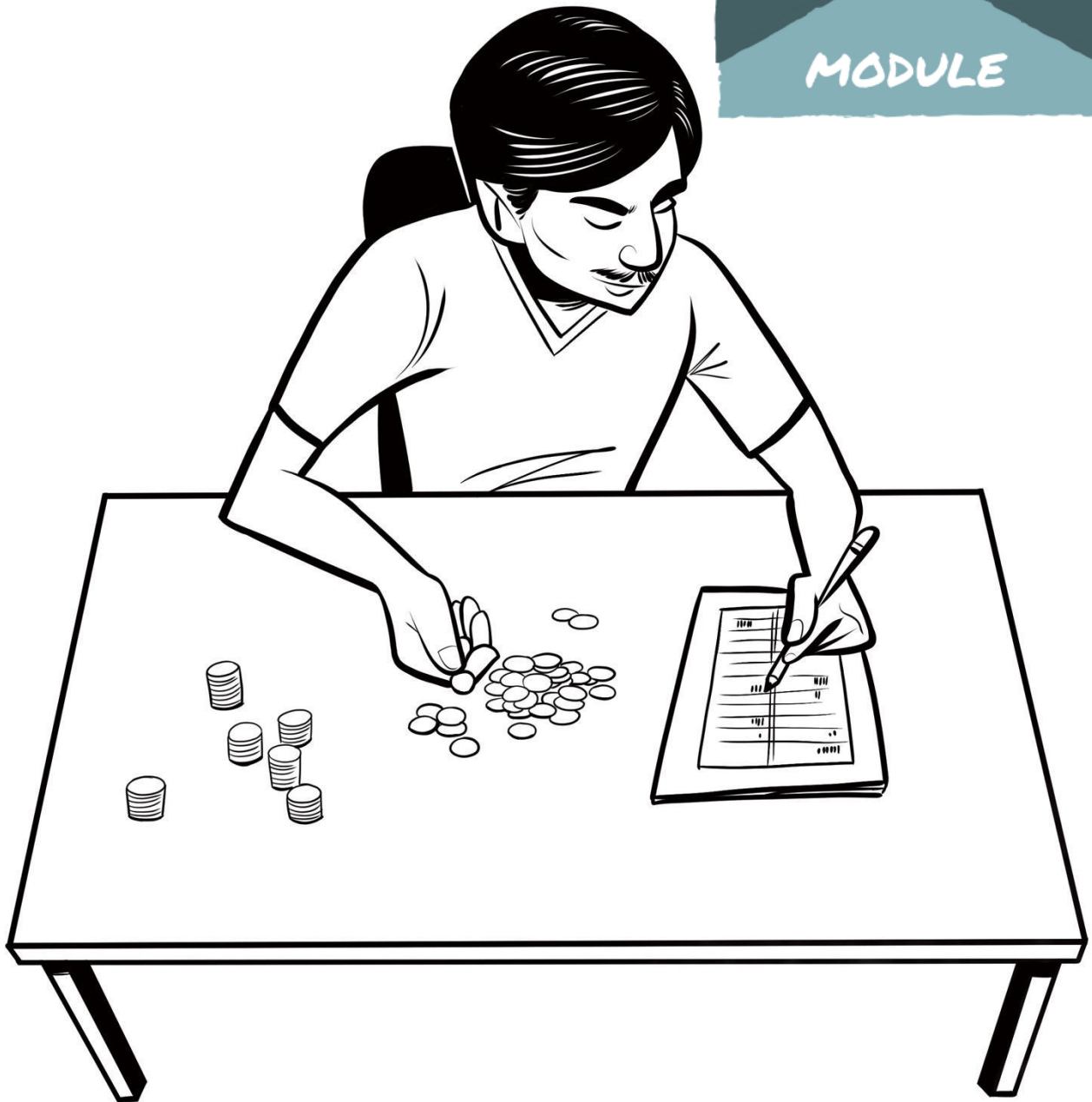


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MODULE



IMICIMBI YEMALI ISIKHOKELO SOMFUNDI

Ukuzinikela 1

INGXOXO YEQELA ELINCINANE

Funda uMateyu 6:19-24; 33.

- Yintoni esinokuyifunda kwezi vesi ngemali?
- Kuthetha ukuthini ukusebenzela imali?
- Ngaba oku kuthetha ukuba asifanele sicinge ngemali?
- Kuthetha ukuthini ukuziqwebela ubutyebi ezulwini? Sinokukwenza njani oku?
- Imfundiso kaYesu yahluke njani kwinkcubeko yethu?
- Esi sicutshulwa sisixelela ntoni ukuba simele sigxile kuyo?

Funda eyoku-1 kuTimoti 6:6-11.

- Sifanele sibe njani isimo sethu sengqondo ngemali?
 - Kutheni kuyingozi ukunikela ingqalelo okanye ukuthanda imali?
 - UPawulos uxelela uTimoti ukuba anikele ingqalelo entwenini?
-

XOXA NEQHUBA

Imali ayifanelanga ukuba sigxile kuyo:

- Ngaba ndiyayithanda imali? Ngaba ndihlala ndicinga ngendlela yokuba nemali eninzi?
- Ndanelisekile zizinto endinazo?
- Ngaba ndibuqwebela ubutyebi ezulwini okanye emhlabeni?

Umsebenzi ulungile:

- Ngaba ndihlala ndisebenza nzima?
- Ngaba ndiyakwazi ukuxhasa eyam intsapho?
- Ngoobani abasweleyo kwindawo esihlala kuyo? Sinokubanceda njani, njengabantu ngabanye nanjengeqela?

Thandazelanani

Ukuzinikela 2

Izizathu zokuba sinokuzifumana singenamali yaneleyo

Funda isihloko sesizathu kunye (iivesi), uze uxoxe kwaye ushwankathele ingcamango ephambili:

- **Ubuvila** – IMizekeliso 10:4, 13:4; 24:30-34

- **Ukungoniseki/Ukubawa** – IMizekeliso 28:25

- **Abathandi Bolonwabo** – IMizekeliso 21:17; 23:20-21

- **Ubungqongqo** – IMizekeliso 11:24

- **Ubudenge** – IMizekeliso 3:13-16

- **Ukungathobeli** – IMizekeliso 28:13; 2 Kronike 24:20

Esinye izizathu sinokuzifumana singenamali yaneleyo kukungabikho **kokusesikweni**. Thandaza ucele uncedo lukaThixo. UThixo ngumhlobo wabo bacinezweyo nabo bajamelene nokungekho sikweni.

Ukuba uvakalelwa kukuba akunanto yaneleyo yaye uyazibuza izizathu sokuba uThixo esilele ukukulungiselela zonke izinto ozidingayo, ngoko hlolisisa ubomi bakho kwezi nkalo zidweliswe ngasentla. Cela uThixo akubonise indlela onokuba netyala ngayo. Guquka kwaye umcele ukuba akuxolele kwaye akubonise indlela yokutshintsha.

Ukuzinikela 3

Iimpazamo eziqhelekileyo ezenziweyo xa ulawula imali.

Impazamo 1: Andikhe ndicinge ngemali yam

Impazamo yesi-2: Ukuba ndinayo, ndiyayichitha!

Impazamo yesi-3: Andinayo ngokwaneleyo

Impazamo yesi-4: Andikwazi kulinda, kufuneka ndiboleke

Impazamo yesi-3: Andinayo ngokwaneleyo

Funda eyabaseFilipi 4:11-12.

- Yintoni ukwaneliseka?
- UPawulos wathi wanelisekile phantsi kwaziphi iimeko?
- Ngaba siyaneliseka zizinto esinazo?
- Ukuba sanelisekile, ngaba oko kuthetha ukuba asifanele sisebenze nzima ukuze sifumane imali engakumbi? Funda kwiMizekeliso 23:4-5 nakwiMizekeliso 24:33-34.

Impazamo yesi-4: Andikwazi kulinda, kufuneka ndiboleke

Funda iMizekeliso 22:7.

- Ziziphi iingxaki zamatyala?
- Zeziphi ezinye zezinto abathi abantu bangene ematyaleni ukuze bazithenge?
- Yiyiphi enye indlela yokufumana izinto esizifunayo?

Ukuzinikela 4

Iimpazamo eziqhelekileyo ezenziweyo xa ulawula imali.

Impazamo yesi-5: Ndingwenela ukuba bendinemali eninzi njengabanye

Impazamo yesi-6: Ndihlupheke kakhulu ukuba ndingapha

Impazamo yesi-7: Ndihlala ndizikhathaza ngemali

Impazamo yesi-8: Ndisebenzisa kwaye ndifumana imali ngeendlela ezingamzukisiyo uThixo

Impazamo yesi-6: Ndihlupheke kakhulu ukuba ndingapha

Funda eyesi- 2 kwabaseKorinte 8:1-5.

- Ithini le vesi malunga nokupha ngamaxesha okuswela?
- Sinokukhuthaza njani wonk' ubani ukuba aphe phezu kwazo nje iimeko zabo?

UThixo akusikelele xa upha.

Funda uMalaki 3:10-12.

- Le vesi ithi masenze ntoni?
- Uya kuba yintoni umphumo ukuba siyakwenza oko?

Impazamo yesi-7: Ndihlala ndizikhathaza ngemali

Funda uMateyu 6:25-34.

- Uthini uThixo ngokuxhalaba?
- Kutheni esithi akufuneki sikhathazeke?
- Yintoni esimele sicinge ngayo endaweni yoko?
- Singenza njani ukuze singabi naxhala?
- Ngaba likho ixesha esimele sikhathazeke ngalo?

Ukuzinikela 5

Ngaba siyamqhatha uThixo?

Funda uMalaki 3:8-12.

- AmaSirayeli amphanga njani uThixo?
- Uyintoni umphumo wokuphanga uThixo?
- Uthi uThixo kuya kwenzeka ntoni ukuba sizisa sonke isishumi?
- Siyintoni isishumi sonke?
- Ngaba nathi siyamphanga uThixo?

Ukupha ngokuyintabalala kubuhlwempu obugqithiseleyo

Funda eyesi- 2 kwabaseKorinte 8:1-4.

- Ngaba amalungu ecawa yaseMakedoni ayezizityebi okanye angamahlwempu?
- Banike malini?
- Sasinjani isimo sabo sengqondo ekupheni?
- Yintoni esinokuyifunda kule cawa?

Isifundo 1: Isicwangcisi seMidlalo soHlahlo-lwabiwo-mali

Iindleko zeNyanga eziqhelekileyo			
Into	Inani lamaxesha/inyanga	Iindleko ngexesha	Iyonke
Ukutya	30	R2	60
Umbane	1	R5	5
Izibonelelo zaseKhaya	1	R10	10
Iindleko ezingalindelekanga	1	R60	60
<i>Iindleko ezongezelelweyo zenyanga, ukuba zikhona.....</i>			
	Iindleko zeNyanga zizonke		
	Iindleko zoNyaka = Iindleko zeNyanga *12		

Ezinye Iindleko zoNyaka			
Into	Inani lamaxesha/ngonyaka	Iindleko ngexesha	Iyonke
Imali yesikolo ngoFebruwari	1		
Imali yesikolo ngoMeyi	1		
Irayisi eyongezelelweyo	3	30	
Iindleko zeNgeniso	1	300	
	Zizonke ezinye iinkcitho zoNyaka		

INGENISO	- IINDLEKO EZIQHELEKILEYO NGENYANGA	- EZINYE IINDLEKO ZONYAKA	= INTSALELA
2,500	-	-	=

Isifundo 2: Uhlahlo lwabiwo-mali iNyathelo 1

Bala iNgeniso yakho yeNgeniso

A: Bala iNgeniso ephelileyo

Inyathelo lokuqala kukukhangela ukuba yimalini esiyifumana ngonyaka. Ukuba unomsebenzi ozinzileyo okunika umvuzo oku akukho nzima kakhulu. Nangona kunjalo, ukuba uyalima okanye uneshishini elincinci, okwangoku unokuthelekelela kangangoko unako. Khumbula ukuba kufuneka ubandakanye zonke iindlela ofumana ngazo imali. Zama ukubala umyinge owufumanayo kwinto nganye. Cinga ngento oyifumene kunyaka ophelileyo. Bhala phantsi ingeniso iyonke, hayi inzuzo kuphela, kwaye ukhumbule ukuquka yonke ingeniso ye-CASH oya kuyifumana kwiinyanga ezili-12 ezizayo.

Umvuzo	Amaxesha ngonyaka	Imali ngexesha ngalinye	Iyonke
IYONKE			

Itshathi yoku-1

B: Bala iindleko zeNgeniso

Iindleko	Amaxesha ngonyaka	Imali ngexesha ngalinye	Iyonke
IYONKE			

Itshathi yesi-2

C: Bala iNgeniso yeNgeniso

UWONKE UVMUZO	- IINDLEKO ZOMVUZU	= INGENISO NGESIXEKO
	-	=

Itshathi yesi-3

Isifundo 2: Ingxelo yeNkcitho yoSapho

[illegible]

Isifundo 3: Amanyathelo ohlahlo lwabiwo-mali lwesi-2 nelesi-3

Inyathelo lesi-2: Bala iiMfuno zakho

A: Chonga iiMfuno zakho zeNyanga

Itshathi yeeNdleko zeNyanga eziqhelekileyo

Into	Inani lamaxesha/inyanga	Iindleko ngexesha	Iyonke
Ukutya	30		
Umbane	1		
Amanzi			
Isishumi			
Iindleko zekhaya umz., ukucoca			
Izifundo/iifizi zeNyanga zeSikolo			
Ezothutho			
I-Sub-Total yeNYANGA ENYE			
Bala i-20% kwiiNdleko eziZintlobo ngeentlobo			
IYONKE INYANGA ENYE			
Phindaphinda-phinda ngo-12 kwi-YEARLY TOTAL			

Itshathi yesi-4

B: Chonga Ezinye lindleko

Itshathi Yezinye lindleko

Into	Inani lamaxesha/ngonyaka	Iindleko ngexesha	Iyonke
Iyunifomu yesikolo			
Iincwadi zeSikolo			
Iifizi zeSikolo ngamathuba athile			
Impahla/Izihlangu			
Ukulungiswa kweNdlu			
Isitotali esisezantsi soNYAKA OMNYE			
Bala i-10% kwiiNdleko eziZintlobo ngeentlobo			
IYONKE YONYAKA			

Itshathi yesi-5

Inyathelo lesi-3 - Bala umahluko

Bala umahluko. Ukuba uchitha ngaphezulu komvuzo wakho, uya kuphelela kwinani elithabathayo le-TOTAL.

IMALI ENGENA EMVENI KOTSALWA	- IINDLEKO EZIQHELEKILEYO	- EZINYE IINDLEKO	= IYONKE
	-	-	=

Itshathi yesi-6

Isifundo 4: Indoda esiSityebi, iMntu elihlwempu iMithetho yoMdlalo

Umvuzo

Iqela ngalinye lifumana amakhadi emali ali-10 (okanye iimbotyi) kumjikelo ngamnye

Iindleko

Iqela ngalinye ligqiba ngendlela elifuna ukuyisebenzisa ngayo imali yalo. Akunyanzelekanga ukuba usebenzise onke amakhadi akho emali yonke imijikelo.

Ukutya - izidlo ezimbini ngosuku	5		
- inyama	7		
- Umgangatho ophezulu we	10		
Umbane	2		
Isikolo sabantwana	i-1 kumntwana ngamnye (unabantwana abathathu)		
Izinto zeNdlu			
- indlu yangasese/yangasese	5	isofa entsha	2
- ibhayisekile	2	roof ukulungiswa	5
- ITV	3	stereo	1

Amakhadi okugula

Ukuba uyagula kufuneka uhlawule amakhadi ama-2 ngomvuzo olahlekileyo kunye namayeza. Ukuba awukwazi ukuhlawula kwangoko ulahlekelwa ngamakhadi ama-3 kumvuzo wakho olandelayo (ababini iyeza kunye nelinye leentlawulo zombolekisi wemali.)

Utyalo-mali

Yonke imijikelo ungakhetha ukutyala imali. Utyalo-mali ngalunye kufuneka lube ngamakhadi emali ama-3. Kutyalo-mali ngalunye lwekhadi lemali eli-3 ufumana amakhadi emali eyongezelelweyo e-1 kumjikelo ngamnye otyalwe ngawo. Ngaliphi na ixesha, ungathengisa utyalo-mali lwakho kodwa uya kufumana kuphela amakhadi emali ama-2 ngokuthengisa utyalo-mali lwakho.

Isikolo

Kumntwana ngamnye ogqiba imijikelo emithathu yesikolo uya kufumana amakhadi ama-3 emali eyongezelelweyo kumjikelo ngamnye.

Isifundo 5: Uhlahlo lwabiwo-mali

IweNyathelo 4

Inyathelo lesi-4: Sebenzisa intsalela ngobulumko

A: Qikelela ukuba yimalini ekufuneka uzibophelele kwindawo nganye

Indawo yohlahlo lwabiwo-mali	Ukuzibophelela
Iyagcina	
Utyalo-mali	
Ukupha	
Ufuna	
Ugcino Oluthe ngqo	
Iyonke:	

Itshathi yesi-7

B: Dibanisa itotali

C: Thelekisa iyonke kwiTshati yesi-6 iyonke (Ingeniso – lindleko)

D: Lungisa njengoko Kuyimfuneko

Indawo yohlahlo lwabiwo-mali	Ukuzibophelela
Iyagcina	
Utyalo-mali	
Ukupha	
Ufuna	
Ugcino Oluthe ngqo	
Iyonke:	

Itshathi yesi-7 ihlengahlengiswe

Isifundo 7: Ukubala Inzuzo

Ukuze sazi ukuba siyayenza na inzuzo, kufuneka sazi izinto ezi-2:

1. INGENISO – Imali oyifumanayo ngokuthengisa imveliso
2. IINDLEKO – Isixa semali esiyisebenzisileyo ukukhulisa okanye ukulungisa imveliso

INGENISO – IINDLEKO = INZUZO

Umzekelo 1 – Igadi yemifuno ka-Anna

UAnna unamava amaninzi okulima imifuno njengoko ebesebenza kumasimi osapho lwakhe iminyaka emininzi. Usandul'ukuqalisa ishishini lakhe lemifuno. Emva kokuvuna kwakhe okokuqala uAnna waya nemifuno yakhe emarikenini waza wayithengisa yonke ngeedola ezingama-25. Wavuya kakhulu. Kwakubonakala ngathi unemali eninzi. Ngaba ucinga ukuba uAnna uneshishini eliphumelelayo?

Ngaphandle kokuba u-Anna uyazi ukuba wenze ingeniso okanye akunjalo, akazi ukuba ishishini lakhe liyaphumelela nokuba ufanele aliqhubeke kusini na. Ngoku siza kujonga iirekhodi zeshishini ukubona ukuba uphumelele na.

Inkcitho - Uluhlu lwezinto ezifunekayo	Iindleko
- Imbewu	6
- Isichumisi	5
- Izixhobo	4
- Indawo yokuthengisa kwimarike	2
- Iingxowa zeplastiki kunye neekhreyithi	3
- Amatikiti ebhasi	1
Iyonke	21
Umvuzo - Qikelela	Isixa
Iyonke	25

IYONKE YOMVUZO	- IINDLEKO ZONKE	= INZUZO
25	- 21	= 4

Eminye imiba emayiqwalaselwe: _____

Ixesha lokuKhula (inani leenyanga):	4
Iiyure / inyanga:	12.5
Iyonke (iiyure / inyanga x No. iinyanga):	50
Inzuzo / hayi. iiyure:	0.08

Umzekelo 2 – lihagu zikaPawulos

UPawulos ufuya iihagu. Uneminyaka emininzi efuya iihagu kodwa ufuna ukuqiniseka ukuba ngokwenene wenza imali. Kwezi nyanga zintandathu zidluleyo uye wagcina ingxelo ngenyameko yazo zonke iindleko zeehagu zakhe. Namhlanje uthengise iihagu ngoku ufuna ukubala ukuze abone ukuba wenze ingeniso na kwishishini lakhe leehagu.

Inyathelo 1. Igama leShishini	
Inyathelo 2. Ubude beShishini	
Inyathelo lesi-3. Iindleko – Uluhlu lwezinto ezifunekayo	Iindleko
IINDLEKO ZONKE	
Inyathelo 4. Umvuzo – qikelelo	Isixa
IYONKE YOMVUZO	

Inyathelo lesi-5.

IYONKE YOMVUZO	- IINDLEKO ZONKE	= INZUZO
	-	=

Incwadi kaPawulos:

2 iihagu R40

Ukutya kweehagu ezi-2 R50

Ixesha

Ixesha lokukhula (inani leentsuku)	
Inzuzo / hayi. iintsuku	

Ugonyo lwe-\$2

Ixabiso lokuthengisa i-R 1.75 / kg

Ubunzima 80 kg

Iintsuku zokunyusa iintsuku ezili-100

Umzekelo 3 – Indawo yokutyela yeMpahla kaJohn

UJohn wayefuna ukuqinisekisa ukuba ivenkile yakhe yempahla iqhuba kakuhle. Kwakhona wagcina iirekhodi kwiinyanga ze-6 zokugqibela, kodwa wadideka kakhulu. Wayengaqinisekanga ngokupheleleyo ngento awayefanele ayibhale phantsi naleyo angafanele ayibhale.

Landela la manyathelo ukunceda uJohn ukubala inzuzo yakhe:

Inyathelo 1 : Hlukanisa nantoni na enganxulumananga neshishini levenkile yempahla.

Inyathelo lesi-2 : Dlula kwaye uchonge zonke iindleko. Beka iindleko kwicandelo leendleko kwiphepha lomsebenzi.

Inyathelo lesi-3 : Jonga uluhlu kwaye uchonge nayiphi na ingeniso ayenzileyo kwindawo yokuthengisela impahla – yibeke kwicandelo lengeniselo kwiphepha lomsebenzi.

Inyathelo lesi-4 : Njengoko wenze kuPawulos, sebenzisa iindleko kunye nenzuzo ukubona ukuba uJohn uyenzile na inzuzo.

Incwadi kaYohane

Ukuthenga iimpahla zokuthengisa ama- 500

Imali yesikolo 300

Ibhegi yesikolo 40

Irenti yevenkile eyi-100

Ukuthengisa iimpahla ezingama-400

Ukuthengisa iimpahla ezingama-600

Ukutya kosapho 50

Ukuthengisa iimpahla ezingama-500

Ukuthenga izipho zomthendeleko 300

Inyathelo 1. Igama leShishini	
Inyathelo 2. Ubude beShishini	
Inyathelo 3. Iindleko - Uluhlu lwezinto ezifunekayo	Iindleko
IINDLEKO ZONKE	
Inyathelo 4. Umvuzo	Isixa
IYONKE YOMVUZO	

Inyathelo lesi-5.

IYONKE YOMVUZO	IINDLEKO EZINCINCI ZONKE	= INZUZO

Ixesha:

Ubude beshishini (iinyanga)	
Inzuzo / hayi. iinyanga	
Inzuzo / hayi. iinyanga / 30 iintsuku	

Ishishini lakho

Inyathelo 1. Igama leShishini -	
Inyathelo 2. Ubude beShishini -	
Inyathelo lesi-3. Iindleko – Uluhlu lwezinto ezifunekayo	Iindleko
IINDLEKO ZONKE	
Inyathelo 4. Umvuzo - qikelelo	Isixa
IYONKE YOMVUZO	

Inyathelo lesi-5.

ITYONKE YOMVUZO	IINDLEKO EZINCINCI ZONKE	= INZUZO

Ixsha:

Isifundo 8: Ukhetho A lokuthelekisa lindidi zeTyala (Abemi bezoLimo)

Udinga i-500 ukuthenga isichumiso kunye nerayisi eyongezelelweyo. Ungakhetha kwezi zintathu zingezantsi:

1. Thengisa isityalo sakho kwangethuba. Uthengisa isivuno sakho (1200kg) nge-1.5 ngekg endaweni ye-2 ngekg.

Inzuzo enokwenzeka = _____ * _____ = _____

Imali efunyenweyo = _____ * _____ = _____

lindleko zetyala = _____ - _____ = _____

2. Uboleka i-500 ngeenyanga ezintlanu uhlawula i-10% yenzala elula.

lindleko zetyala = _____ * _____ * _____ = _____

3. Uboleka i-500 kwaye uyavuma ukubuyisela i-800 kwiinyanga ezi-5

lindleko zetyala = _____ - _____ = _____

Yiyiphi inketho oyikhethayo?

Isifundo 8: UKhetho B lokuthelekisa lindidi zeTyala

(Abemi basezidolophini)

Udinga i-500 ukuthenga isichumiso kunye nerayisi eyongezelelweyo. Ungakhetha kwezi zintathu zingezantsi:

1. Uboleka i-500 ngeenyanga ezintlanu uhlawula i-10% yenzala yeCompound.

Iyonke imali ekufuneka uyihlawulwe = _____ * _____ * _____ * _____ * _____ * _____ = _____

lindleko zetyala = lilonke ekufuneka libuyiswe – isixa semali-mboleko = _____ – _____ = _____

2. Uboleka i-500 ngeenyanga ezintlanu uhlawula i-10% yenzala elula.

lindleko zetyala = _____ * _____ * _____ = _____

3. Uboleka i-500 kwaye uyavuma ukubuyisela i-800 kwiinyanga ezi-5

lindleko zetyala = _____ – _____ = _____

Yiyiphi inketho oyikhethayo?

Isifundo 9: Uphuma Njani Etyaleni

Singaphuma ematyaleni ukuba:

- sizivume iimpazamo zethu kwaye sigqibe ekubeni sitshintshe
- idini iminqweno ngoku, ukuze sibe nenkululeko
- thengisa izinto ezingabalulekanga
- yila kwaye wenze isicwangciso ngeenguqu ezincinci zokuhlawula amatyala angekahlawulwa
- thandazela kwaye ulindele uncedo lukaThixo

Amanyathelo okubala umjikelo wamatyala ethu:

Inyathelo 1: Bala ukuba wamkela ntoni na (umvuzo uwonke)

Inyathelo lesi-2: Thabatha ityala (intlawulo yemali-mboleko)

Inyathelo lesi-3: Thabatha inzala (intlawulo yenzala)

Inyathelo lesi-4: Thabatha zonke iindleko zekhaya (eziqhelekileyo ngenyanga kunye nezinye iindleko)

Inyathelo lesi-5: Bala itotali

Ukuba into oyifunayo inkulu kunoko unako, ngoko ke umahluko phakathi kwezi ziphumo zimbini lityala.

Phinda unyaka ngamnye.

Unyaka: _____	
Zuza (ingeniso epheleleyo)	
- Ukubuyiswa kwemali mboleko	
- Intlawulo yenzala	
- Zonke iindleko zekhaya	
= Iyonke	

Unyaka: _____	
Zuza (ingeniso epheleleyo)	
- Ukubuyiswa kwemali mboleko	
- Intlawulo yenzala	
- Zonke iindleko zekhaya	
= Iyonke	