

**TRUTH
CENTERED
TRANSFORMATION**

MODULE



NKHANI ZA NDALAMA ZITHUNZI

ZAMKATIMU

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ZITHUNZI: LESSON 1: POSITALA YA ZOLIPILA

<u>CHAKUDYA</u> ZAKUDYA	<u>MASIKU AWIRI</u> 2000 Pa tsiku*
MAGETSI	500 Pa mwezi
ZOGULA ZINA	10,000 Pa mwezi
ZINA ZONGOBWERA Monga mankhwala	10,000 x Daisi pa mwezi
Ma Fizi kusukulu (Ana awiri)	80,000 pa mwana alinense mu february ndipo 100,000 mu may.
Mpunga oonjezera	30,000 pa mwezi – Oct, Nov, Dec
Zogula zoti tizagulitse	300,000 zozalipilidwa june
* Kuti tipitilire kunvetsetsa bwino , mwezi uliwonse ndi masiku 30	

ZITHUNZI: PHUNZIRO 1: BAJETI NDI MA KHADI A SEWERO YA ZA NGONGOLE

KU PURINTA NDI KADULIDWE KAKE

Peji 5 – Pulintani kope imodzi ndikuidula

Peji 6 – Pulintani makope atatu ndikuidula

Peji 7 – Pulintani kope imodzi ndikuidula

Peji 8 – Pulintani makope awiri ndikuidula

Peji 9 – Pulintani makope awiri ndikuidula

Peji 10-12 – Pulintani makope awiri ndikuidula

























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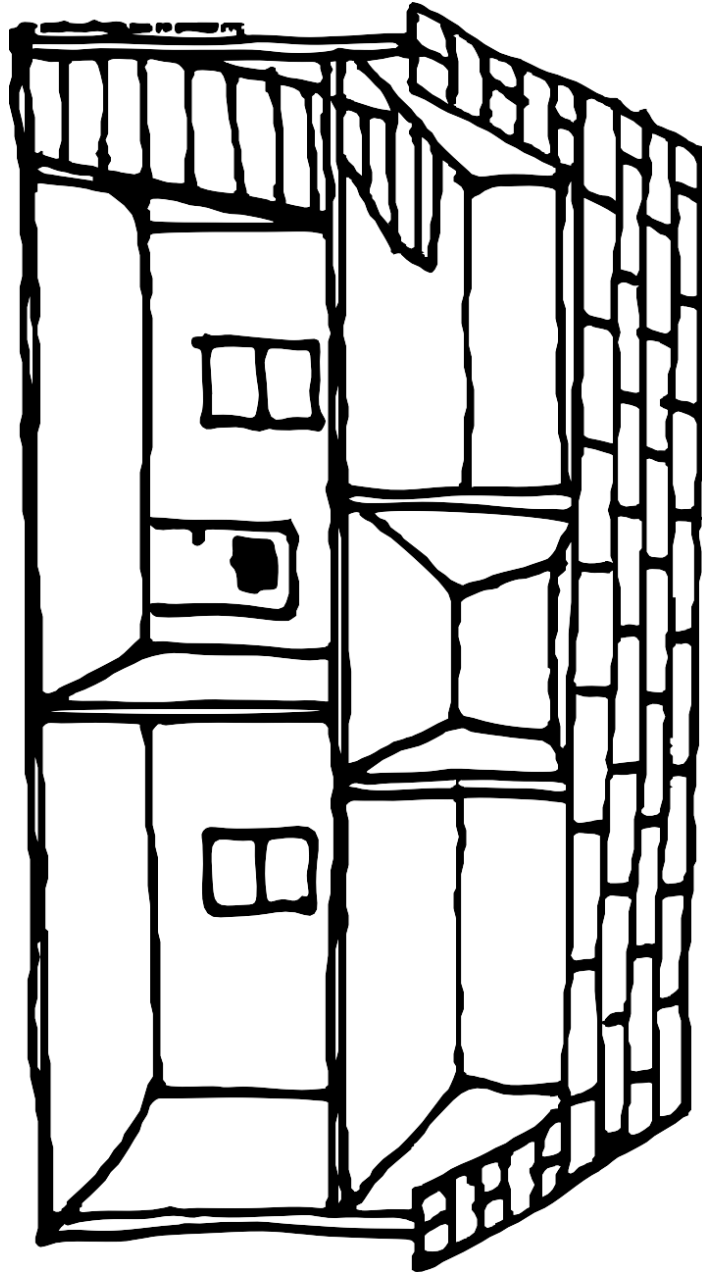
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 <p>150,000 kapena 20,000/ mwezi x miyezi 12</p>	<p>50,000</p> 	<p>Zovala 15,000</p> 
 <p>150,000 kapena 20,000/ mwezi x miyezi 12</p>	<p>50,000</p> 	<p>Zovala 15,000</p> 
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 <p>150,000 kapena 20,000/ mwezi x miyezi 12</p>	<p>50,000</p> 	<p>Zovala 15,000</p> 
 <p>150,000 kapena 20,000/ mwezi x miyezi 12</p>	<p>50,000</p> 	<p>Zovala 15,000</p> 
 <p>150,000 kapena 20,000/ mwezi x miyezi 12</p>	<p>50,000</p> 	<p>Zovala 15,000</p> 

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	400,000 OR 50,000/ mwezi x miyezi 12		200,000 OR 25,000/ mwezi x miyezi 12		15,000
	400,000 OR 50,000/ mwezi x miyezi 12		200,000 OR 25,000/ mwezi x miyezi 12		15,000
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	400,000 OR 50,000/ mwezi x miyezi 12		200,000 OR 25,000/ mwezi x miyezi 12		15,000

ZITHUNZI, PHUNZIRO: CHITHUNZI CHA NYUMBA YOPANDA KANTHU



ZITHUNZI, PHUNZIRO 2: MA SITEPE 4 OPANGA BAJETI.

Sitepe 1: Kuwerengela ndalama zomwe tili nazo

Zonse zomwe talandila – zomwe tigwilitse ntchito kupeza
zina= Zotsala nazo

SITEPE 2: KUWERENGERA ZOSOWA ZATHU

ZOMWE TIMALIPIRA MWEZI NDI MWEZI.

NDINSO

ZOLIPIRA ZINA

Osaiwala kuikaponso zolipila zina

SITEPE 3: WERENGELANI KUSIYANA KWAKE

NDALAMA ZOTSALA- ZOLIPILA ZACHIZOLOWEZI-ZOLIPIRA
ZINA=ZONSE

SITEPE 4: GWILITSANI NTCHITO ZOTSALAZO MWA MZERU.

NJIRA ZISANU:

- KUSUNGA
- KUCHULUKITSA
- KUPELEKA
- KULIPILIRA ZOFUNA
- KUSUNGA MWAPADERADERA

ZITHUNZI : PHUNZIRO 2: KHADI YA ZITHUNZI ZA ZOSOWA NDI ZOFUNIKA

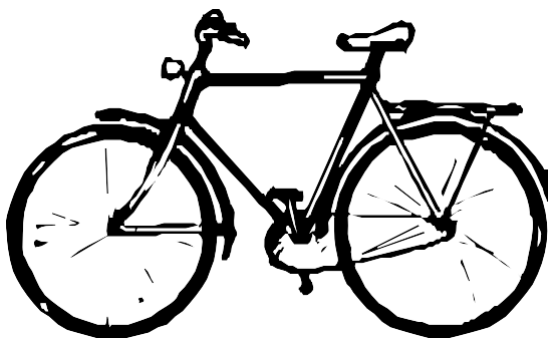
**ZOKUDYA ZA
NYAMA**



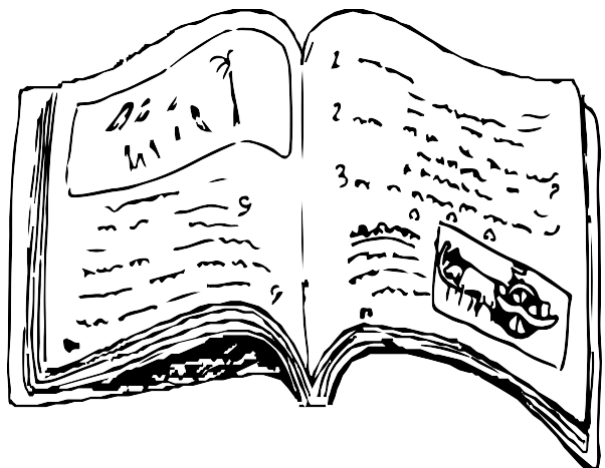
ZAKUDYA



NJINGA



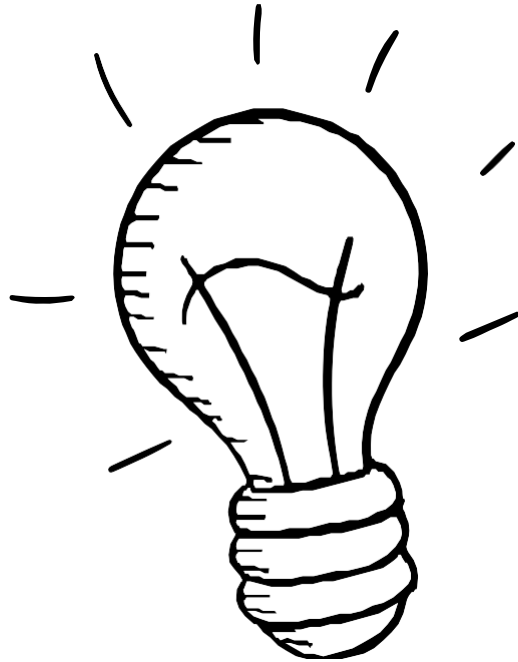
**MABUKU A KU
SUKULU**



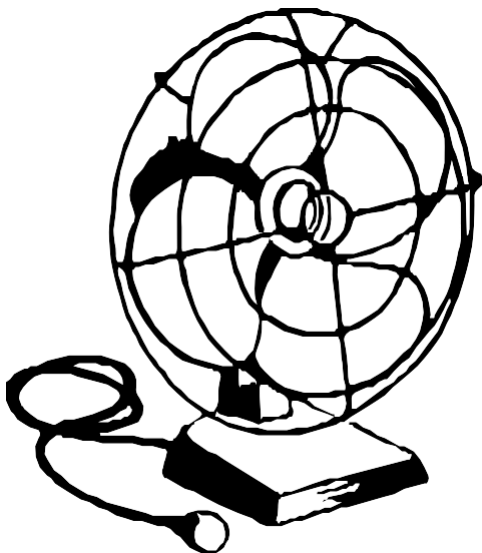
Coca Cola



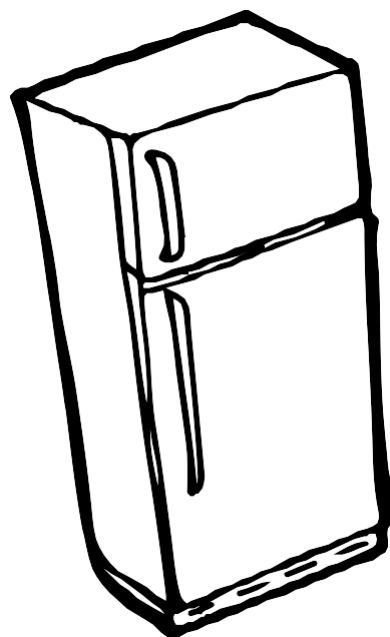
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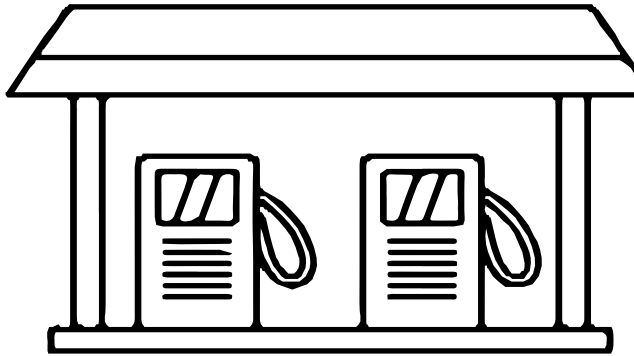
Fani



Filigi



Gasi



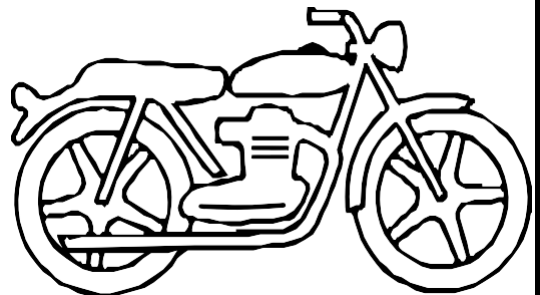
Zakudya zabwino



Mankhwala



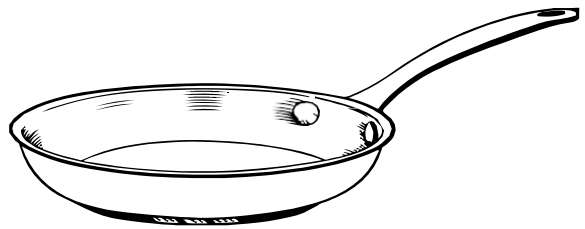
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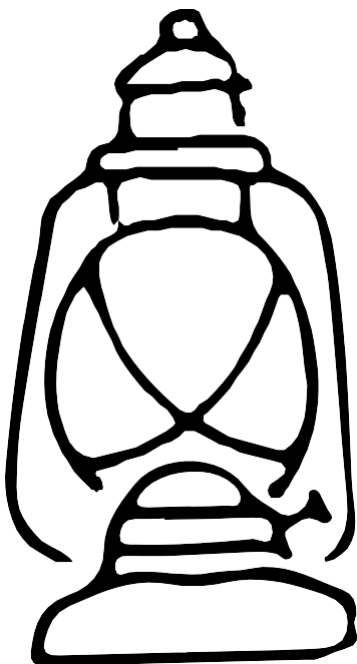
Nyuzi pepala



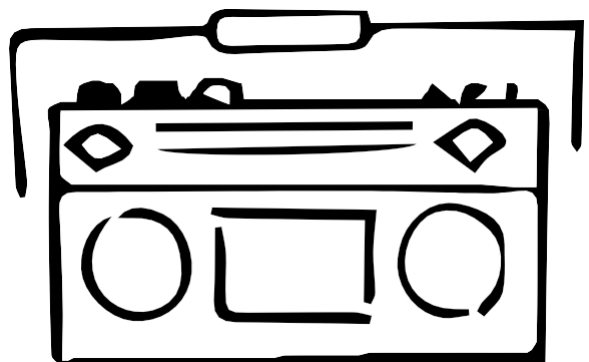
**FULAING'I MPANI
watsopano**



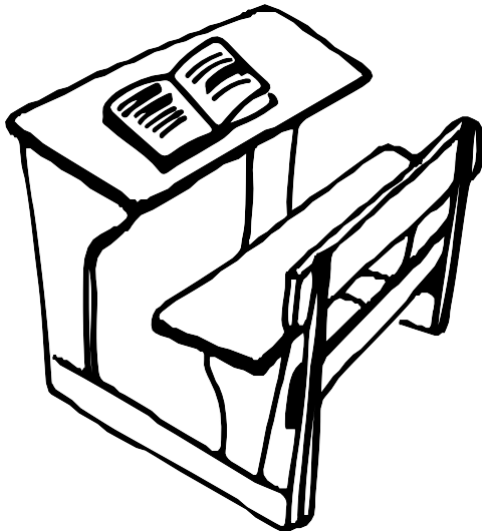
Nyali



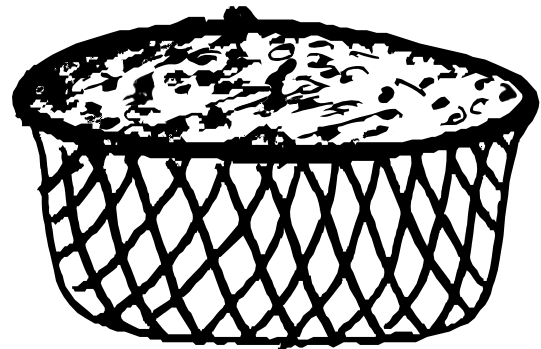
Wailesi



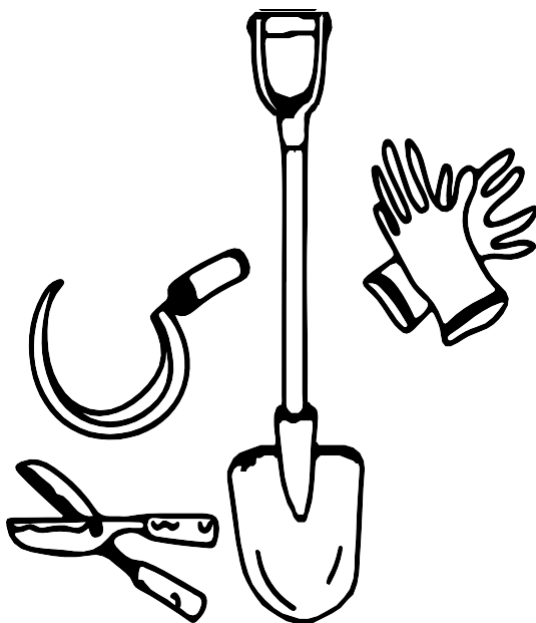
Sukulu fizi



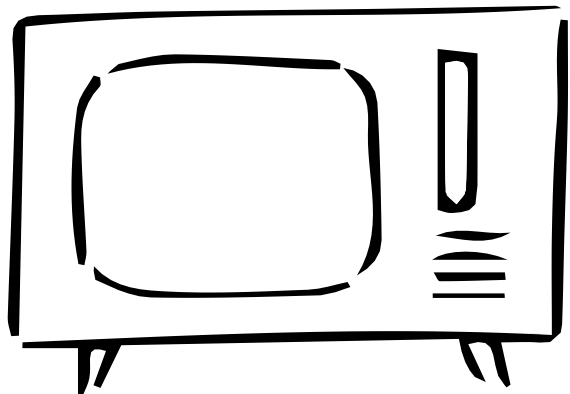
Mbewu zobzalira



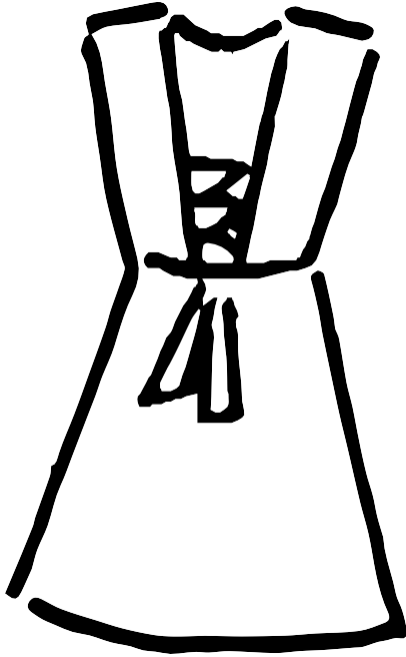
Zipangizo za ulimi



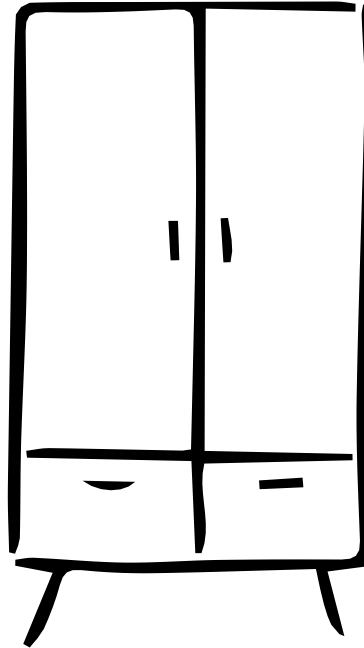
Kanema



Unifomu



Wadilobu



Madzi

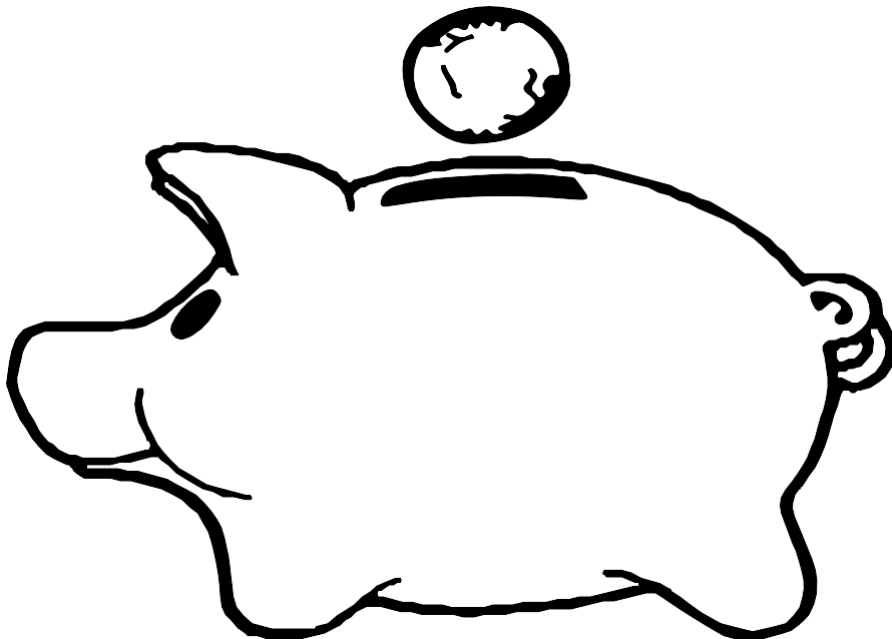


ZITHUNZI: PHUNZIRO 4: KAGWILITSIDWE NTCHITO KA NDALAMA

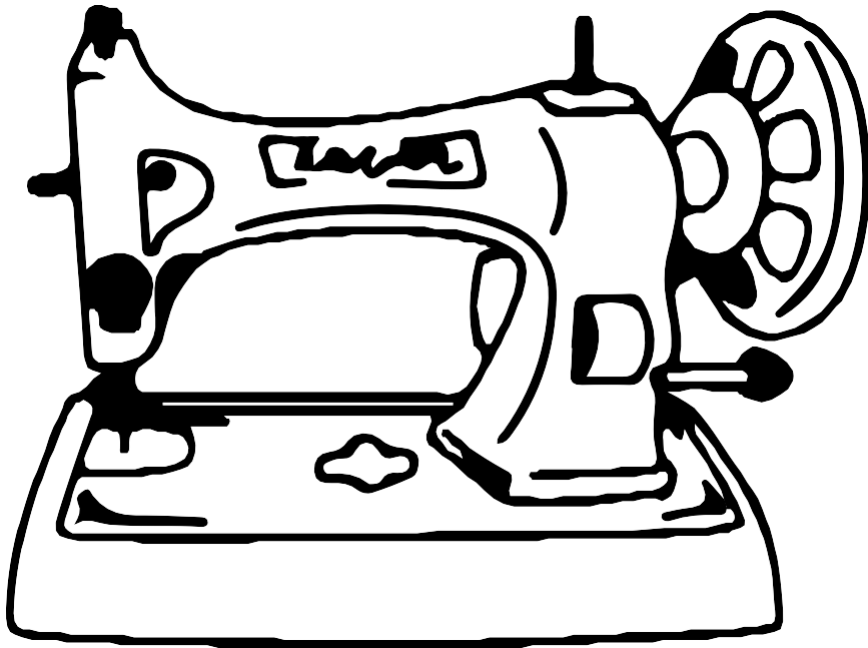
KUDYA



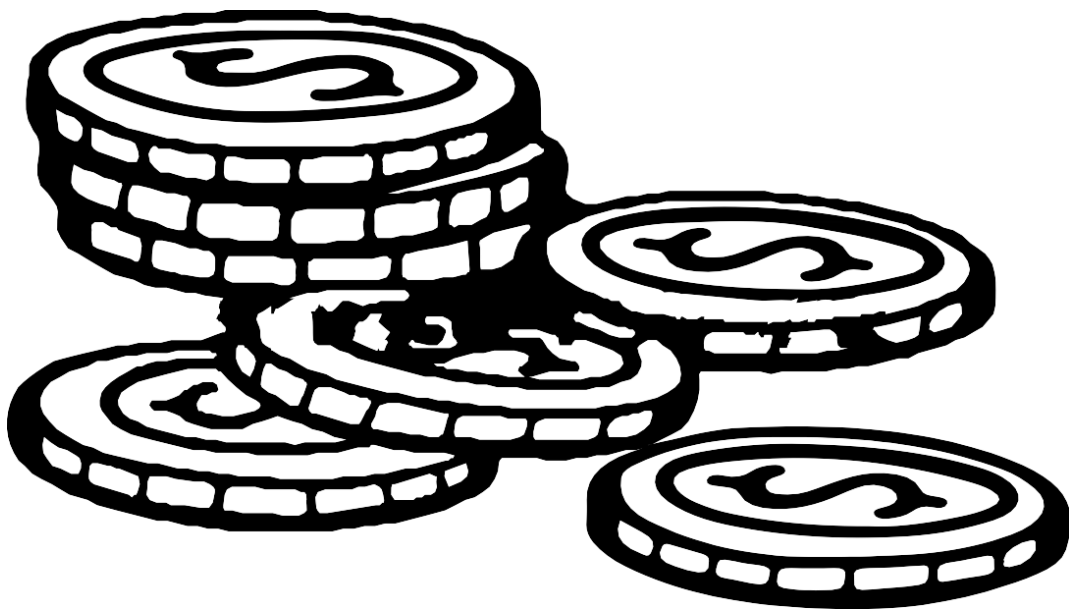
KUSUNGA



KUCHULUKITSA



KUPEREKA



ZITHUNZI PHUNZIRO 4: MUNTHU WOLEMERA, MUNTHU WOSAUKA SEWERO YA MAKADI

MALINGIZO POPULINTA KOMANSO KUDULA

Peji 24 – pulintani kope imodzi ndikuidula

Peji 25 – pulintani makope 8 ndikuidula

Peji 26 – pulintani makope 4 ndikuidula

Peji 27 – pulintani makope 4 ndikuidula

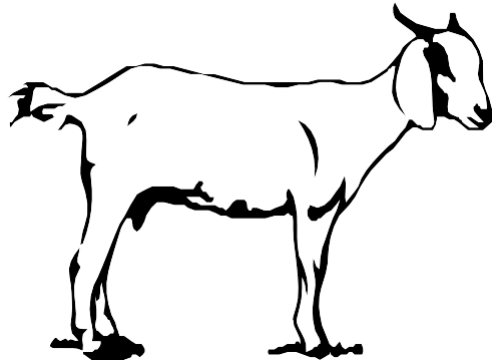
Peji 28 – pulintani makope 5 ndikuidula

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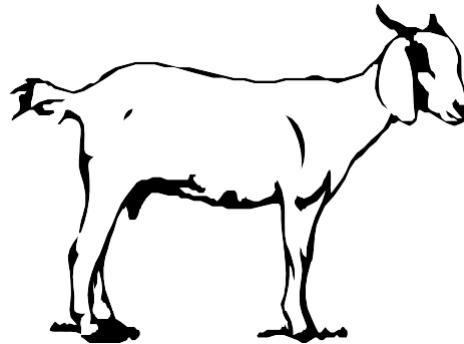
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KUPHUNZITSA MWANA 1	KUPHUNZITSA MWANA 2	KUPHUNZITSA MWANA 3
KUPHUNZITSA MWANA 1	KUPHUNZITSA MWANA 2	KUPHUNZITSA MWANA 3
KUPHUNZITSA MWANA 1	KUPHUNZITSA MWANA 2	KUPHUNZITSA MWANA 3

ANA OMWE AMALIZA SUKULU 1	ANA OMWE AMALIZA SUKULU 2	ANA OMWE AMALIZA SUKULU 3
ANA OMWE AMALIZA SUKULU 1	ANA OMWE AMALIZA SUKULU 2	ANA OMWE AMALIZA SUKULU 3

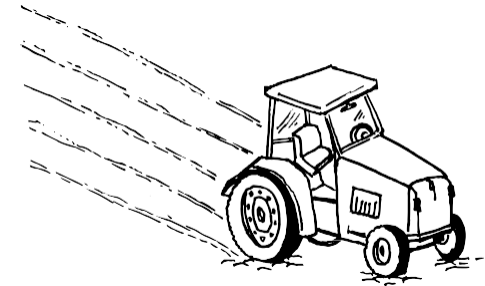
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Mbuzi



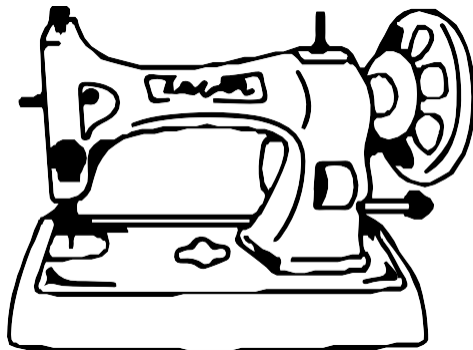
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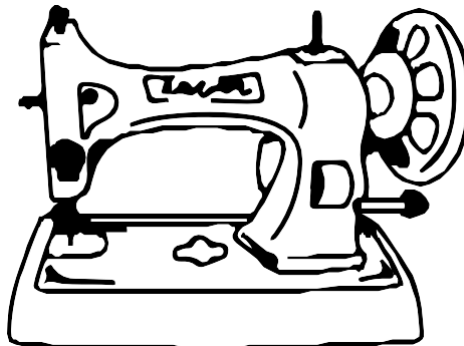
Kuchulukitsa ndalama
Trekitala



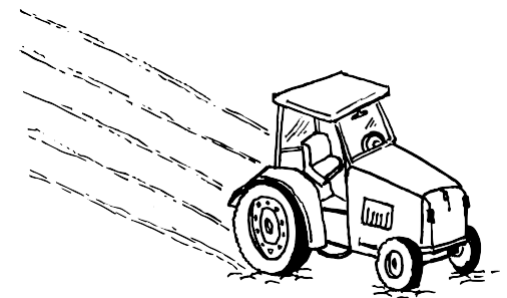
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makina osokera



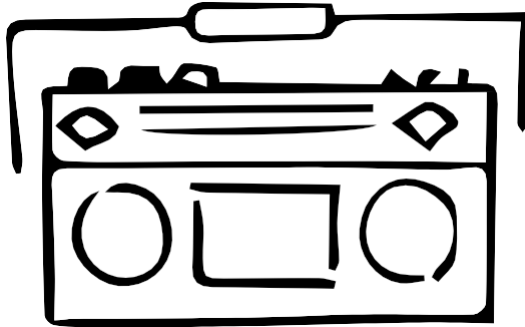
Kuchulukitsa ndalama:
makina osokera



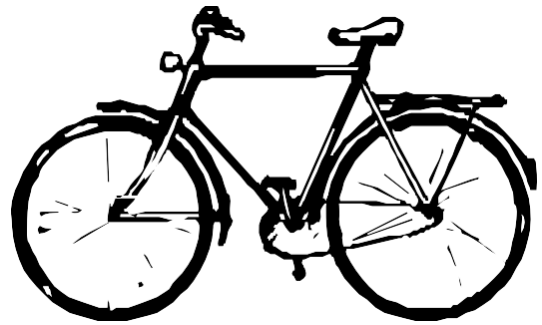
Kuchulukitsa ndalama
Trekitala



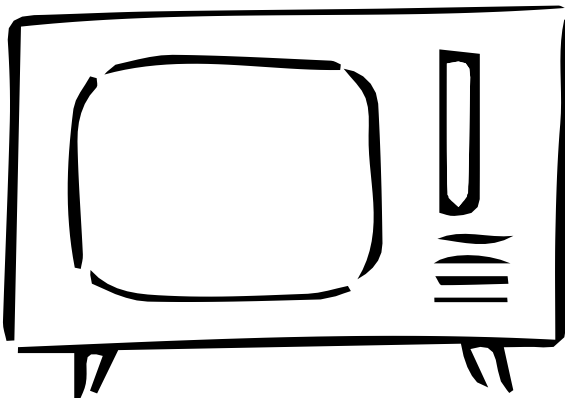
**CHOIMBA
CHACHIKULU**



NJINGA



KANEMA



**KUKONZETSA
DENG**



CHIMBUDZI

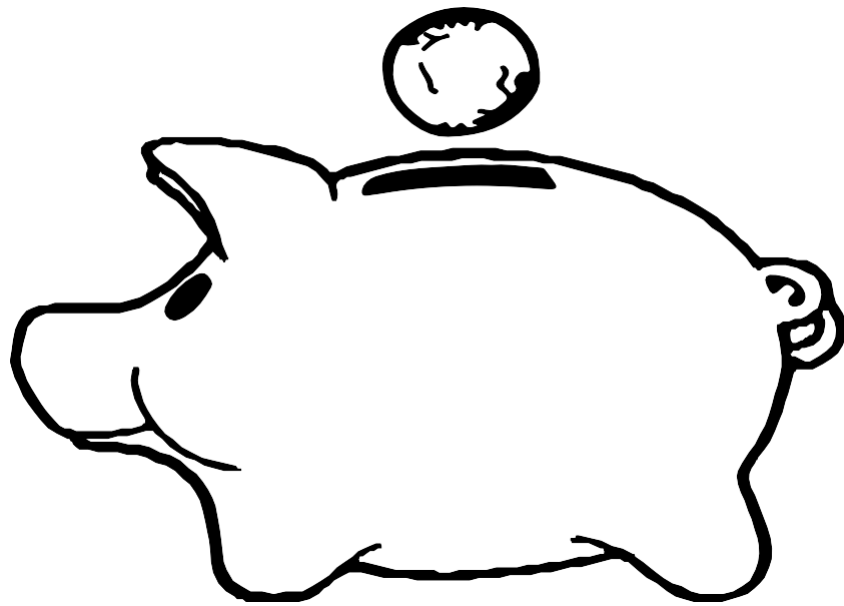


Sofa

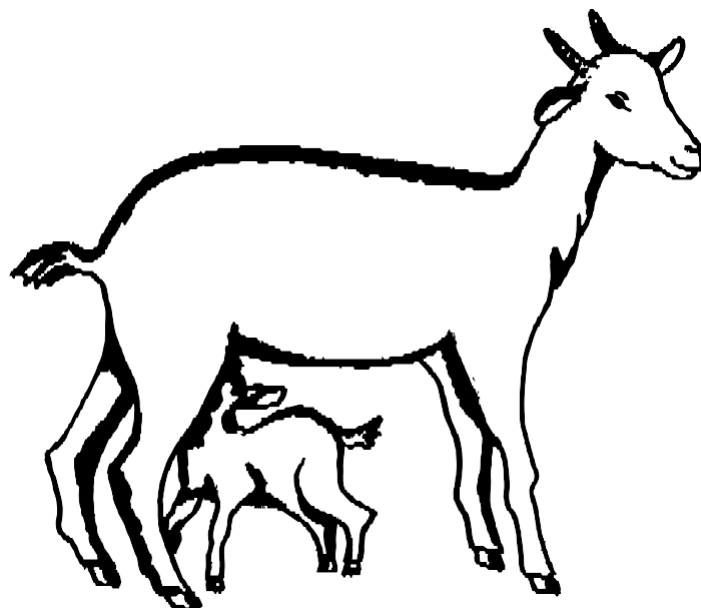


**ZITHUNZI: PHUNZIRO 5: NJIRA 5
ZAKAGWILITSIDWE NTCHITO KA NDALAMA.**

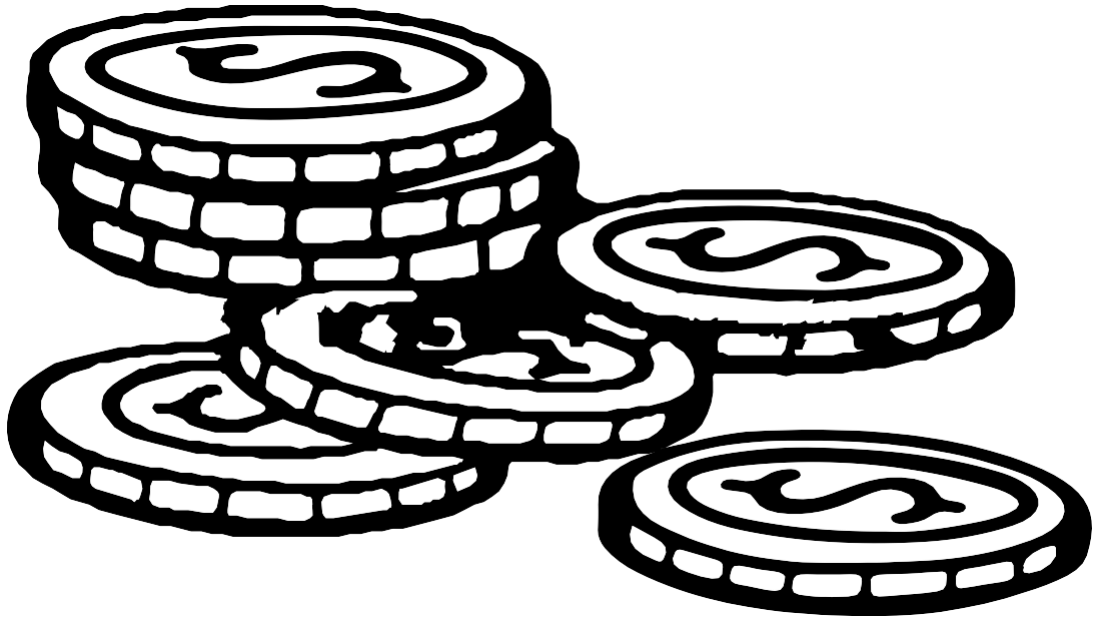
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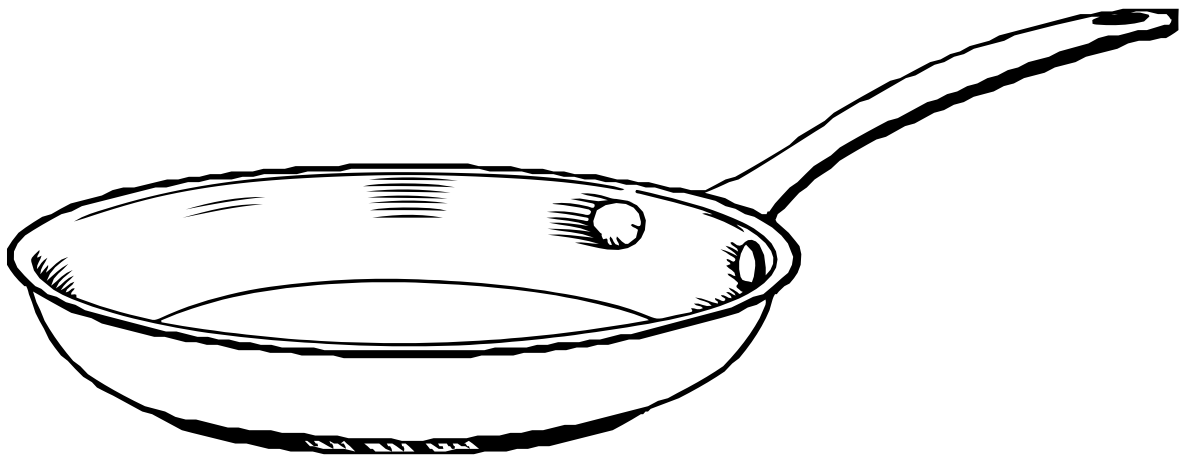
KUCHULUKITSA



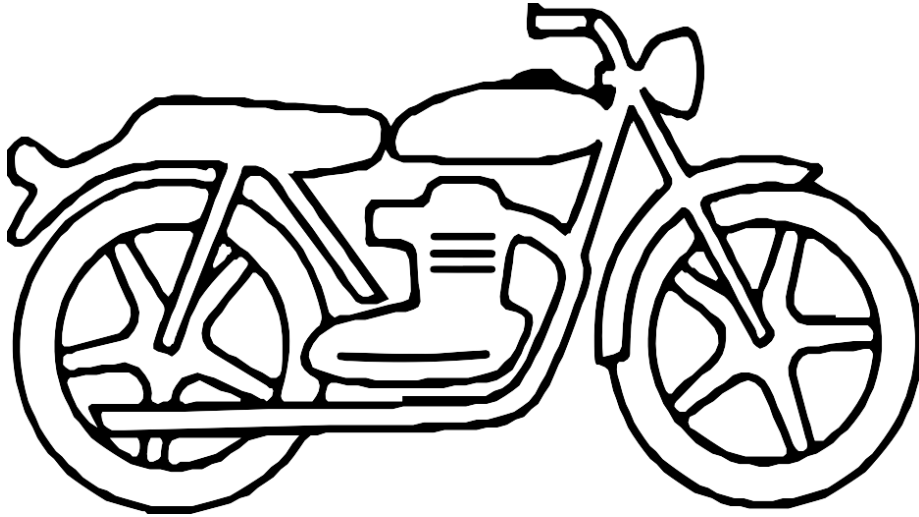
KUPEREKA



KUGULA ZONGOFUNA MOTO



KUSUNGIRA KUTI MUDZAGULE KENAKAKE



ZITHUNZI: PHUNZIRO 6: ZIZINDIKILO PA ZOMWE TIKULIPILA

DULANI MA LEBO AMENEWA MUSANAYAMBE KUPHUNZITSA (SETI 1 YOKHA NDI YOMWE IKUFUNIKA).

**ZOLIPILA POFUNA KUPEZA
ZINA.**

**ZOMWE TIMALIPIRA MWEZI
NDI MWEZI**

ZOLIPIRA ZINA.

NDALAMA ZA PA BANJA

ZITHUNZI: PHUNZIRO 6:MA ENVELOPU A CHITSANZO

Konzekera seti imodzi ya zisanzo zomwe zili mmusizi- lebo imodzi pa envelopu iliyonse.

A: MAGULU SIKISI A ZINTHU ZIMENE TIMALIPIRA, NDI MA ENVELOPU AKE.

ZOLIPILA KUTI TIPEZE ZINA 500,000 pa chaka	Zolipira ku sukulu 45,000 pa chaka	KUKONZETSA 25,000 Pa chaka
zovala 30,000 pa chaka	Zolipira pa mwezi 114,000 pa chaka	Zina ndi zina 10,000 pa chaka

B: Sungani izi padera, monga envelopu ya zoonjezera pa mwezi.

CHAKHUMI 12,000 pa mwezi	Chakudya 60,000 pa mwezi	Magetsi ndi madzi 7000 pa mwezi
Sukulu fizi 5000 pa mwezi	Zotsala 30,000 pa mwezi	

C: SUNGANI IZI PA DERA, “MONGA ZOONJEZERA” MU ENVELOPU YAKE.

KUSUNGA 20,000 pa chaka	Kupeleka 20,000 pa chaka	Kuchulukitsa 50,000 pa chaka
Zofuna 30,000 pa chaka	Kusunga pa chifukwa cha padera dera 52,000 pa chaka	

ZITHUNZI: PHUNZIRO 7: MUNDA OMWE ULI NDI ZOKOLOLA ZAMBIRI

