

TRUTH
CENTERED
TRANSFORMATION

MODULE



NKHANI ZA NDALAMA BUKHU LA OPHUNZIRA

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KULINGALIRA Koyamba (1)

ZOKAMBIKANA MMA GULU ANG'ONOANG'ONO

Werengani Mateyu 6:19-24; 33.

- Kodi tingaphunzire chiani mu ndime izi zokhudzana ndi ndalama?
- Kodi zimatanthauza chiani tikakamba zosunga ndalama?
- Kodi zikutanthauza kuti tisamaganizenso zokhudzana ndi ndalama?
- Kodi zikutanthauza chiani zosunga chuma ku mwamba? Nanga tingasunge bwanji chumacho kumwamba?
- Kodi chiphunzitsa cha Yesu chimasiyana bwanji ndi chikhalidwe chathu?
- Kodi ndime izi zikutiiza kuti chindunji chathu chidzikhala pati?

Werengani 1 Timoteo 6:6-11.

- Kodi ndalama tiziwona bwanji?
- Kodi vuto lokhazikika kapena kukonda ndalama ndi chiani?
- Kodi Paulo anamuza Timoteo kuti aziyang'ana kapena kukhazikika kwambiri pachiyani?

ZOKAMBIKANA BWENZI LAKO KAPENA ANTHU AWIRI

Tiyenera osayang'anira kapena kukhazikika pa ndalama:

- Ndimakonda ndalama? Kodi nthawi zambiri ndimaganiza mmene ndingapezere ndalama?
- Kodi ndimakhutitsidwa ndi zimene ndiri nazo?
- Ndimasunga chuma changa 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?

Pemphererani wina ndi mzake

KULINGALIRA Kwachiwiri (2)

Zifukwa zimene ife timapezeka tiribe ndalama zokwanira

Werengani mutu uliwonse wa chifukwa ndi ndime zotsatirazi, kambiranani ndi kulemba mfundo yomveka bwino kuchokera kundime mwawerengazo:

- **Ulesi** – Miyambo 10:4, 13:4; 24:30-34.

- **Kusakwaniritsidwa/ Kuumira** – Miyambo 28:25

- **Wokonda Kuseketsa** – Miyambo 21:17; 23:20-21

- **Womana** – Miyambo 11;24

- **Uchitsiru** - Miyambo 3:13-16 foolishness

- **Kusamvera** – Miyambo 28:13, 2 Mbiri 24:20

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. Mfunsemi Mulungu akuwonetseni mmene inu mungadzimvere chisoni zinthu zimenezi. Lapani ndipo mumfunse Mulungu akukhululukireni ndikukuwonetserani mmene inu mungasinthire ndikusiya kuchita zinthu zimenezi.

KULINGALIRA Kwachitatu (3)

Zinthu Zolakwika zimene timachita pogwiritsa ntchito ndalama.

Cholakwika Choyamba: Sindimaganizira za ndalama

Cholakwika Chachiwiri: Ngati ndiri nazo, ndigwiritse ntchito basi!

Cholakwika Chachitatu: Ndiribe ndalama zokwanira

Cholakwika Chachinayi: Sindingathe kudikira, ndingobwereka basi

Cholakwika Chachitatu: Ndiribe ndalama zokwanira

Werengani Afilipi 4:11-12.

- Kodi kukwaniritsidwa ndi chiani?
- Kodi ndi nyengo iti imene Paulo ananena kuti wakwaniritsidwa?
- Kodi ife timakwaniritsidwa ndizimene tirinazo?
- Ngati timakwaniritsidwa, kodi zikutanthauza kuti tisamalimbikire kugwira ntchito kuti tipeze zochuluka? Taonani Miyambo 23:4-5 ndi Miyambo 24:33-34.

Cholakwika Chachinayi: Sindingathe kudikira, ndingobwereka basi

Werengani Miyambo 22:7.

- Kodi mavuto angongole ndichiani?
- Kodi ndi zinthu ziti zimene anthu amatengera ngongole kuti azigule?
- Kodi njira ina ndiyiti imene tingapezere zinthu zimene timazifuna?

KULINGALIRA Kwachinayi (4)

Zinthu Zolakwika zimene timachita pogwiritsa ntchito ndalama.

Cholakwika Chachisanu: Ndikanakonda ndikanakhala ndinalama ngati ena onse

Cholakwika Chachisanu ndi chimodzi: Ndine osaukitsitsa sindingathe kupereka

Cholakwika Chachisanu ndi chiwiri: Ndimadandaula makamaka za ndalama

Cholakwika Chachisanu ndi chitatu: Ndimagwiritsa ndipo ndimapeza ndalama munjira zimene sizimukondweretsa Mulungu

Cholakwika Chachisanu ndi chimodzi: Ndine osaukitsitsa sindingathe kupereka

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 ikutiuza kuti tichite chiani?
- Kodi zotsatira zake ndizotani ngati ife tichita zimenezo?

Cholakwika Chachisanu ndi chiwiri: Ndimadandaula makamaka za ndalama

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?

KULINGALIRA Kwachisanu (5)

Kodi timamubera Mulungu?

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?

Kupereka mowolowa manja panthawi ya masautso/umphawi wochuluka

Werengani 2 Akorinto 8:1-4.

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

1.1 Kukonza Ndondomeko Yazachuma

Zinthu Zogwiritsidwa ntchito Mwezi uliwonse			
Zinthu	Zimafunika kangati pa mwezi	Zimagulidwa bwanji pakamodzi	Zonse Pa modzi
Chakudya	30	2000	60,000
Magetsi	1	5000	5000
Zinthu zofunikira pakhomo	1	10,000	10,000
Zinthu zimene zimagulidwa mwa apo ndi apo	1	60,000	60,000
<i>Zinthu zina zowonjezera pa mwezi pamwamba pa zofunikira, ngati zilipo.</i>			
	Ndalama zofunikira pa mwezi		
	Ndalama zofunikira pa chaka chonse = ndalama zofunikira za pamwezi *12		

Zinthu Zina Zofunikira Za Pachaka			
Zinthu	Zimafunika kangati pa chaka	Zimagulidwa bwanji pakamodzi	Zonse Pa modzi
Sukulu fizi ya Febuluary	2	80,000	
Sukulu fizi ya May	2	100,000	
Kuwonjezera mpunga	3	30,000	
Ndalama zochotsedwa	1	300,000	
	Zonse pamodzi zowonjezera pa chaka		

NDALAMA ZOLOWA	- ZINTHU ZOFUNIKIRA PA MWEZI	- ZOWONJEZERA PACHAKA	= ZOTSALIRA
2,500,000	-	-	=

2.1 Bajeti Sitepi yoyamba

Werengerani Ndalama Zimene Mumapeza

A: kuwerengera ndalama zonse zimene mumapeza

Choyambirira ndikuwerengera ndalama zonse zimene mumapeza pa chaka. Ngati mumagwira ntchito yak hazikika imene mumalandirako salale ndiye kuti izi sizingavute. Choncho, ngati muli mlimi kapena muli ndi bizinesi yaying'ono, ndiye kuti mutha kungoganizira makamaka malonda akayenda bwino mumapeza zingati. Kumbukirani kuti mukuyenera kuyikapo ndalama zonse zimene mumapeza munjira iliyonse. Muyesetse kuwerengera ndalama zimene mumapeza munjira iliyonse. Ganizirani ndalama zimene munawononga chaka chatha. Lembani ndalama zonse pamodzi, osangolembe phindu lokha ayi, ndipo kumbukirani kulemba NDALAMA zonse zimene mungalandire pa miyezi khumi ndi iwiri (12).

Ndalama Yolowa	Kuyiwonjezera pa chaka	Ndalama zobwera nthawi iliyonse	Zonse Pamodzi
Zonse Pamodzi			

B: Kuwerengera Ndalama Zochotsedwa

Chati choyamba

Ndalama Yochotsa	Kuyiwonjezera pa chaka	Ndalama zobwera nthawi iliyonse	Zonse Pamodzi
ZONSE PAMODZI			

C: Kuwerengera Ndalama Zotsalira

Chati yachiwiri

NDALAMA ZONSE PAMODZI	- NDALAMA ZOCHOTSEDWA	= NDALAMA ZOTSALIRA
	-	=

2.2 Tsatanetsatane wa Ndalama Zogwiritsidwa Ntchito pa Banja

[illegible]

3.1 Bajeti Sitepi yachiwiri ndi yachitatu

Sitepi yachiwiri: Kuwerengera Zofunikira Zanu

A: Kudziwa Zofunikira Zanu Zapamwezi

Chati Ya Zinthu Zodziwika Zogwiritsidwa Ntchito

Ndalama Yochotsa	Kuyiwonjezera pa chaka	Ndalama zobwera nthawi iliyonse	Zonse Pamodzi
Chakudya	30		
Magetsi	1		
Madzi			
Chakhumi			
Zofunikira pakhomu monga., Zokonzera			
Sukulu fizi yapamwezi			
Thiransipoti			
Zonse Pamodzi pa Mwezi Osaphatikiza 20%			
Werengerani 20% ya zinthu zina zimene mumatha kuzifuna zomwe palibe pamwambapo			
ZONSE PAMODZI ZA MWEZI UMODZI			
Mutayimuse ansala yanu ndi 12 kuti mupeze ya CHAKA CHIMODZI			

Chati yachinayi

B: Kudziwa Za Zinthu Zina Zimene Zimafunika

Chati ya Zinthu Zina Zimene Zimafunika

Ndalama Yochotsa	Kuyiwonjezera pa chaka	Ndalama zobwera nthawi iliyonse	Zonse Pamodzi
Yunifolomu yaku sukulu			
Mabukhu aku Sukulu			
Sukulu Fizi Ina Yapadera			
Zovala/Nsapato			
Kukonzetsa Nyumba			
Zonse Za Pa CHAKA CHIMODZI			
Werengerani 10% ya zinthu zina zimene mumatha kuzifuna zomwe palibe pamwambapo			
ZONSE PAMODZI ZA CHAKA CHIMODZI			

Chati chachisanu

Sitepi yachitatu – Werengerani Zotsalira Zonse

Panthawi ino werengerani zotsalira zonse. Ngat mukugwiritsa ntchito ndalama kwambiri kuposa mmene mumapezera, mupeza kuti zotsala zanu zikhala ndi nambala yomwe ili mayinasi potsiriza.

NDALAMA ZIMENE MUMAPEZA	- ZOCHOTSEDWA ZANTHAWI ZONSE	- ZOCHOTSEDWA ZINA ZOSIYANA NDI ZANTHAWI ZONSE	= ZONSE PAMODZI
	-	-	=

Chati yachisanu ndi chimodzi

4.1 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 liganiza mmene litafunire kugwiritsa ntchito ndalama zawo. Simukuyenera kumaliza makadi a ndalama zanu onse munthawi 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			
- chimbudzi	5	sofa yatsopano	2
- njinga	2	kukonza denga	5
- TV	3	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.

5.1 Bajeti Sitepi yachinayi

Sitepi yachinayi: Kugwiritsa Ntchito Zotsalira pa Bajeti yanu Mwanzeru

A: Ganizirani mmene mungathere kuwonjezera mbali iliyonse ya bajeti

Mbali ya Bajeti	Machitidwe Anu
Zosunga	
Invesiting'i	
Kupereka	
Kugwiritsa Ntchito pa Zofuna Zanu	
Kusunga Kodziwikiratu	
Zonse pamodzi:	

Chati ya chisanu ndi chiwiri

B: Kuphatikiza Zonse Pamodzi

C: Musiyanitse ndi zomwe munapeza pa Chati yachisanu ndi chimodzi (Ndalama ZOlowa – Ndalama Zotuluka)

D: Chepetsani Poyenera Kutero

Mbali ya Bajeti	Machitidwe ANu
Zosunga	
Invesiting'i	
Kupereka	
Kugwiritsa Ntchito pa Zofuna Zanu	
Kusunga Kodziwikiratu	
Zonse pamodzi:	

Chati ya chisanu ndi chiwiri mutachepetsa malo ena ndi ena

7.1 Werengerani Phindu Lanu

Kuti tidziwe ngati tikupanga phindu, tiyenera kudziwa zinthu ziwiri:

1. NDALAMA ZOLOWA – Ndalama zimene mungapeze mutagulitsa katundu wanu
2. NDALAMA ZOTULUKA – Ndalama zomwe mungawononge pamene mukudzala kapena kukonza katundu wanu

Ndalama Zolowa – Ndalama Zotuluka = Phindu

Chitsanzo choyamba – Munda Wa Masamba wa Anna

Anna amadziwa za ulimi wamasamba kwambiri poti wakhala akugwira ntchito mmunda wa ku banja lawo kwa nthawi yayitali. Wangoyamba kumene bizinesi yake ya masamba. Atakolera koyamba Anna anapita nawo masamba ake kumsika ndipo anawagulitsa onse pa mtengo wa 18,750. Anali wokondwa kwambiri. Zinawoneka ngati anali ndi ndalama zambiri. Kodi mukuona kuti Anna ali ndi buzinesi yopindulitsa?

Pokhapokha Anna atadziwa ngati wapeza phindu kapena ayi, sangadziwe ngati bizinesi yake ndiyopindulitsa kuti atha kuipitiriza. Tiyeni tiwone zomwe Anna analowetsa pa bizinesi yake kuti tidziwe ngati wapingula.

Zochotsedwa – ndandanda wa zinthu zofunikira	Mtengo wake
- Mbeu	6000
- Feteleza	5000
- Zida	4000
- Malo ogulitsira ku msika	2000
- Mapepala a pulasitiki kapena makirati	3000
- Matikiti ya basi	1000
Zonse pamodzi	21,000
Ndalama – kungoganizira chabe	Ndalama Zonse Pamodzi
Zonse pamodzi	25,000

NDALAMA ZOLOWA	- NDALAMA ZOTULUKA	= PHINDU
25,000	- 21,000	= 4000

Zinthu zina zoti tiganizirepo: _____

Nyengo yodzala mbewu (miyezi ingati):	4
Maola/ pa mwezi:	12.5
Zonse pamodzi (Maola/pa mwezi x miyezi ija):	50
Phindu / Ma ola:	80

Chitsanzo chahiwiri – Nkhumba za Paulo

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

Sitepi yoyamba. Dzina La Bizinesi	
Sitepi yachiwiri. Kutalika kwa nthawi ya bizinesi	
Sitepi yachitatu. Zogwiritsa Ntchito – Zinthu zofunikira	Mtengo wake
NDALAMA ZONSE ZOTULUKA	
Sitepi yachinayi. Ndalama – kungoganizira chabe	Ndalama Zonse
NDALAMA ZONSE PAMODZI	

Sitepi Yachisanu.

NDALAMA ZOLOWA	- NDALAMA ZOTULUKA	= PHINDU
	-	=

Bukhu La Paulo:

Ana ankumba awiri 40,000
 Chakudya cha ana ankumba awiri 50,000
 Katemera 2000

Mtengo wogulitsira 1,700 / kg
 Kukula kwake 80 kg
 Masiku wodzidyetsa 100

Nthawi

Nthawi yozikuza (masiku angati)	
Phindu / masiku angati	

Chitsanzo chachitatu – Wokala Ya Zovala za Joni

Joni 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. 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
Sukulu fizi	300,000	Chakudya cha banja lake	50,000
Chikwama cha kusukulu	40,000	Kugulitsa zovala	500,000
Ndalama ya Shopu	100,000	Kugula mphatso za chikondwewero	300,000
Kugulitsa zovala	400,000		

Sitepi yoyamba. Dzina La Bizinesi	
Sitepi yachiwiri. Kutalika kwa nthawi ya bizinesi	
Sitepi yachitatu. Zogwiritsa Ntchito – Zinthu zofunikira	Mtengo wake
NDALAMA ZOTULUKA	
Sitepi yachinayi. Ndalama Zolowa	Ndalama zonse
NDALAMA ZONSE PAMODZI	

Sitepi yachisanu.

NDALAMA ZOLOWA	KUCHOTSERA NDALAMA ZOTULUKA	= PHINDU

Nthawi:

Kutalika kwa bizinesi (miyezi)	
Phindu / miyezi ingati	
Phindu / miyezi ingati / masiku 30	

Bizinesi Yanu

Sitepi yoyamba. Dzina La Bizinesi	
Sitepi yachiwiri. Kotalika kwa nthawi ya bizinesi	
Sitepi yachitatu. Zogwiritisa Ntchito – Zinthu zofunikira	Mtengo wake
NDALAMA ZOTULUKA	
Sitepi yachinayi. Ndalama – kungoganizira chabe	Ndalama Zonse
NDALAMA ZOLOWA	

Sitepi yachisanu.

NDALAMA ZOLOWA	KUCHOTSA NDALAMA ZOTULUKA	= PHINDU

Nthawi:

8.1 a Kusiyanitsa Mitundu Ya Ngongole (ANTHU WOCHITA ZA ULIMI)

Mumafunikira 500,000 kuti mugule feteleza ndi mpunga owonjezera. Mutha kusankha imodzi mwa njira zitatuzi ziri pansipa:

1. Gulitsani mbewu zanu mwamsanga. Gulitsani zokolora zanu (1200kg) pa mtengo wa 1,500/kg mmalo mwa 2000/kg.

Phindu Lothekera = _____ * _____ = _____

Ndalama Zopezeka = _____ * _____ = _____

Mtengo wa ngongole = _____ - _____ = _____

2. Munabwereka 500,000 kwa miyezi isanu kuti muzibweza chiwongola dzanja cha 10%.

Mtengo wa ngongole = _____ * _____ * _____ = _____

3. Munabwereka 500,000 ndipo munagwirizana zobweza 800,000 kwa miyezi isanu

Mtengo wa ngongole = _____ - _____ = _____

Njira iti imene mungagwiritse ntchito?

8.1 b Kusiyanitsa Mitundu Ya Ngongole (Anthu aku Tauni)

Mumafunikira 500,000 kuti mugule feteleza ndi mpunga owonjezera. Mutha kusankha imodzi mwa njira zitatu ziri pansipa:

1. Mubwereka 500,000 kwa miyezi isanu kuti mupereke chiwongola dzanja cha 10% kompaundi.

Ndalama zonse zobweza = _____ * _____ * _____ * _____ * _____ * _____ = _____

Mtengo wa ngongole = ndalama zobweza – ngongole = _____ – _____ = _____

2. Mubwereka 500,000 kwa miyezi isanu kuti mubweze chiwongola dzanja cha 10% cha simpolo.

Mtengo wa ngongole = _____ * _____ * _____ = _____

3. Munabwereka 500,000 ndipo munagwirizana zobweza 800,000 kwa miyezi isanu

Mtengo wa ngongole = _____ – _____ = _____

Njira iti imene mungagwiritse ntchito?

9.1 Kodi Tingatuluke Bwanji Mungongole

Titha kutuluka mu ngongole ngati:

- Tingavomereze zovuta zathu ndikupanga chisankho chakuti tisintha
- Kupereka 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

Njira zowerengera ngongole zathu:

Sitepi yoyamba: werengerani ndalama zimene mumapeza (Ndalama zonse zomwe mumatsala nazo pakachotsedwa msonkho)

Sitepi yachiwiri: Muchotserepo ngongole (ndalama yobweza ngongole)

Sitepi yachitatu: Muchotsere chiongola dzanja (ndalama yachiongola dzanja)

Sitepi yachinayi: Muchotserepo ndalama zonse zimene mumagwiritsa pakhomu

Sitepi yachisanu: Werengerani zonse pamodzi

Ngati zimene mumafuna ndizazikulu kuposa zimene muli nazo, ndiye kuti zimene zimatsala mukachotsera zinthu ziwirizi ndi ngongole.

Bwerezani kwa chaka chiri chonse.

Chaka: _____	
Ndalama zomwe mumapeza	
- kupereka ngongole	
- kupereka chiongola dzanja	
- Zofunikira pakhomu	
= Zonse pamodzi	

Chaka: _____	
Ndalama zomwe mumapeza	
- kupereka ngongole	
- kupereka chiongola dzanja	
- Zofunikira pakhomu	
= Zonse pamodzi	