwonse, ndiye kuti mutha kuyambapo kugula zinthu zina zimene munayika pa ndandanda wa “zofuna” zanu.

# Phunziro 7: Kodi tikupanga ndalama?

\*\*\*\*Kwa anthu amene ali alimi okha

Mfundo Yofunika

- Tiyenera kudziwa mmene tingawerengere chiongola dzanja chathu
- Titha kupanga dongosolo lina ngati sitimapeza chiongola dzanja kapena timapeza chochepa
- Tiyenera kusunga rekodi kapena kulemba zinthu zonse zimene zikuchitika pa ulimi wathu

Zida zogwiritsidwa ntchito

- Maphunziro muzinthuzi: Chithunzi cha munda umene uli ndi mbewu zochuluka
- Bukhu la Ophunzira: kuwerengera chiwongola dzanja chathu
- Bulaki bolodi ndi maka (holembera ba bolodipo)

## Mau Oyamba

### ZOKAMBIKIRA MGULU LALIKULU

Taphunzira kapangidwe ka bajeti ya pabanja pathu ndikugwiritsa ntchito ndalama zathu pa zinthu zimene munthu. Tsopano tilunjika pa ndalama zimene tingagwiritsa ntchito pa buzinesi yathu. Izi ziyenera kuwonodwa mwapadera.

Anthu ambiri amalimbikira kugwira ntchito, komabe amakhala ndi chiongola dzanja chochepa kapena sakhala nachonso. Tiyenera kutenga nthawi kuwerengera chiongola dzanja chatha kuti tiwone ngati kulimbikira kwathu kumatipindulira.



**Malangizo kwa Mphunzitsi:** Nyamulani mwamba chithunzi cha Maphunziro Mzithunzi 7 (chisanu ndi chiwiri): munda umene uli ndi mbewu zochuluka. Funsani gulu:

- Kodi iyi ndi buzinesi yopindulitsa? Chifuka chiani iri yopindulitsa kapena ayi?
- Kodi ndizotheka kunena kuti munda umenewu ukupanga ndalama?
- Kodi tikuyenera kudziwa chiani kuti tnene ngati mundawo ukupindulitsa kwambiri?

Chifukwa chakuti mundawo uli ndi mbewu zochuluka sikutanthauza kuti ukupindula ayi. Kuwona ndalama zimene mungapeze mutatha kugulitsa mbewu zanu sikuti zingatanthauze kuti tapanga phindu lotani ayi.

Muyenera kuwerengera mwachidule ndi kuona ndalama zomwe zalowa panthai iri yonse mukugula kapena kulima zinthu kuti muone ngati buzinesi yanu ikupanga phindu. Kuti tidziwa ngati ulimi wathu ukupindulitsa tiyenera kuona zinthu zofunika ziwiri izi.

1. Ndalama zingati zimene tingapeze titagulitsa mbewu zathu.
2. Ndalama zingati zingalowe pamene timadzala, pamene mbewu zathu zikukula ndingakhaleenso pokolora.

Powerengera kusiyana kwa zinthu ziwiri izi, titha kudziwa ngati ulimi wathu tikupindula nawo akapena ayi.

**Malangizo kwa Mphunzitsi:** Gawani bukhu la ophunzira: kuwerengera chiongola dzanja (mapeji anayi). Kwa maphunziro otsalira, werengani ndi kutengapo mbali pogwiritsa ntchito zolandira ngati mmene alongosolera pansipa. Lembani chitsanzo choyamba pa bolodi ndikuphunzira pamodzi pang'onopang'ono.



## Chitsanzo Choyamba: Bizinesi ya Anna ya masamba

### ZOKAMBIRANA MMGULU LALIKULU

Tsono tiwona bizinesi ya Anna ya masamba kuti tithe kumvetsetsa bwinobwino.

Anna amadziwa kwambiri bizinesi ya ulimu wa masamba chifukwa wakhala akulima mmunda wa banja lakwawo kwa nthawi yayitali. Wangoyamba kumene bizinesi yake ya masamba. Atakolera masamba ake koyamba anawatengera ku msika ndipo anagulitsa ndalama zokwanira 18,750 MWK. Anali wokondwa kwambiri. Zinawoneka ngati ali ndi ndalama zochuluka kwambiri.

- Kodi mukuganiza Anna ali ndi biziiness ya phindu?
  - *Pokhapokha Anna atadziwa ngati wapanga phindu kapena ayi, sangadziwe ngati bizinesi yake yapanga phindu ndipo ngati akuyenera kupitiliza bizinesiyo.*

TIYENI TIWONE MUMAREKODI A BUZINESS NGATI WAPINDULA.

Zinthu Zofunika Kugwiritsa Ntchito	Ndalama Zake
- Mbewu	6000
- Feteleza	5000
- Zida zogwiritsa ntchito	4000
- malo ogulitsira ku msika	2000
- mapepala a pulastiki, matumba ndi mabasiketi	3000
- ndalama za thilansipoti	1000
<b>Zonse pamodzi</b>	<b>MK21,000</b>
<b>Ndalama zogulitsa – kungoyerekeza chabe</b>	<b>Ndalama</b>
<b>Zonse pa modzi</b>	<b>25,000 MWK</b>

<b>NDALAMA ZOLOWA</b>	<b>- NDALAMA ZOTULUKA</b>	<b>= PHINDU</b>
<b>MK25,000</b>	<b>- MK21,000</b>	<b>= MK4000</b>

Mmene tikuonera, Anna anapanga phindu – koma 3,000 MWK yokha.

### Nthawi

- Kodi tisanaganizire phindu lingati limene angapeze, kodi zinthu zina zotani zimene tingalingalira pamene tikufuna kuona ngati akukondwa nayo bizinesi yake?
  - *Nthawi imene wakhala akugwiritsa ntchito pamene akupanga bizinesi yake. (ophunzira alembe yankho lawo pa mapepala awo)*

Nthawi zambiri bizinesi imene yimakhala ndi phindu lochepa imaoneka kuti ikupindula ngati nthawi imene wapanga ndalama irinso uyochepe. Chomwecho, ngati nthawi ndi mphamvu zambiri zagwiritsidwa pa bizinesi ndipo yapanga phindu lochepa, ndiye kuti munthuyo ayenera kuganiziranso za nzeru zina za bizinesi.

Anna nthawi yake yoyamba kulima masamba yatenga miyezi yinayi. Anna anasunga marekodi amaola amene watenga akugwira ntchito tsiku ndi tsiku. Pamene Anna mayamba bizinesi yake ya ulimi amaona ngati sadzitenga nthawi yayitali tsiku ndi tsiku akugwira ntchito mmunda muja. Chomwecho, chaka chino, mmunda munali mouma chifukwa mvula inavuta ndipo anayenera kumatenga nthawi yayitali akutsilira mmunda muja, kudzala ndi kukolera kunatenganso nthawi yayitali mmene samayembekezera ndipo anafunsa mwana wake wamkazi kuti amuthandize kugwira ntchito mmunda muja.

Anna anayerekeza kuti nthawi imene anagwira ntchito mmunda muja nthawi yodzala ndi kugulitsa masamba aja, ndingakhale nthawi imene anatengaera masamba aja kumsika inali yokwana maola

Nyengo yodzala mbewu (miyezi ingat):	4
Ma ola /pa mwezi:	12.5
Zonse pamodzi (Maola/pa mwezi X miyezi ija):	50
Phindu / nambala ya ma ola	80

12.5pa mwez. Izi zikutanthauza kuti anatenga maola 50 kulima ulendo umodzi. 3,000 MWK kugawa ndi maola 50 ikutipatsa 60 MWK pa ola lirilonse. Tsopano apa zaonekeatu kuti 3,000 MWK ndiyochepe kwambiri pa ntchito yonse imene Anna anayigwira.

Anna akuyenera kupanga pulani ya mmene angachitire kuti akhale ndi phindu lochuluka nyengo ina ikafika yolima. Akuyenera kuchepetsa kugula katundu wogwiritsa ntchito pa bizinesi yake. Mwina atha kugwiritsa nthito manyowa mmalo mwa feteleza amene angathandize kukulitsa mbewu zake kapena kupeza njira yokololera ndi kukhala ndi mbewu zolima yekha. Ngati Anna sangakwanitse kuchepetsa zogulagula pa bizinesi yake ya masamba, zitha kumuchitira ubwino atangosiya ndikuyesa bizinesi ina basi.

Zovuta ndizakuti, mabizinesi athu ali ngati masamba a Anna. Timalimbikira kugwira ntchito kwambiri ndipo osazindikira kuti tikupanga ndalama zochepa.

## Chitsanzo Choyamba: Nkhumba za Paulo

### NTCHITO YA GULU LALIKULU

Titha kugwiritsa ntchito katebulo ngati ka Anna powerengetsera ngati ife tikupanga phindu. Tisanaone za bizinesi yathu tiyeni tione za ma bizinesi awiri ena.

**Malangizo kwa Mphunzitsi:** onani tebulo losalembedwalo pa Nkhumba za Paulo. Yankhulani za sitepi iliyonse. Muonetsetse kuti akumvetsa zimene zikuchitika makamaka mbali ya ndalama zotuluka ndi zolowa.



Paul amaweta nkhumba. Wakhala akuweta nkhumba nthawi yayitali koma akufuna atadziwa ngati amapeza ndalama zokwanira. Kwa miyezi isanu ndi yimodzi yapitayo wakhala akusunga marekodi andalama zomwe iye amagwiritsa ntchito ku nkhumba zake zija. Lero wagulitsa nkhumba zija koma akufuna awerengere kuti awone ngati amapanga phindu pa bizinesi ya nkhumba.

Malizitsani kulemba chati cha bizinesi ya Paulo.

- Kodi Paulo wapanga phindu?

Sitepi yoyamba. Dzina La Bizinesi	Nkhumba za Paulo
Sitepi yachiwiri. Kutalika kwa nthawi ya bizinesi	Masiku 100
Sitepi yachitatu. Zogwiritsa Ntchito – Zinthu zofunikira	<b>Mtengo wake</b>
Nkhumba ziwiri zazing'ono	40,000
Chakudya cha nkumbazo	50,000
Katamera	2000
<b>Ndalama zonse zotuluka</b>	<b>92,000 MWK</b>
Sitepi yachinayi. Ndalama zolowa – kungoganizira chabe	<b>Ndalama zake</b>
<b>Ndalama zonse zolowa</b>	<b>280,000 MWK</b>

Chidziwitso: Kuwerengera ndalama zolowa: [mdalama zake / kg] x [kulemera kwa nkhumba] x 2 [nkhumba ziwiri] (1,700 x 80 x 2 = 280,000)

Ndalama zolowa	- Ndalama zotuluka	= Phindu
280,000	92,000	188,000

Nthawi	
Nthawi yozikuza (masiku angati)	100
Phindu / masiku angati	1880

## Chitsanzo chachitatu – Wokala Ya Zovala za Joni

### NDI MZANU

Monga Paulo, Joninso amafuna kudziwa ngati wokala yake yazovala ikupanga phindu. Anasunga ma rekodi a miyezi isanu ndi umodzi koma anakhala wodabwitsika. Samadziwa chenicheni choti alembe kapena asalembe.

**Malangizo kwa Mphunzitsi:** gawani ophunzirawo akhale awiriawiri. Azipangira limodzi pomalizitsa pepala la Joni.



Tsatirani ndondomeko kuti mumuthandize Joni kuwerengera phindu lake:

Sitepi yoyamba: Mukhwatche chirichonse chimene sichikuyenera kukhala pa bizinesi yagulitsa zovala.

Sitepi yachiwiri: Wonani ndikuzindikira ndalama zotuluka zonse. Muyike ndalama zonse zotuluka zonse mbali yake pa fomuyo.

Sitepi yachitatu: Wonani ndandandawo ndikuzindikira ndalama zonse zolowa zimene zimabwera pa malonda a zovala – muziyike mbali ya ndalama zolowa mu fomuyo.

Sitepi yachinayi: Mmene munapangira ndi Paulo, gwiritsani ntchito zotuluka ndi phindu kuti muone ngati Joni amapanga phindu.

#### Bukhu la Joni

Kugula zovala zokagulitsa	500,000	Kugulitsa zovala	600,000
<del>Sukulu fizi</del>	<del>300,000</del>	<del>Chakudya cha banja lake</del>	<del>50,000</del>
<del>Chikwama cha kusukulu</del>	<del>40,000</del>	Kugulitsa zovala	500,000
Ndalama ya renti ya shopu	100,000	<del>Kugula mphatso ya pa chikondwerero</del>	<del>300,000</del>
Kugulitsa zovala	400,000		

Sitepi yoyamba. Dzina La Bizinesi	ZOVALA ZA JONI
Sitepi yachiwiri. Kotalika kwa nthawi ya bizinesi	6 months
Sitepi yachitatu. Zogwiritsa Ntchito – Zinthu zofunikira	<b>Mtengo Wake</b>
Kugula zovala zogulitsa	500,000
Ndalama ya renti ya shopu	100,000
<b>Ndalama Zotuluka Zonse Pamodzi</b>	<b>600,000</b>
<b>Sitepi yachinayi. Ndalama Zolowa – kungoganira chabe</b>	<b>Ndalama Zake</b>
Kugulitsa zovala	3400,000
Kugulitsa zovala	600,000
Kugulitsa zovala	500,000
<b>Ndalama Zolowa Zonse Pamodzi</b>	<b>1,500,000</b>

Ndalama Zotuluka	- Ndalama Zolowa	= Phindu
1,500,000	600,000	900,000

#### Time

Kutalika kwa nthawi imene wakhala akupanga bizinesi (miyezi)	6
Phindu / miyezi ingati ( $900,000 / 6 = 150,000$ )	150,000
Phindu / miyezi ingati / masiku 30 ( $150,000 / 30 = 5000$ )	5000

## Werengerani Mtengo Wake

### NTCHITO YA MUNTHU YEKHA

Tiyenera kukhala ndi nthawi yokwanira kuti tiwonetsetse kuti bizinesi yathu siyikufana ndi ya Anna, koma ngati ya Paulo. Wonani ma chati wosalembawo mu bukhu lanu.

**Sitepi Yoyamba:** ganizirani bizinesi yanji imene mungawerengere phindu lanu. Osayikapo njira zonse zimene mumapezera ndalama zaniyu (monga, kugulitsa mpunga, kugulitsa masamba, nkhu, nkumba). Muyenenera usankha bizinesi imodzi pa chati iliyonse.

**Malangizo kwa Mphunzitsi:** muonetsetse kuti wina aliyense wasankha bizinesi imodzi yokha.

**Sitepi Yachiwiri:** muganizire za kutalika kwa nthawi imene mungagwiritse ntchito. Mwachitsanzo, Anna anagwiritsa ntchito miyezi inayi chifukwa ndi nthawi imene anatenga atabzala masamba ake poyamba mpakana mmene amakagulitsa. Paulo anagwirisa ntchito miyezi isanu ndi umodzi chifukwa ndinthawi imene anatenga pokuza tiana ta nkumba mpakana titakula. Ngati mumalima mpunga kapena chimanga, muganizirensa nthawi imene munayamba kulima munda mpakana nthawi yimene mwakolola ndi kukagulitsa mpungawo. Ngati mumasoka zovala kapena kugulitsa supu, mutha kugwiritsa ntchito sabata imodzi kapena mwezi umodzi.

**Malangizo kwa Mphunzitsi:** lorani ophunzira kuti ayambe apanga sitepi yoyamba ndi yachiwiri musanapite pa sitepi yachitatu ndi ya chinayi.



### KUKAMBIRANA MGULU LALIKULU POGANIZA MWAKUYA

**Sitepi Yachitatu:** werengerani ndalama zotuluka pa bizinesi yanu. Tisanadziwe izi tiyenera kuganiza za zinthu zimene zikufunika pa bizinesi. Kuganizira zinthu zonse ndkovuta kwambiri ndipo umapezeka wayiwala zinthu zina zofunikira. Kungothandizira pa gawo limeneli ndiwerenga chitsanzo:

Lile amapanga bizinesi yoweta nkhu. Lile anapanga ndondomeko ya zinthu zimene zikufunika pa bizinesi yake yoweta nkhu polingalira tsiku lonse moyo wa ntchito yoweta nkhu za bizinesi. Anazifunsa mafunso ochuluka okhuzana ndi tsiku limeneli. Mwa chitsanzo, ndi mmamawa uno ndipo Lile akupita kukhola. Kodi kholalo liri kuti? Kodi liri pafupi ndi nyumba yake? Ngati liri kutali, azipita bwanji? Kodi azilipira renti? Keneka anazona yekha ali kukhola kuja. Kodi achita chiani poyamba? Akuzipatsa chakudya nkhu. Ndi chiani? Kodi akuchipeza kuti chakudya cha nkhu? Kodi nanga akugulitsa ndalama zingati? Kodi nkhu zimagana chiyani kuti zikhale zathanzi? Kodi akuyenera kupeza munthu wina woti azimulipira kuti azimulipira kuyendetsa bizinesiyo? Atatha kuchita izi, Lile anapanga ndondomeko wa zinthu zochuluka zimene zimagana pa bizinesi yake.

**Malangizo kwa Mphunzitsi:** pa gulu lalikulu, lembani zinthu zimene bizinesi ingafunikire pa bolodi.

Bizinesi ili yonse ikhala yosiyana koma mungoganizira mosamalitsa zimene mungafune pa bizinesi yanu.



## NTCHITO YA MUNTHU YEKHA

Lembani zinthu zimene mukuona ngati zingafunike pa bizinesi yanu. Pangani izi ndi amzanu ena amene ali ndi bizinesi yofanana ndi yanu ndipo muganizire zinthu zonse zimene zingafunike.

Tsopano tiganizirensa za mitengo ya zinthuzo. Onetsetsani kuti zinthu zonse zimene mwalemba mwayikapo mitengo yake. Ngati simukudziwa mtengo wake weniweni, mungoganizirani mtengo uliwonse.

Muzaona kuti zinthu zina zimene mwalembapo zima funika nthawi iliyonse imene mukupanga chinthu china pamene zinthu zina zikuyenera kugulidwa poyambilira pa bizinesi. Ngati zida munalipilira kale ndipo malo muli nawo opangira bizinesi, simukuyenera kuyikapo zinthu zimenezo.

Chinthu china tikuyenera kuphatikiza ndalama ya zinthu zonse zimene tikuzifuna zija pamodzi. Mulembe ndalama zotuluka zonse pamodzi mu bukhu lanu.

## Werengerani Phindu

**Sitepi Yachinayi:** werengerani ndalama zolowa zonse. Kwa ma bizinesi ambiri izi sizovuta ayi chifukwa timagulitsa pakamodzi, monga ngati tikagulitsa mpunga, timadziwa ndalama zimene tagulitsa. Tangoyesani kungoganiza za ndalama zimene mungapeze mutagulitsa katundu wanu. Lembani ndalama zolowa zonse pamodzi mu chati ya bukhu mwanu. Mukumbukire tikungoyang'ana katundu amene wagulitsidwa pa nthawi imene mwayitchula ija.



Ngati simugulitsa mbewu zanu, monga mpunga, koma mumasunga wina kuti mudzidya, mungoganiziranso kuti ungakwane ndalama zingati mutati mwakagula ku msika. Mwachitsanzo, ngati mwakolola makilo 500kg ndipo simunaugwiritse ntchito pa khomo panu ndiye kuti mugula pa 50 per kg iye kuti muugwiritsa ntchito 500kg \* \$50 kuwerengera ndalama zolowa. Ndizofunikira ndithu kuti tiwerengere phindu chifukwa ngati sitikupindula ndiye kuti tiyenera kumangogula mpunga wathuwo kusiyana ndi kumalima.

**Sitepi Yachisanu:** tsopano tiyeni tipeze ngati bizinesi yathu ikupanga phindu kapena ayi. Gwiritsani ntchito ndalama zonse pamodzi powerengera.

- Kodi bizinesi yanu imapanga phindu?

## KUFUNIKIRA KOSUNGA MA REKODI

Nthawi ina mukayamba kubzala kapena kugula ziweto zina muyenera kusunga ma rekodi a mitengo yonse yimene mwagulira kuti muone ngati mwapanga phindu. Nthawi zina mitengo yongoganizira ija itha kukhala yolakwika ndiye ndibwino kulemba pamene mwagula zinthuzo. Ngati mungasokonekere ingolembani zinthu zonse zimene mukuganiza kuti ndizofunika ndipo funsani amzanu kuti akuthandizeni kuwerengera nthawi ina.

## MASITEPI OYENERA KUCHITA

Ngati muli ndi mabizinesi ambiri, zitha kuchita bwino mutabwereza ntchito yimeneyi yowerengera bizinesi iliyonse imene mumapanga.

Funsani munthu mmodzi m'banja lanu kuti awone ngati mmaganizidwe anu ali woyenera ndipo akuthandizeni kupeza njira zina zothandiza kuti muone mmene mungakonzere ma pulani ena woti muzikhala ndi phindu lochuluka.

# Phunziro 8: Mtengo ndi Zotsatira Za Ngongole

## Mfundo Zofunikira

- Pali mitengo yosiyana ya ngongole, osangonena za ndalama
- Tiyenera kuwerengera chiwongoladzanja cha ngongole
- Ndiyenera kumvetsa bwino za mitundu ya ngongole
- Ngongole yitha kutithandiza; ndiyenera kuonetsetsa kuti nditha kuyibweza kuchokera pa bizinesi yanga kapena pa ndalama

Zida zogwirira ntchitozi

- Bukhu la ophunzira Opushoni A OR B (*mu pulinte chitsanzo cha bwino; imodzi pagulu laling'ono lirilonse*)
  - Opushoni A ndi ya anthu amene amapanga za ulimi: zikutengera kugulitsa zokolera zanu mwamsanga; kuchotsapo chiongoladzanja cha kompaundi
  - Opushoni B ndi ya anthu aku tauni: kuwonjezerapo chiwongoladzanja cha kompaundi; kuchotsapo kugulitsa zokolera zanu mwamsanga
- Ophunzira onse akuyenera kukhala ndi cholemba ndi polemba
- Makakuleta kapena mafoni
- Bolodi kapena pepala lalikulu ndi maka kuti muwonetse zitsanzo

CHIDZIWITSO: MUWONETSE MBALI YA ANTHU AKUMUDZI NDI AKUTAUNI

## Mau Oyamba

### ZOKAMBIRANA MGULU LALIKULU

- Kodi anthu amatengeranji ngongole?
- Kodi anthu amagula chiani akatenga ngongole?
- Kodi phindu langongole ndilotani?
- Kodi mavuto amabwera ndi ngongole ndiwotani?
  - *Titha kukhala ndi ndalama zochuluka zimene tabwereka kwa munthu wina.*
  - *Ngongole itha kukhala wotilemetesa kutipanga ife kukhala opanda zinthu zokwanira kumtsogolo kwathu.*
  - *Ngongole imatipanga ife kugwiritsa ntchito ndalama zochuluka kuposa zimene ife tiri nazo.*
  - *Timalephera kuzindikira zotsatira zake za chiongoladzanja.*
- Mungaganizepo za munthu wina amene anagwiritsa ntchito ngongole mwabwino?
- Mungaganizepo za munthu wina amene anavutikapo chifukwa cha ngongole?

Pali dipo lochuluka la ngongole – kudandaula, kudwala, kukangana pa banja, osagona usiku, etc. muphunziro ili tionetsetsa za ngongole ya ndalama. Choncho, tisaganize kuti dipo lake ndilime titaliwonera basi.

## Kuwerengera Chiwongoladzanja

### ZOKAMBIRANA MGULU LALIKULU

**Malangizo kwa Mphunzitsi:** *Lembani chitsanzo cha manambala mumabokosimu kutsogolo kwa kalasi.*

Poyambirira, tiyenera kudziwa kuwerengetsera chiwongoladzanja, chimene chiri ndalama zampamba zimene timapereka tikatenga ngongole.

Ngati tikugwiritsa polemba nd cholemba:

Mutenge ndalama ya ngongoleyo, monga, 100,000. Mukhwatche ma ziro awiri. Monga ngati,  $100,000 = 1000$  ndipo mutaimuse ndi peresentagi ya chiongoladzanja chanu, monga, 6%.  $1000 \times 6 = 6,000$  ndiye chiongoladzanja chake.

$$100,000 = 1000$$

$$1000 \times 6 = 6000 \text{ ndi chiongoladzanja chake.}$$

Ngati tikugwiritsa kakuleta kapena foni:

Mutenge ndalama ya ngongoleyo. Muyigawe ndi 100. Muyitaimuse ndi peresentegi ya chiongoladzanja chanu. chitsanzo,  $100,000 / 100 = 1000 \times 6 = 6000$

$$100,000 / 100 = 1000$$

$$1000 \times 6 = 6000 \text{ ndi chiongoladzanja}$$

Mu chitsanzo ichi, 4,500 MWK ndi ndalama imene mutazapereke pa mwamba pa ngongoleyo: dipo lobwereka ndalama.

### MUNTHU YEKHA KAPENA ANTHU AWIRI AWIRI

Yeserani kupanga mmene zitsanzo zathu pamapepala ena:

**Malangizo kwa Mphunzitsi:** Lembani chiwongoladzanja chosiyana. Ophunzirawo akatsala pang'ono kumaliza masamu awo, lembani mayankho ake.

$$8\% \text{ chiwongoladzanja cha } 500,000 = 40,000$$

$$4\% \text{ chiwongoladzanja cha } 70,000 = 2,800$$

$$12\% \text{ chiwongoladzanja cha } 1,000,000 = 120,000$$

$$10\% \text{ chiwongoladzanja cha } 200,000 = 20,000$$

$$6\% \text{ chiwongoladzanja cha } 400,000 = 24,000$$

Ngongole ili yonse imakhala ndi nthawi yoti munthu abweze. Kuwonjezera pa chiongoladzanja chodziwikiratu pa ngongole yathu, muyenera kuganizirapo mtundu wa ngongole umene ukutengedwa komanso ikhala nthawi yochuluka bwanji.

## Mitundu Iwiri Ya Ngongole

### CHITSANZO PAGULU LALIKULU

Pali mitundu iwiri ya ngongole yodziwikiratu.

Mtundu woyamba: mumapereka chiwongoladzanja mwezi uliwonse pandalama imene mwakongola ija. Iyi imatchedwa chiwongoladzanja cha simpulo. Ndipo ndimtundu wa chiwongoladzanja umene mwangomaliza kuwerengerawu.

Mtundu wachiwiri: mumapereka chiwongoladzanja mwezi uliwonse pangongole ija ndinso pa chiwongoladzanja. Iyi imatchedwa chiwongoladzanja cha kompaundi.

**Malangizo kwa Mphunzitsi:** Wonetserani chitsanzo chiri mmusimu kutsogolo kwa kalasi, kuwona kusiya kwa mitundu ya ngongole iwiri.

Chitsanzo: 10% chiwongoladzanja pa mwezi pa 300,000 kwa miyezi inayi:

Mtundu woyamba: chiwongoladzanja pa ngongole yokha mwezi uliwonse (cha Simpulo)

Ngati chiwongoladzanja pa ngongole yokha ndiye kuti chonse chikhala

- 10% chiwongoladzanja cha 300,000 = 30,000

#### Chiwongoladzanja cha simpulo (10%)

$$10\% \text{ chiwongoladzanja cha } 300,000 = 30,000$$

$$30,000 \times 4 = 120,000 \text{ chiwongoladzanja chonse}$$

$$300,000 + 120,000 = 420,000 \text{ ndalama yonse yobweza}$$

- $30,000 \times \text{miyezi } 4 = 120,000$  chiwongoladzanja chonse
- **Ndalama zobweza zonse  $120,000 + 300,000$  (ngongole yanu) = 420,000**

Mtundu wachiwiri: chiwongoladzanja pa ndalama zonse mwezi uliwonse (Cha Kompaundi)

- 10% chiwongoladzanja cha 300,000
- Chiwongoladzanja cha mwezi wa 1 = 30,000
- Ndalama yonse ya mwezi wa 1 = 330,000  
(30,000 chiwongoladzanja + 300,000 ngongole)
- Chiwongoladzanja cha mwezi wa 2 = 33,000
- Ndalama yonse ya mwezi wa 2 = 363,000  
(33,000 chiwongoladzanja + 330,000 ndalama za mwezi wa 1)
- Chiwongoladzanja cha mwezi wa 3 = 36,300
- Ndalama yonse ya mwezi wa 3 = 399,300  
(36,300 chiwongoladzanja + 363,000 ndalama za mwezi wa 2)
- Chiwongoladzanja cha mwezi wa 4 = 39,930
- **Ndalama yonse pa mwezi wa 4 = 439,230**  
(39,930 chiwongoladzanja + 399,300 ndalama za mwezi wa 3)

#### Chiwongoladzanja cha Kompaundi (10%)

Poyambirira	300,000
Chiwongoladzanja	<u>30,000</u>
Mapeto a mwezi 1	330,000
Chiwongoladzanja	<u>33,000</u>
Mapeto a miyezi 2	363,000
Chiwongoladzanja	<u>36,300</u>
Mapeto a miyezi 3	399,300
Chiwongoladzanja	<u>39,930</u>
Mapeto a miyezi 4	439,230

Musiyanitse ndalama yonse yomaliza pa mtundu woyamba wa simpulo ndi wachiwiri wa Kompaundi.

Pa chitsanzo choyamba, ndalama zoyenera kubweza ndi 315,000. Mu chitsanzo chachiwiri, ndalama zoyenera kubweza ndi 329,423.

Mmene mukuoneramu, mtundu wa chiwiri wa Kompaundi, mumapereka chiwongoladzanja chochuluka.

Tangoganizani ngongoleyo itatha chaka mmalo mwa miyezi 4

- Pakutha chaka Chiwongoladzanja cha Simpulo chidzakhala = 660,000
- Pakutha pa chaka Chiwongoladzanja cha Kompaundi chidzakhala = 942,000

Ngati nkotheke, simukuyenera kutenga ngongole yimene chiwongoladzanja chake ndi cha kompaundi, ngati mwatenga kale, muwonesetse kuti mwamufunsa munthu wina kuti akuthandizeni kuwerengetsera mtengo wake poyambilira.

## Chiwongoladzanja cha Simpulo

### MUNTHU YEKHA KAPENA AWIRI AWIRI

Tayeserani kuwerengetsera chiwongoladzanja cha simpulochi panopa:

**Malangizo kwa Mphunzitsi:** Lembani zitsanzosi pa bolodi. Pamene ophunzirawo atsala pang'ono kumaliza, lembaninso mmene mumawerengetsera ndi mayankho ake.

- Kodi chiwongoladzanja chake ndichotani pazitsanzo zonse?

7% chiwongoladzanja cha 3,000,000 pa miyezi 3	= 210,000 x 3	= 630,000
6% chiwongoladzanja cha 2,000,000 pa miyezi 10	= 120,000 x 10	= 1,200,000
12% chiwongoladzanja cha 5,000,000 pa miyezi 2	= 600,000 x 2	= 1,200,000
10% chiwongoladzanja cha 2,500,000 pa miyezi 8	= 250,000 x 8	= 2,000,000
8% chiwongoladzanja cha 4,000,000 pa miyezi 6	= 320,000 x 6	= 1,920,000

## Chiwongoladzanja cha Kompaundi – KWA ANTHU A KU TAUNI OKHA

### NTCHITO YAGULU LALIKULU

Chiwongoladzanja cha kompaundi ndipamene mubweza ngongole kuwonjezerapo chiwongoladzanja chake mwezi uliwonse.

Pa manja, tingawerengetsere peresentaji ya chiwongoladzanja, poyiphatikiza ku ngongoleyo kuti itapatse ndalama yatsopano, ndikupitiriza kuchita chimodzimodzi mwezi uliwonse.  
Tiyeni tiwonenso chitsanzo.

### Kugwiritsa ntchito kakuleta kuwerengetsera chiwongoladzanja cha kompaundi

muthanso kuwerengetsera pogwiritsa ntchito manambala wotsatirawa.

**Malangizo kwa Mphunzitsi:** Mulembe ma nambala mu bokosi pa bolodi ndikuwanthandiza ophunzirawo kuti adziwe mmene mukupeza. Muwafunse kuti kodi 13% kapena 4% ikhala chiyani.

Powerengera mutenga ngongole yanu nditayimusa ndi ndi peresentagi ya chiwongoladzanja chake.

Kenaka, mutayimusa ndi nambala yomweyo mwezi uliwonse panthawi imene mukubweza ngongoleyo.

Izi zikukupatsani ndalama zimene mutabweze.

Kenaka muchotsere ngongole yanu kuti mupeze chiwongoladzanja chimene mutapereke.

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% = ??

**Malangizo kwa Mphunzitsi:** Jambulani chitsanzo ichi pa bolodi

Mwa chitsanzo, ngati mukufuna kudziwa chiwongoladzanja pa ngongole ya 200,000 pa 8% kwa miyezi 3 muwerengetsera motere:

- $200,000 * 1.08 * 1.08 * 1.08 = 251,942$  (ndalama zobweza)
- $251,942 - 200,000 = 51,942$  (chiwongoladzanja)

### NTCHITO MGULU LALING'ONO

Tsopano werengereni ngongole yanu kuchokera ku chiwongoladzanja cha simpulo ngati poyamba paja, koma pano ngati chiwongoladzanja cha kompaundi.

- Kodi chiongoladzanja chake ndichotani pa zitsanzozi?

*Mayankho a chiongoladzanja cha kompaundi*

7% chiwongoladzanja pa 3,000,000 kwa miyezi 3 = [ndalama zobweza] 3,675,000 – [ngongole yanu] 3,000,000 = 675,000	
6% chiwongoladzanja pa 2,000,000 kwa miyezi 10 = 3,582,000 – 2,000,000 =	1,182,000
12% chiwongoladzanja pa 5,000,000 kwa miyezi 8 = 6,272,000 – 5,000,000 =	1,272,000
10% chiwongoladzanja pa 2,500,000 kwa miyezi 8 = 4,872,000 – 2,550,000 =	2,372,000
8% chiwongoladzanja pa 4,000,000 kwa miyezi 6 = 6,347,000 – 4,000,000 =	2,347,000

**Malangizo kwa Mphunzitsi:** sizofunkira kuti azipereka mayankho olondora. Ndizofunikira kwambiri akaphunzira kuti 'kompaundi' limatanthauza kuti zinthu zikungopitirabe povuta mwezi uliwonse.

- Kodi kusiyana kwa mayankho ake ndi aja a chiwongoladzanja cha simpulo? Kodi amene akusiyana ndi ati?
  - Ndiwokwera mtengo
  - Ngongole yotenga nthawi yayitali ndiamene ali wosiyana

Ngati tingatenge ngongole ya chiwongoladzanja cha kompaundi, muyenera kuyesetsa kuti isatenge nthawi ndikubweza ngongoleyo mwachangu.

## Ngongole yogulitsa mbeu mwachangu – ZOKHUZA ALIMI OKHA

### NTCHITO MGULU LALIKULU

Ngongole zambiri sizimakhala za ndalama koma ngati tigulitsa zammunda zathu nthawi yake yisanakwane. Kuwerengetsere mtengo wa ngongole tiyenera kudziwa mtengo umene tingagulitsire. Mutha kuona kuti munthuyo atha kupanga phindu lochuluka. Mtengo umene akukupatsani NDIWOTSIKIRAPO kuposa umene akuyembekezera pa msika.

Mwa chitsanzo: Mwagulitsa 1,000 kg ya khofi pamtengo wa 1,125 mmalo moyembekezera kukolola ndikugulitsa pa mtengo wa bwino wa 1,500.

#### Mtengo wa ngongole

- Ndalama zimene mwapeza mwachangu =  $1,500 * 1,000\text{kg} = 1,500,000$
- Ndalama zimene munakapeza mutakolola =  $2000 * 1,000\text{kg} = 2,000,000$
- Mtengo wa ngongole = 500,000

Tiyeni tione chitsanzo china chimodzi ngati gulu: Mwagulitsa 2,000 kg ya kofi mwachangu pa mtengo wa \$1.4 mmalo moyembekezera kukolola ndikugulitsa pa mtengo wa bwino wa \$2.

#### Mtengo wa ngongole

- Ndalama zimene mwapeza mwachangu =  $1,400 * 2,000\text{kg} = 2,800,000$
- Ndalama zimene munakapeza mutakolola =  $2,000,000 * 2,000\text{kg} = 4,000,000$
- Mtengo wa ngongole = 1,200,000

Ngati mungagulitse zokolola zanu mwachangu, muonetsetse mwapeza mtengo wabwino wokwera. Ndipo muyesetse ndikusiya kutero mwamsanga.

## Kusiyanyitsa mitundu ya mtengo wa ngongole

Pali mitundu yambiri ya ngongole yimene mungatenge. Ndi ntchito iyi yotsiriza, tiwona njira zina zosiyanasiyana.

### NTCHITO MMAGULU ANG'ONOANG'ONO

**Malangizo kwa Mphunzitsi:** Gawani magulu aanthu atatu kapena anayi; muonetsetse kuti gulu lililonse liri ndi munthu wodziwa kuwerengera bwino. Apatsemi Bukhu la Ophunzira mphunziro 8: Njira A kapena Njira B.



Mungoganiza kuti mukuyenera kubwereka ndalama. Ndi gulu lanu, kodi njira yabwino ndi yiti.

Mukufunika 375,000 kuti mugule feteleza ndi mpunga owonjezera. Mutha kusankha:

1. Kugulitsa zokolola zamwansanga. Mugulitsa zokolorazo (1200kg) pamtengo wa 1500 pa kg mmalo mwa 2000 pa kg.  
Phindu loyembekezera =  $1200\text{kg} * 2000 = 2,400,000$   
Ndalama zimene zapezeka =  $1200\text{kg} * 1500 = 1,800,000$   
**Mtengo wa ngongole =  $2,400,000 - 1,800,000 = 600,000$**
2. Mwabwereka 500,000 kubweza miyezi isanu pa chiwongoladzanja cha 10% kompaundi.  
Ndalama zonse zimene mutabweze  $375,000 * 1.1 * 1.1 * 1.1 * 1.1 * 1.1 = 805,255$   
**Mtengo wa ngongole = ndalama yonse yobweza – ngongole =  $805,255 - 500,000 = 305,255$**
3. Mwabwereka 375,000 kubweza miyezi isanu pa chiwongoladzanja cha 12% cha simpulo.  
**Mtengo wa ngongole =  $500,000 * 12\% * 5 = 300,000$**
4. Mwabwereka 500,000 ndipo mwagwirizana kuti mubweze 800,000 pa miyezi isanu  
**Mtengo wa ngongole =  $800,000 - 500,000 = 300,000$**

## KUWUNIKIRANSO

- Kodi ndi njira yanji imene gulu lani linasankha kuti ndilabwino? Kambiranani
- Kodi izi zingagwiritsidwe bwanji pa banja lanu kapena mabanja ena mmadera mwanu?
- Kodi kuli mitundu nay a ngongole imene imapezeka kudera kwanu?

**Malangizo kwa Mphunzitsi:** Funsani kalasi kuti ipereke zitsanzi zina zangwirizano wa ngongole ndi kaperekedwa ka chiwongoladzanja. Pamodzi werengetserani mtengo wa ngongole pazitsanzo zimene zperaka zija.

## Kodi ngongole tingayigwiritse ntchito liti?

### ZOKAMBIRANA MGULU LALIKULU

Baibulo sirinalongosore nthawi imene tingagwiritse kapena osagwiritsa ngongole. Choncho, linangopereka njira zotithandiza kuganiza ngati chiri cha nzeru kugwiritsa ntchito ngongole kapena ayi.

Werengani ndime zotsatirazi. Kupyolera mu ndimezi, ndi malangizo otani amene mungamuuze munthu zakagwiritsidwe ka ndalama?

- Luka 12:15
- Mlaliki 4:7-8
- Miyambo 21:17
- Yakobo 4:3
- Aroma 13:8
- Miyambo 22:7

Baibulo limatilangiza kuti tisamafune fune chuma. Timakumbutsidwa kuti moyo wathu sizinthu zimene tirinazo. Ndidwino kukhala moyo wapansi kusiyana ndikukhala ndi zinthu zambiri ndikumaphinjika ndi ngongole. Tiyenera kusamalira mtima wathu posakhala aumbombo ndi kumasilira zinthu.

- Kodi ngongole tisamayigwiritse pa zinthu ziti?
  - *Ngongole tisamayigwiritse pogula zinthu zimene ziri zongotisangalatsa kapena zongotimvetsa moyo kukoma, ngati njinga yamoto, T.V., kapena foni ya mmanja. Tikatenga ngongole kuti tigule zinthu zimenezi ndiye kuti tikuchita zinthu munjira yolakwika. Timakhumbitsa zinthu zabwino, koma sitifuna kugwira kaye ntchito poyamba. Uku ndikudzikonda. Njinga yamoto yatsopano kapena kukhala ndi nyumba yabwino ndi zinthu zabwino ndithu, koma tiyenera kudikira mpakana titakhala ndi ndalama kuti tizagule kusiyana ndikubwereka ndalama. Tikabwereka ndalama kuti tigulire zinthu timayeneranso kupereka chiwongoladzanja ndikudziyika tokha panso paulamuliro wa munthu wina. Baibulo limatililikitsa osabwereka chinthu cirichonse kwa munthu (Aroma 13:8, Miyambo 22:7).*
- Kodi ndalama za ngongole zingatipindulitse bwanji?
  - *Ngati tingathe kupanga bizinesi imene ingatibweretsere ndalama zochuluka.*

Tiyenera kugwiritsa ntchito ngongole mwanzeru, poti ngongole imakhalea ndikuthekera kotithandiza.

Tiyenerakukhala wosamalitsa nthawi zonse:

1. Ngati tingathe kubweza ngongoleyo, ndingakhale bizinesi yathu siilkupanga phindu mmene timaganizira.
2. Ngati tingabwereke kumalo amene samapereka chiwongoladzanja chochuluka, ndiye kuti wobwereketsa uja adzangotenga phindu lanu lonse pamene mumalimbikira kugwira ntchito.
3. Kuti tiwone mmene tingabwezere ngongoleyo (osangobweza chiwongoladzanja chokha basi) tisanayambe kuganizira phindu la kutenga ngongole.

Ku malo ambiri, Kuli mwayi waung'ono wopeza chiwongoladzanja chocheperako ndiye khalani wosamalitsa pakusankha bizinesi yoti muchite pa ngongole.

Muyenera kumapanga bizinesi pulani mosamalitsa imene ikusonyeza mmene mungabwezere ngongole musanayambe kugwiritsa ntchito ngongole pa mfundo za bizinesi zimene muli nazo. Muyenera kudziwanso phindu limene mungapange mongopenekera pa bizinesi yanu ndipo muchotsere ngongole yanu ndi chiwongoladzanja. Munjira ina, imodzi mwa ndalama zotuluka pa bizinesi yani ndi ndalama ya ngongole.

Kodi mukupangabe ndalama zokwanira kuti bizinesiyo ipitilire?

## **MASITEPI AKUTI MUCHITE**

### **NDI MZANU**

Pempherani ndi kumfunsa Mulungu kuti akuthandizeni kuti musamakhumbe zinthu zimene mulibe ndipo sizikufunika. Muthokozeni Mulungu pa zinthu zimene anakupatsani kale.



# Phunziro 9: Kodi Tingatuluke Bwanji Mungongole

## Mfundo zofunikira

Titha kutuluka mu ngongole ngati:

- Tingavomereze zovuta zathu ndikupanga chisankho chakuti tisintha
- Kupeka nsembe zokhumba zathu zanthawi ino, kuti tikhale ndi mtendere
- Kugulitsa zinthu zosafunikira kwambiri
- Kukhala ochitachita ndi kupanga ma pulani amene angasinthe zinthu pang'ono ndikuyambapo kubweza ngongole zotsalira
- Kupempherera ndikudikira thandizo kwa Mulungu

## Zida Zogwiritsa Ntchito

- Bukhu la Ophunzira: kodi tingatuluke bwanji mungongole
- Mapepala aakulu akulu kapena bolodi ndi maka kuti muzionetsa zitsanzo
- Mbeu khumi (10), nyemba kapena miyala

## Mau Oyamba

### ZOKAMBIRANA MGULU LALIKULU

- Kodi ndi ma peresenti a anthu amene akukhala mu chiphinjo cha ngongole panthawi ino, mukuganza bwanji?
- Kodi ndi ma peresenti anthu angati ku dear kumene kuli tchalichi chanu amene akukhala wophinjika ndi ngongole panthawi ino?
- Kodi mukuganiza kuti ndizotheka ngongole zonse kufafanizidwa? Chifukwa chiyani zingafafanizidwe kapena ayi?
- Kodi mungamuuze chiani munthu amene mukufuna kuti apite akatuluke mungongole?

Anthu ambiri ali mungongole ndipo akuyenera kupeza njira zotuluka mungongolezo.

## Kodi Tingatuluke Bwanji Mungongole

### ZOKAMBIRANA MGULU LALIKULU

#### 1. Tingavomereze zovuta zathu ndikupanga chisankho chakuti tisintha

Tizindikire kuti sitinamulemekeze Mulungu pamene tiri ndi khalidwe lowononga popanga kudziletsa. Mulungu ndi wa chifundo kwa anthu amene amavomereza tchimo ndikusintha njira zawo. Miyambo 28:13 imanena kuti, “iye wobisa tchimo sadzapeza mwayi, koma iye wovomereza ndikusiya tchimo adzachitiridwa chifundo.”

Tikavomereza, tiyeneranso kukapanga chiganizo ndi kudzipereka posatenganso ngongole ina iliyonse.

#### NDI MZANU:

- Sgawanani nthawi imene mmoyo mwanu munatha kuwona chifundo cha Mulungu; kapena pamene munavomereza chinthu cina chake ndi kuwona mtendere wa Mulungu ndi kumasuka ngati zotsatra zake.
- Taganizani nthawi ina mmoyo mwanu pamene muunadziperekako pa chinthu china. Kodi chinali chovuta ndichiani kapena chosavuta? Nanga kodi chinachitika patapita nthawi ndichiyani?
- Kodi mukuona kuti mutha kudzipereka chomwecho kuti mukhale opanda ngongole?

## 2. Kupereka nsembe zokhumba zathu zanthawi ino, kuti tikhale ndi mtendere

Mutha kukhala moyo wa simpulo pang'ono. Wonetsetsani katundu wanu wamkulumkulu mosamalitsa. Osamagula zinthu zimene simukuyenera kukhala nazo. Osayesedwa kuti mugulitse zokolora zanu mwachangu kapena wokala yanu ya magolosare motchipa chifukwa mukufuna ndalama. Muzikhala mosamalitsa molingana ndi bajeti yanu ndipanga nsembe zochuluka kuti mudzagulitse zokolora zanu pammene zacha kapena zinthu za mu gulosare mwanu pamtengo woyenerera. Munjira imeneyi ndalama zanu za chaka chotsatiracho zitha kukhala zochuluka kwambiri ndipamene mungakhale ndi zinthu zowonjezerapo.

## 3. Kugulitsa zinthu zosafunikira kwambiri.

Kodi munagulirapo ndalama ya ngongole zinthu zimene mungathe kukhala popanda izo? Kodi pali zinthu zina zimene ziri nyumba mwanu zimene mungathe kugulitsa kukuthandizani kulipira ngongole? OSAGULITSA chinthu chofunikira kukuthandizani kupeza ndalama, pokhapokha ndalama zimene mumapeza ngati ndizochepa kuposa chiwongoladzanja chimene mukupereka.

### NDI MZANU:

- Pempherani limodzi.
  - Mpepheni Mulungu ateteze mtima wanu ndikukuthandizani kuti musamafune zinthu zimene simukuyenera kukhala nazo.
  - Mfunzeni Mulungu akuwonetsereni zinthu zimene sizofunikira munyumba mwanu.
  - Mfunzeni Muungu akupatseni luso ndi nzeru kuti mupange pulani yobweza ngongole mwachangu.

## 4. Kukhala ochitachita ndi kupanga ma pulani amene angasinthe zinthu pang'ono ndikuyambapo kubweza ngongole zotsalira

Titha kukonzeratu dongosolo, kugwiritsa ntchito bajeti, pobweza ngongole zathu zonse patapita nthawi popeza mbali imene titangathe kuchepetsa kugwiritsidwe kathu kandalama zolowa ndi/kapena zogwiritsa ntchito pakhomo pathu.

- Kodi njira ziti zothandiza zimene mwawona anthu ena kapena inu pa banja lanu akuchepetsa kagwiritsidwe kandalama za pakhomo pathu?
  - *Chitsanzo: kuchepetsa kugula siwiti, bisketi kapena sugar pa sabata; kudzala masamba pakhomo; kugwiritsa ntchito ndalama zochepa pa zikondwerero; kukwera minibasi popita kuntchito mmalo mwwa njinga ya moto;*
- Kodi ndi madera ati amene munaona anthu akuchepetsa kugwiritsa ndalama pa bizinesi?
  - *Chitsanzo: kupanga feteleza wanu mmalo mogula; kugula katundu wotsika mtengo kanthawi kochepa; kugwiritsa ntchito minibasi mmalo mwa njinga yamoto pokasiya katundu wanu.*

Tiyeni tiwone chitsanzo cha mmene dongosolo lobweza ngongole imene tirinayoo.

### KUWONETSERA PA GULU LALIKULI

**Malangizo kwa Mphunzitsi:** *Lembani ndi manambala chitsanzo chikuwoneka mubokosi ili kutsogolo kwa kalasi. Ngati nkotheke, jambulani bokosi pafupi ndi limzake kuti athe kusiyanyitsa bwino.*

### Maliya

Maliya ndi Joni agwidwa njakata chifukwa changongole.

Chaka chirichonse amapeza ndalama zokwanira 1,950,500 ndipo amayenera kubweza ngongole ya miyez isanu ya 300,000 ndichiwongoladzanja chake cha 150,500. Chaka chiri chonse zimakhala chomwechi, miyezi isanu asanakolore amakhala alibe ndalama ndipo amabwereka 300,000 kuto adyetse banja lawo mpakana nthawi yokolola ikafika.

Masamu awoneka chonchi:

Mulingo wangongole panopa:	
Ndalama zomwe anapeza	1,950,000
- kubweza ngongole (5m)	300,000
- kupereka chiwongoladzanja	150,000
- ndalama zogulira zinthu za pakhomu	1,800,000
= Zonse pamodzi (ngongole ifunika)	-300,000

Dokasi anabwera kudzathandiza Maliya ndi Jonu. Anamthandiza Maliya kupanga bajeti ndikuganiza mmene amagwiritsira ntchito ndalama zawo. Atayiwona bajeti, Dokasi anapereka maganizo akuti Maliya akuyenera kuchepetsa ndalama zimene amagula chakudya onga zotolatola pa bajeti yake nfi 10,000 pa mwezi. Zitengera kuliba mtima koma ngati angadzale mbewu kuti azidzala masamba kuchokera kumbewu zawo ndikudyetsa nkhuu mosiyana ndimmene amapangira zitha kutheka. Poti ndiyochepe chabe 300 pa tsiku Maliya anavomera kuti ayesera. Dokasi anawakumbutsa kuti zimatengera kulimba mtima koma ndizabwino kukhala ndi mtenere wa mtima pankhani ya zachuma.

Masamu a chaka choyamba awoneka chonchi:

Chaka choyamba	
Ndalama zomwe anapeza	1,950,000
- kubweza ngongole (chaka chatha)	300,000
- kupereka chiwongoladzanja	150,000
- ndalama zogulira zinthu za pakhomu (zinachepetsedwa)	1,680,000
= zonse pamodzi (ngongole ifunika)	-180,000

Koma akapanganso chaka chachiwiri, masamu awoneka chonchi:

Chaka chachiwiri	
Ndalama zomwe anapeza	1,950,000
- kubweza ngongole (chaka chatha)	180,000
- kupereka chiwongoladzanja	72,000
- ndalama zogulira zinthu za pakhomu (zinachepetsedwa)	1,680,000
= zonse pamodzi (osafuninso ngongole)	18,000

NGONGOLE SIYKUNIDWANSO. Muchaka chachiwiri, Maliya anapezeka ali mfulu. Sanafunikanso ngongole. Ndipo chaka chikubweracho chikhala chabwino chifukwa akhalaa ndi ndalama zapadera ndipo atha kupanga investi kapena kugula zinthu zina zowonjezera, ndingakhale ataonjezera ndalama zotuluka zija kubwerenso pa 1,800 akhalabe ndi 150 yoti achite investi. Atapanga investi mwanzeru atha kudzakhala ndi ndalama zochuluka kutsogolo kwake.

Chaka chachitatu	
Ndalama zomwe anapeza	1,950,000
- kubweza ngongole (chaka chatha)	
- kupereka chiwongoladzanja	
- ndalama zogulira zinthu za pakhomu (zinachepetsedwa)	1,800,000
= ndalama zonse popandanso ngongole	150,000

- Kodi Dokasi anamuthandiza bwanji mzake Maliya?
  - *Anathandizira kumuonetsera mbali imene angasinthe pang'ono pandalama zake zotuluka – inali yochepa chabe 300 pa tsiku*
- Kodi tingaphunzire chiani kuchokera kwa Dokasi ndi Maliya?
  - *Kuchepetse kugula zinthu ndi njira zazing'ono kungatithandize kuchepetsa ngongolw patapita nthawi*
  - *Titha kukhal a mfulu wopanda ngongole titapanga pulani ndisintha zinthu zazing'ono mwamsanga kuposa mmene timaganizira*
  - *Kumufunsa munthu amene timamudalira kuti asunzimirere bajeti yathu ndi kutuluka mungongole zitha kukhala zinthu zabwino*

**Malangizo kwa Mphunzitsi:** muonetsetse kuti gululo likumvetsa bwino lomwe kawerengereswe ka mchitidwe umenewo wosintha mwa pang'onopang'ono kutuluka mungongole. Apatseni Bukhu la Ophunzira: kodi tingatuluke bwanji mungongole. Wonaninso chitsanzo chija ndipo mubwereze masitepi awa powawonetsera mfundo izi:



Sitepi yoyamba: Werengerani ndalama zimene mumapeza (ndalama zonse zolowa)

Sitepi yachiwiri: Muchotsere ngongole ija (ndalama yobweza ngongole)

Sitepi yachitatu: Muchotsenso chiwongoladzanja (ndalama ya chiwongoladzanja)

Sitepi yachinayi: Muchotsere ndalama zonse zimene mwagwiritsa pakhomu (ndalama zogwiritsa ntchito zodziwikiratu ndi ndalama ya zinthu zina)

Sitepi yachisanu 5: Werengerani zonse pamodzi

Ngati mukufuna ndichinthu chachikulu kuposa chimene muli nacho, ndiye kuti zotsatira zake za zinthu ziwirizi ndi ngongole

Muzibwereza izi chaka chiri chonse.

CHIDZIWIWISO – ngati mukuphunzitsa mamembala a mpingo, sizikutanthauza kuti onse amvetsetsa kawerengeredwe kake. Choncho, ngati muli Phunzitsi wa mkulu, kuphunzitsa aziphunzitsi akumaloko zitha kuthandiza mutatenga nthawi kuyetsanso kangapo ntchitoyi kuti akathe kumvetsa ndikuthandiza gulu lawo ndi mfundo zimenezi. Ntchito zina ziwiri izi zawonjezedwa pophunzitsa aphunzitsiwo osakhala Tchalitchi.

Chitsanzo choyamba: ndalama zonse zolowa 2,000,000 ngongole 700,000, chiwongoladzanja 15%, Ndalama zotuluka 2,000,000 + chiwongoladzanja.

Chaka choyamba

Ndalama zolowa	2000,000
Kubweza ngongole	-700,000
Kupereka chiwongoladzanja	-105,000
Ndalama zotuluka	-2000,000
Ngongole yatsopano	-805,000

Chaka chachiwiri

Ndalama zolowa	2000,000
Kubweza ngongole	-805,000
Kupereka chiwongoladzanja	-120,750
Ndalama zotuluka	-2000,000
Ngongole yatsopano	-925,750

Ngongole ikungowonjezekera chaka ndi chaka. Choncho, taganizani apatsidwa malangizo ndipo anachepetsa zogula ndi 200,000 kukhala 1,800,000 ndikuwonjezera ndalama zolowa ndi 120,000 kukhala 2,230,000

Chaka choyamba

Ndalama zolowa	2120,000
Kubweza ngongole	-700,000
Kupereka chiwongoladzanja	-105,000
Ndalama zotuluka	-1800,000
Ngongole yatsopano	-485,000

Chaka chachiwiri

Ndalama zolowa	2120,000
Kubweza ngongole	-485,000
Kupereka chiwongoladzanja	-72,750
Ndalama zotuluka	-1800,000
Ngongole yatsopano	-237,750

Chaka chachitatu

Ndalama zolowa	2100,000
Kubweza ngongole	-237,750
Kupereka chiwongoladzanja	-35,660
Ndalama zotuluka	-1,800,000
Ndalama zotsala – ulibenso ngongole	46,590

Tiyeni tionenso chitsanzo china. Ndalama zonse zolowa 3,000,000, ngongole 1,200,000, chiwongoladzanja 20%, ndalama zotuluka 2,800,000 + chiwongoladzanja.

Chaka choyamba

Ndalama zolowa	3000,000
Kubweza ngongole	-1200,000
Kupereka chiwongoladzanja	-240,000
Ndalama zotuluka	-2800,000
Ngongole ya tsopano	-1440,000

Chaka chachiwiri

Ndalama zolowa	3000,000
Kubweza ngongole	-1440,000
Kupereka chiwongoladzanja	-288,000
Ndalama zotuluka	-2800,000
Ngongole yatsopano	-1,528,000

Ngongole ija imangowonjezereka chaka ndi chaka. Choncho, taganizani apatsidwa malangizo ndipo anachepetsa zogula ndi 200,000 kukhala 2,600,000 ndikuwonjezera ndalama zolowa ndi 200,000 kukhala 3,200,000.

Chaka choyamba

Ndalama zolowa	3200,000
Kubweza ngongole	-1200,000
Kupereka chiwongoladzanja	-240,000
Ndalama zotuluka	-2600,000
Ngongole yatsopano	-840,000

Chaka chachiwiri

Ndalama zolowa	3200,000
Kubweza ngongole	-840,000
Kupereka chiwongoladzanja	-168,000
Ndalama zotuluka	-2600,000
Ngongole ya tsopano	-408,000

Apa tittha kuona kuti patatha zaka ziwiri mmalo mwakuti ngongole ija iwonjezereke kufika pa 1,528,000, yachepa yafika pa 408,000. Kodi chiwongoladzanja chotani chimene mungapereke pa 1,528,000?  $1,528,000 \times 0.20 = 305,600$ . koma mmalo mwakusinthwa kuja mukupereka  $408,000 \times 0.20$  imene ikutipatsa 89,600 yokha basi. Iyi ndikusintha kwakukulu. Tiyeni tipitirizeni.

Chaka chachitatu

Ndalama zolowa	3,200,000
Kubweza ngongole	-408,000
Kupereka chiwongoladzanja	-81,600
Ndalama zotuluka	-2,600,000
Ndalama zotsala – ulibenso ngongole	-89,600

Pamene mukuona kuti sanathe kutuluka mungongole koma chaka chotsatiracho umaona kuti atha kutulukamo mungongolemo.

#### **KWA MTUNDU UMENE UMALIMA – Kambiranani:**

*Mmalo mwa kuti njira yabwino yangongole ndikugulitsa zokolera zanu mwachangu, ndiye mukuyenera kpeza munthu amene mumadalira ndikugwira naye ntchito. Mugulitse mbali yamundawo yochepa kuti mupeze ndalama yodyera. Ndiye kuti nthawi yokolera mutha kugulitsa mbali yayikulu ija ndipo osataya ndalama pamenepa. Kapena kudzala mbali ina ya mundawo mbewu zina zimene zimachira msanga, monga ngati chimanga. Zitha kukhala ntchito yambiri, koma njira imeneyi mutha kugulitsa mbewu zanu mmalo mwakuti munakagulitsa mbewu zanu zonse mwachangu. Khalani amachitachita.*

*(ngati muli dera limene anthu samapeza mwayi wa ngongole za pa mwezi, ndiye kuti muganizire njira zina zimene zingathandize kuti zsiye kuwononga ndalama zimene zmapereka chiwongoladzanja pachaka chirichonse.)*

## **5. Pempherani ndi kupempha thandizo lochokera kwa Mulungu nd kuliyembekezera**

### **ZOKAMBIRANA MGULU LALIKULU**

Sitepi yotsiriza lotuluka mungongole ndikuyang'ana kwa Mulungu kuti atithandize. Indedi tikuyenera kukhala molingana ndi chifuniro cha Mulungu ngati tikuyembekezera thandizo lochokera kwa Iye.

Mvetserani nkhani iyi:

Munthu wina tsiku lina anapita kwa neba wake kukapempha thandizo langongole yiene anali nayo. Anabwereka 2,500 pa chiwongoladzanja chaat 10% kompaundi pa miyezi isanu ndi iwiri pambuyo pake munthu uja anati abweze kuwonjezera yapamwamba yoposera 6,000. Pamene neba uja anawerengera chiwongoladzanja, anapeza kuti nambalayo inali yolakwika kwambiri. Koma munthuyo sankadziwa mmene angawerengere chiwongoladzanja pa iye yekha. Amangopezeka walowa mmavuto azachuma wosiyansiyana. Neba uja anamvera nkhanu yonse ndipo anali wodabwakodi zimachitika chomwech chifukwa samakhulupirika kwa amzache? Pomwepo bamboyu anayamba kufotokoza mmene anapitira kea wowombeza maula. Ndipo wowombedza maula uja anamuuza kuti chaka chino chikhala chaka chovuta ndipo bamboyu anakhulupilira.

Mulungu anati adzabweretsa vuto la zachuma kwa okhawo amene sadzamvera.

- Kodi mukuganiza kuti munthu uyu anachita mukumvera?

iyi ndinkhani ina ya mu Baibulo:

Pamene a Yuda amene anali ku ukapolo anayamba kuchoka ku Babeloni kubwerera ku Yerusalemu anayamba kumanganso kachisi ndipo kenani anasiya wosamaliza. Haggai anawadzudzula anthuwo kuti akukhala munyumba zabwino kusiya kachisi—nyumba ya Mulungu—kukhala mubwinja. Anawawuza anthu aja kuti sadzakwaniritsidwa ndikudalitsika ngati Mulungu sakukondwa nawo.

Werengani ndime yonse ya Haggai 1 mpakana ndime ya 2:19.

- Kodi munthu akamavutika kunkhani ya za chuma ndichifukwa?
  - *Kukhala ukuvutika nkhani ya za chuma sinthaw zonse limakhala vuto lakusamvera. Zoon, David ankadandaula kuti ndichifukwa chiani anthu oyipa amakhala ndi chuma. Choncho, David ananenso kuti sanaonepo wolungama akukhala ndi njala (Masalimo 37:25).*

Mavuto azachuma ndi njira ina imene Mulungu amafuna kungofuna kuti timudalire lye. Pamene tikukumana ndi mavuto azachuma tiyeni tisiye, kuziwona moyo wathu, kulapa pazinthu zonse zimene tinalakwa ndikupempha chifundo cha Mulungu. Ngati tipitiriza kukhala moyo umene siumukondweretsa Mulungu, ndiye kuti tisayembekezere kudalitsika ndi chifundo chake.

## MASITEPI AKUTI MUCHITE

- Kudzipereka kuchtapo pulani yochepetsera ngongole ngati tiri nayo.
- Kambiranani pa banja lanu pulaniyo ndi kufunsa aliyense wa inu kudzipereka ku pulaniyo.
- Pempherani kuti Mulungu akuthandizeni kuchepetsa ngongole, ndipo muwone zikuchitika.

## KUWUNIKIRANSO

Tinalamulidwa ndi Mulungu kukhala a mdindo a ndalama.

### GULU LALING'ONO

Lembani mfundo khumi zimene mwaphunzira mu maphunziro awa.

Kodi ndizinthu ziti zina zimene mwayambapo kudzychita? Nanga zinthu zina ziti zimene mukufuna kuzichitanso?

### Kupereka Ripoti

Mulungu amafuna tikhale amfulu pa nkhani yokhudzana ndi chuma. Samafuna kuti ife tikhale akapolo a ndalama kapena tizidandaula nthawi zonse nkhani ya ndalama. Ngati tingasamalitse bwino luso lakagwiritsidwe kandalama ndikumufunsa luso ndi thandizo lake tidzakhala amfulu ndithu.

**Pempherani pamodzi ndikutseka zonse.**