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# IMICIMBI YEMALI ISIKHOKELO SIKATITSHALA



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# Ngaphambi kokuba Uqalise

## Inqaku loMguguzeleli oKhethekileyo kwiModyuli yeMiba yeMali

Kule ncwadana kukho ukuzinikela kunye nezifundo ezinikezelweyo. Imithandazo kufuneka isetyenziswe ekuqaleni kwezifundo ngokonqulo oluqhelekileyo.

Xa ulungelelanisa imeko yendawo yakho qwalasela ezi zinto zilandelayo:

Chonga imiceli mngeni eqhelekileyo malunga neengqiqo zokupha kunye nesishumi Uphononongo lwemali yoguqulo lwemali yasekuhlaleni

Qhaphela: Lidola bezisetyenziswa ekuqaleni kule ncwadana kodwa ngexesha loguqulo kwasetyenziswa iphepha lokusebenza ukutshintshela kwimali yasekuhlaleni.

**Imiyalelo yombhexeshi:** Ukuba umdlalo kunye nemizekelo ayiyonyani, nceda ungazitshintshi chaza nje ukuba ezi zivela kwiidola zaseMelika. Xa abafundi besenza olwabo uhlalo lwabiwo-mali, qiniseka ukuba basebenzisa amanani asengqweni.

## Ukulungiselela Ukufundisa Isifundo

1. Funda **isiKhokelo sikaTitshala** ngocoselelo, amaxesha amaninzi ukuba kunokwenzeka. Gxininisa okanye ubhale amanqaku emacaleni ephepha ukuze uzikhumbuze ngeengongoma ezibalulekileyo.
2. Jonga kwiingcamango **eziphambili** kwisifundo ngasinye ukuze wazi ukuba abafundi kufuneka bafunde ntoni kwisifundo.
3. Funda zonke **izibhalo ezingcwele** ngaphambili.
4. Jonga ukuze ubone ukuba zeziphi **imathiriyeli** ezifunekayo kwisifundo ngasinye kwaye uqinisekise ukuba wenza iikopi zeZikhokelo zaBafundi (izinikezelo) kwaye wenze izinto ezibonwayo ezisetyenziswayo kwisifundo.
5. Qinisekisa ukuba uqhelene nomsebenzi ngamnye **kwisifundo** (indima yendima, imidlalo, izixhobo ezibonwayo). Unokuziqhelanisa nosapho okanye abahlobo bakho.
6. Thatha ixesha **lokuthandazela** ukuba uThixo alungiselele abafundi, ukuba abafundi beve oko uThixo afuna bakuve, kwaye ukuba akuncede ufundise izixhobo. Khumbula ukuba ngamandla kaThixo kuphela esiya kuthi sibone abantu beguquka.

## Sisetyenziswa njani esi Sikhokelo sikaTitshala

1. **Iingcamango Eziziintloko Nezinto Eziluncedo:** Isifundo ngasinye siqala ngeli candelo.
  - a. **Iingcamango Eziphambili** – Kukho iingcamango ezilungileyo ezininzi kwisifundo ngasinye, kodwa abathathi-nxaxheba kufuneka baziqonde ngokucacileyo ezi ngcamango ziphambili ekupheleni kwesifundo ngasinye. Kuhle ukuzibuza ukuba ucinga ukuba abathathi-nxaxheba bangazikhumbula na ezi ngcamango ziphambili emva kokuba ukhokele isifundo. Ziphe ixesha lokwenza impinda yeengongoma eziziintloko ngokufuthi ukuze ubancede bakhumbule.
  - b. **Izinto Eziphathekayo** – Izixhobo ezifunekayo zidweliswe kwisifundo ngasinye, kuqukwa neZibonelelo eziBonakalayo kunye neeHandouts zabafundi. Esi Sikhokelo sikaTitshala siya kubonisa ukuba sisetyenziswe nini na:
    - i. **IZIKHOKELO ZABAFUNDI** – ziya kubhalwa ngolu hlobo.
    - ii. **UGAWULAYO OLUBONWAYO** – luya kubhalwa ngolu hlobo.

# ICandelo loku-1: Izifundo zokuZinikezela

## Uzinikelo 1: Imbono yeBhayibhile ngeMali iNdawo yoku-1

### Iingcamango Eziphambili

- Imali ayifanele ibe yingqwalasela yethu
- Simele sisebenze nzima ukuze sibe nezinto ezaneleyo zokunyamekela iintsapho zethu size sinike amahlwempu

### Izinto Eziphathekayo

- Isikhokelo soMfundi: Ukuzinikela 1 (ikopi enye kumntu ngamnye)

### Intshayelelo

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#### INGXOXO YEQELA ELIKHULU

- Zeziphi iivesi ozaziyo ngemali?
- Yeyiphi eminye imigaqo esinokuyifunda ngemali kwezi ndinyana?
- Ngaba ucinga ukuba uThixo uyikhathalele into esiyenzayo ngemali yethu?
- Ngaba kukomoya ngakumbi ukuba sisityebi okanye ukuhlwempuzeka?

IBhayibhile ithetha okuninzi ngemali. Enyanisweni, kukho iindinyana eziphindwe kabini malunga nemali njengoko zikhona malunga nokholo kunye nomthandazo zidityanisiwe. Ngokucacileyo uThixo ucinga ukuba ngumxholo obalulekileyo. Imali inamandla okusinceda okanye inokusenza siwe. Yinto esijongana nayo ngalo lonke ixesha. Kufuneka sifunde ukusebenzisa imali ngendlela ekholisa uThixo.

### Imali ayifanele ibe yingqwalasela yethu

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#### INGXOXO YEQELA ELINCINANE

**Imiyalelo yoMbhexeshi:** Hambisa **ISIKHOKELO SOMFUNDI** : Ukuzinikezela 1. Kumaqela amancinane abantu aba-3 ukuya kwaba-4, sebenzani kwisiqingatha sokuqala sencwadana, emva koko ninike ingxelo.

Funda uMateyu 6:19-24; 33.

Esi sicatshulwa siyinxalenye 'yeNtshumayelo yaseNtabeni'. Apha uYesu uthetha nabafundi bakhe, ebaxelela ngobomi ebukumkanini bukaThixo.

- Yintoni esinokuyifunda kwezi vesi ngemali?
- Kuthetha ukuthini ukusebenzela imali?
  - Ukuvumela imali isilawule. Ukulawulwa yimali, mhlawumbi ngokuzama ukuyifumana, ukuxhalaba ngayo okanye ukuhlala uzama ukufumana okungakumbi.
- Ngaba oku kuthetha ukuba asifanele sicinge ngemali?
  - Hayi, kufuneka sicinge ngemali kodwa singavumeli imali isilawule. Kufuneka sibe ngamagosa alumkileyo.
- Kuthetha ukuthini ukuziqwebela ubutyebi ezulwini? Sinokukwenza njani oku?
- Imfundiso kaYesu yahluke njani kwinkcubeko yethu?
- Esi sicatshulwa sisixelela ntoni ukuba simele sigxile kuyo?

Funda eyoku-1 kuTimoti 6:6-11 .

- Sifanele sibe njani isimo sethu sengqondo ngokuphathelele imali?
  - *Ukuba sithe saneliswa sisinxibo nokutya, masanele oko.*
- Kutheni kuyingozi ukunikela ingqalelo okanye ukuthanda imali?
  - *Kulula ukona okanye ukuhendelwa ekwenzeni okubi ukuze ufumane imali.*
  - *Kunzima ukuba nesisa xa siyithanda imali.*
  - *Kulula ukungamhoyi uThixo, ukwenza umsebenzi wakhe, nokuthanda abanye ukuba sisoloko sizama ukufumana imali eninzi.*

## INGXELO NGEMVA

Njengoko sibona kwezi ndinyana asimele sibe ngabathandi bemali okanye sisukele ubutyebi. Xa sisifa asiyi kuthatha imali okanye izinto zethu kunye nathi. Eyona nto ibalulekileyo ayisayi kuba yimali esinayo, kodwa kukuba singamaKristu nendlela esibuchithe ngayo ubomi bethu. Ingqalelo yethu ebomini ayifanele ibe kukufumana eyona mali ininzi sinokuyifumana. Ifanele ibe kukuphila ngendlela ezukisa uThixo.

## Umsebenzi ulungile

### INGXOXO YEQELA ELIKHULU

Maxa wambi sisenokungakuqondi kakuhle oko kufundiswa yiBhayibhile ngemali size sikholelwe ukuba imali nomsebenzi akulunganga. Kufuneka sisebenze nzima, kodwa hayi ngesizathu sokuzenzela imali eninzi. Oko kukubawa. IBhayibhile isinika ezinye izizathu zokuba sifanele sisebenze nzima ukuze sifumane imali.

Funda eyesi- 2 kwabaseTesalonika 3:6-15.

Umpostile uPawulos wakhathazeka gqitha xa wafumana ingxelo yokuba amanye amalungu ecawa yaseTesalonika ayengenzi namnye umsebenzi.

- Sasinjani isimo sengqondo sikaPawulos ngomsebenzi?
- Kwakutheni ukuze akhethe ukusebenza, endaweni yokusebenzisa ixesha lakhe ekuqeqesheni amalungu ecawa?
- UPawulos wathi kufanele kwenzeke ntoni kwabo bangasebenzi nzima?

Funda eyoku-1 kuTimoti 5:8.

- Uthini uPawulos ngokunyamekela iintsapho zethu?
- Ucinga ukuba kutheni esebenzisa amazwi aqatha ngolo hlobo?
  - *UPawulos wathetha rhabaxa nxamnye nabo babengazikhathaleli iintsapho zabo. UThixo akasidalanga ukuba singasebenzi, kodwa usidale ukuba silungiselele abo sinoxanduva kubo. Akabhekiseli kwabo basebenza nzima nabangenako okwaneleyo, kodwa ngabo bangamavila okanye abachitha lonke ixesha labo kwezinye izinto nabangazikhathaleli iintsapho zabo.*

Funda amaEfese 4:28.

- Uthini uPawulos ngomsebenzi?
- Kutheni kufuneka sisebenze?
  - *UPawulos wakhuthaza abase-Efese ukuba basebenze ukuze baphe abo basweleyo.*

Njengabantu bakaThixo, sibizelwa ukuba sisebenze nzima sisebenzisa ubuchule bethu, size singenise imali ukuze sizixhase thina nabo basweleyo, enoba singabasebenzi abangamaKristu okanye abangamahlwempu. Ngoxa ukuthanda imali kuphosakele, ukufumana imali yokuxhasa iintsapho yethu nabanye kuyamzukisa uThixo.

Funda iGenesis 2:2.

- Ngubani owaba ngumsebenzi wokuqala?
- Umzekelo kaThixo womsebenzi uthetha ntoni kuthi?
  - *UThixo wayengumsebenzi wokuqala. IBhayibhile ithi senziwe ngokomfanekiso kaThixo. Oku kuthetha ukuba nathi sidalelwe ukuba sibe ngabasebenzi. Siyamzukisa kwaye simzukise uThixo xa silandela umzekelo wakhe.*

Funda iGenesis 2:15, 18.

- UThixo wambeka ngayiphi injongo umntu emyezwani?
- UThixo wamdala ngayiphi injongo umfazi?
  - *UThixo wabeka umntu emyezwani ngenjongo yokuba awusebenze aze awunyamekele. Kamva, kwindinyana 18, uThixo uthi akulungile ukuba indoda ibe yodwa emsebenzini wayo yaye udala umfazi ukuba abe ngumncedi owomeleleyo wendoda. Oku kuthetha ukuba bobabini babedalwe ukuba babe ngabasebenzi, nangona ngeendlela ezahlukileyo kunye neendima ezahlukeneyo.*

Funda iEksodus 20:8.

- Zingaphi iintsuku esisebenza ngazo?
- Zingaphi iintsuku zokuphumla?
  - *Asifanele sichithe yonke imihla yethu singenzi nto okanye sizixakekise kakhulu ngumsebenzi nokwenza imali kangangokuba singaphumli usuku olunye ngeveki. Xa uThixo wanikela le miyalelo, wayethetha nabantu ababesenza imali ngezolimo. Nangona kusenokubonakala ngathi ngezinye iintsuku akunanto yakwenza yaye ngamanye amaxesha sixakeke kakhulu ukuba singaphumli, kufuneka simzukise uThixo ngendlela esilichitha ngayo ixesha lethu.*

## INGCINGA

Thatha imizuzu emi-2 ngoku ucinge ngokuzolileyo ngale mibuzo:

- Ngaba ubulandela imiyalelo kaThixo ephathelele ukwenza imali?
- Loluphi utshintsho, ukuba lukhona, ekufuneka ulwenzile?

## KUNYE NEQHUBA

Xoxa ngale mibuzo ilandelayo nicingela ubomi benu kwaye nithandazelane. Zidweliswe emazantsi ephepha lesinikezelo.

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?

# Uzinikelo 2: Imbono yeBhayibhile ngeMali iNdawo yesi-2

## Iingcamango Eziphambili

- UThixo uthembise ukuba uya kusixhasa. Ukuba siswele ngokwaneleyo kwiimfuno zethu ezisisiseko, kufuneka sibone ukuba sikho isizathu.
- Kufuneka siyiphathe kakuhle imali yethu

## Izinto Eziphathekayo

- Isikhokelo soMfundi: Ukuzinikela 2 (ikopi enye kumntu ngamnye)

## Intshayelelo

### INGXOXO YEQELA ELIKHULU

Siye safunda ukuba imali ayifanele ibe yingqwalasela yethu, nokuba kufuneka sisebenze nzima ukuze sibe nezinto ezaneleyo zokunyamekela iintsapho zethu nokunika abahlwempuzekileyo.

- Yintoni enye ethethwa yiBhayibhile ngemali?
- Ziziphi ezinye zezithembiso eziseBhayibhileni ezisikhuthazayo xa sisebenza ukuze sinyamekele iintsapho zethu size siphahle amahlwempu?

Makhe sijonge indlela uThixo athembise ngayo ukuba uya kusixhasa, nendlela alindele ukuba siyiphathe ngayo imali yethu.

## UThixo uthembise ukuba uya kusixhasa

Funda uMateyu 6:25-33.

Kwezi ndinyana sibona ukuba uThixo uthembise ukuba uya kusixhasa ukuba simbeka kuqala.

IBhayibhile ikwasinika izizathu zokuba sinokuzibona singenamali yaneleyo. Siza kujonga oko ngoku.

### INGXOXO YEQELA ELINCINANE

**Imiyalelo yoMbhaxeshi:** Hambisa **ISIKHOKELO SOMFUNDI**: Uzinzo 2. Cela iqela ngalinye lifunde iivesi enye kwaye uzame ukushwankathela ingcamango ephambili efumaneka kwezi ndinyana. Ukuba banexesha elongezelelweyo banokujonga iseti eyongezelelweyo yeevesi. Ukuba awunazikhokelo zabafundi ke vele unike iivesi kwiqela ngalinye - hayi umbono ophambili.

Izizathu zokuba kutheni sinokuzifumana singenamali yaneleyo:

- **Ubuwila** – IMizekeliso 10:4, 13:4; 24:30-34.
  - Kufuneka siqinisekise ukuba sisebenza nzima kwaye asingenzi nto.
- **Ukunqongophala kokwaneliseka/ukubawa** – IMizekeliso 28:25
  - UThixo akasithembisanga butyebi kodwa ukwanela. Ngaba ngokwenene siswele okanye asineliseki kuko konke asinike kona?
- **Abathandi Bolonwabo** – IMizekeliso 21:17; 23:20-21
  - Ezi zisenokuba ziziyolo ezincinane ezifana necuba, utywala, ukutya okumnandi, njalo njalo. Jonga indlela oyisebenzisa ngayo imali yakho—ngaba kukuzonwabisa okanye kwizinto ozifuna ngokwenene?
- **Uburharha** – IMizekeliso 11:24
  - Ngaba unikela ngokomyalelo kaThixo? UThixo usixelele elizwini lakhe ukuba xa sisilela ukupha akasayi kusisikelela. Usinika umlinganiselo ofanayo nalowo sinikela ngawo.
- **Ubudenge** – IMizekeliso 3:13-16

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

## **INGXELO NGEMVA**

***Imiyalelo yoMbhexeshi:** Cela iqela ngalinye labelane ngoko likufundileyo. Qiniseka ukuba iqela elikhulu liyazicacela izizathu ezithandathu zokuba sinokujamelana nokunqongophala kwemali.*

Esinye isizathu esinokubangela ukuba sizibhaqe singenamali yaneleyo kukungabikho **kokusesikweni**. Thandaza ucele uncedo lukaThixo. UThixo ngumhlobo wabo bacinezalweyo nabo bajamelene nokungekho sikweni.

Ukuba uvakalelwa kukuba akunanto yaneleyo yaye uyazibuza isizathu 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.

- Kwezi zizathu sisiphi ocinga ukuba sixhaphake kakhulu kwindawo ohlala kuyo? Ngoba?
- Ngaba zikho iindlela esinokukuthintela ngazo kubomi bethu? Kubomi babanye?
- Ngaba zikho ezinye izizathu onokucinga ngazo?
- Sinokuyikhuthaza njani intsapho eselumelwaneni athe uThixo uya kusilungiselela yona?

## **Ukulawula imali yethu**

### **INGXOXO YEQELA ELIKHULU**

Funda uMateyu 25:14-30.

Kulo mzekeliso uThixo usifundisa ngokuba ligosa elilungileyo lazo zonke izinto asinike zona. Indoda ehamba kolo hambo nguThixo kwaye imali abanika yona abakhonzi ifana nemali neetalente asinika zona.

- Ngaba onke amadoda afumana imali efanayo?
- Kwenzeka ntoni kumadoda amabini okuqala?
- Kwenzeka ntoni kumntu wokugqibela? Kwakutheni ukuze umnini-mhlaba amqumbele?
- Eli bali lithetha ntoni kuthi?

Asinakuba sonke sinikwa isixa esifanayo. UThixo akasigwebi ngokwendlela asinika ngayo kodwa indlela esiyisebenzisa ngayo into asinike yona. Ulindele ukuba sisisebenzise ngobulumko yaye singachithi ngokumosha iziphiwo zakhe ezixabisekileyo. UThixo ulindele ukuba sisebenzise imali asinika yona ukuze silungiselele iintsapho zethu (1 Timoti 5:8) kunye namahlwempu (Efese 4:28).

### **KUNYE NEQHUBA**

Xoxa ngale mibuzo ilandelayo nicingela ubomi benu kwaye nithandazelane.

- Ngaba sisoloko siyisebenzisa ngobulumko imali yethu?
- Sinokwenza njani ukuze sibe nobulumko ngakumbi ngemali yethu?



# Ukuzinikela 3: Iimpazamo eziqhelekileyo ekulawuleni imali yakho icandelo 1

## Iingcamango Eziphambili

Kukho iimpazamo eziqhelekileyo ezenziwayo xa ulawula imali. Sinokufunda ukuziphepha. Iimpazamo zezi:

- Andikhe ndicinge ngemali yam
- Ukuba ndinayo, ndiyayichitha!
- Andinayo ngokwaneleyo
- Andikwazi kulinda, kufuneka ndiboleke

## Izinto Eziphathekayo

- Isikhokelo soMfundi: Ukuzinikela 3 (1 kwiqela elincinane)

**Imiyalelo yoMbhexeshi** - Oku kubhalwe njengezonqulo ezimbini ezimfutshane - icandelo loku-1 kunye necandelo lesi-2. Nangona kunjalo, ukuba wenza uqeqesho njengoqeqesho lweentsuku ezi-3 ke ezi kufuneka zidityaniselwe ukuzinikela ixesha elide.

## Intshayelelo

### INGXOXO YEQELA ELIKHULU

- Yeyiphi eminye yemigaqo ephambili ngemali esiyifundileyo ukuza kuthi ga ngoku?

Ngoku siza kujonga kwi-4 ye-8 iimpazamo eziqhelekileyo ezenziwa ngabantu xa belawula imali yabo.

- Ucinga ukuba zeziphi ezona mpazamo zixhaphakileyo?

## Impazamo 1: Andikhe ndicinge ngemali yam

### INGXOXO YEQELA ELIKHULU

Funda uLuka 12:42-47.

- Yintoni iNkosi eyayilindele ukuba ayenze lo mkhonzi?
  - *INkosi yayilindele ukuba umkhonzi alungele, anyamekele abo bantu okanye izinto ezikwimbopheleleko yakhe ngenyameko nangobulumko, aze enze ngokuvisisana nokuthanda kwayo.*

Yonke into yekaThixo. Imali esinayo sisipho esivela kuThixo. Usinike ukuba siyisebenzise ngobulumko.

Kufuneka sicinge ngokuyiphatha kakuhle imali yethu, siqonde ukuba yekaThixo yaye ulindele ukuba siyicebe indlela yokuyisebenzisa.

## Impazamo yesi-2: Ukuba ndinayo, ndiyayichitha!

### INGXOXO YEQELA ELIKHULU

Funda iMizekeliso 21:20.

- Lo mzekeliso umchaza njani umntu osebenzisa yonke into anayo?
- Wenza ntoni umntu osisilumko?
  - *Ugcina okanye agcine ukutya neoli.*
- Yintoni esinokuyifunda kulo mzekeliso?
  - *Akufunekanga sichithe yonke into esinayo, kodwa kufuneka siqwebele amaxesha apho siqhele ukuswela.*

Funda iNtshumayeli 2:10-11.

- Le ndoda yayisebenzisa njani imali?
- Ngaba yayimvuyisa?
  - *Indoda ekwiNtshumayeli yayinemali engapheliyo kodwa yafumanisa ukuba ayimiyolisi.*

Xoxa:

- Kwenzeka ntoni ukuba sisoloko sichitha imali ngalo lonke ixesha siyifumana?
- Ngaba wakha wanqongophala ngenxa yokuba uchithe imali kwinto obungayidingi ekuqaleni konyaka? Unokuba yintoni umzekelo woku?
- Ngaba wakha wathenga into owawuyifuna ngokwenene waza wafumanisa ukuba ayikwenzanga wonwabe?
- Sinokuyiphepha njani le mpazamo?

## Impazamo yesi-3: Andinayo ngokwaneleyo

### INGXOXO YEQELA ELINCINANE

**Imiyalelo yoMbhaxeshi:** Yahlula-hlula ube ngamaqela abantu aba-3-4. Ukusasaza **ISIKHOKELO SOMFUNDI** : Ukuzinikela 3. Cela iqela ngalinye lifunde lize lixoxe ngempazamo enye, kwaye lishwankathele iingongoma eziphambili ezifunyenweyo.

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.
  - *Kufuneka silumke njengoko siphendula oku. Akufanele sonqene, kodwa kufuneka sisebenze nzima ukuze sinyamekele iintsapho zethu. IMizekeliso 24 iyasikhumbuza ukuba xa sisonqena siya kuyazi intlupheko nokunqongophala. Nangona kunjalo, kufuneka silumke ukuba singazihoyi iintsapho zethu kunye noxanduva lwecawe kuba sifuna ubutyebi. IMizekeliso 23 isikhumbuza ukuba akufuneki sicinge ukuba sisityebi.*

Ukwaneliseka kubalulekile ukuze waneliseke ebomini. Inyathelo lokuqala lokufumana ulwaneliseko kukufunda ukuba nombulelo ngoko uThixo asinike kona. Njengoko uPawulos esithi wafunda ukwaneliseka, nathi sinokufunda ukwaneliseka phantsi kwazo zonke iimeko.

## Impazamo yesi-4: Andikwazi kulinda, kufuneka ndiboleke

### INGXOXO YEQELA ELINCINANE

Funda iMizekeliso 22:7.

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

Ngamanye amaxesha sifuna into ngoku, ngoko siboleka imali ukuze siyifumane. Ngokomzekelo, intsapho ithenga umabonwakude nezinye izinto isebenzisa amatyala. Oku asikuko ukusetyenziswa kakuhle kwetyala. Ityala ngumgibe. Kufuneka sibe nomonde kwaye sigcinele izinto esizidingayo. Ityala kufuneka lisetyenziswe kuphela ngamaxesha obunzima, okanye ukuthenga izinto eziya kuzisa ingeniso eyongezelelweyo. Kufuneka siqinisekise ukuba ityala lifanelekile kwaye sineshedyuli ecacileyo yokuhlawula esiqinisekileyo ukuba siyakwazi

ukuyilandela. Yiba nomonde kwaye ulinde de ubenakho ukuthenga nantoni na ongathanda ukuyithenga. Siza kufunda ngakumbi ngamatyala kwisifundo esilandelayo.

### **INGXELO NGEMVA**

#### **KUNYE NEQHUBA**

Ukunye neqabane, qwalasela nganye yeempazamo ezi-4.

- Yeyiphi kwezi mpazamo zi-4 osokolayo kakhulu?
- Unokuwathabatha njani amanyathelo okuphepha ukwenza le mpazamo?

Thandazani omnye komnye malunga nokuphepha iimpazamo zenu eziqhelekileyo ngemali.

# Ukuzinikela 4: Iimpazamo eziqhelekileyo ekulawuleni imali yakho iSigaba sesi-2

## Iingcamango Eziphambili

Kukho iimpazamo eziqhelekileyo ezenziwayo xa ulawula imali. Sinokufunda ukuziphepha. Iimpazamo zezi:

- Akwaba bendinemali eninzi njengabanye
- Ndihlupheke kakhulu ukuba ndingapha
- Ndihlala ndizikhathaza ngemali
- Imali ngeendlela ezingamhloneliyo uThixo

## Izinto Eziphathekayo

- Isikhokelo soMfundi: Ukuzinikela 4 (1 kwiqela elincinane)

## Intshayelelo

### INGXOXO YEQELA ELIKHULU

- Zeziphi iimpazamo ezine zokuqala eziqhelekileyo ezenziwa ngabantu xa belawula imali?
  - *Andikhe ndicinge ngemali yam*
  - *Ukuba ndinayo, ndiyayichitha!*
  - *Andinayo ngokwaneleyo*
  - *Andikwazi kulinda, kufuneka ndiboleke*
- Chaza ukuba ukufunda ngezi zinto kuyichaphazele njani inkcitho yakho ukusukela kwixesha lokugqibela lokuzinikela.

Ngoku siza kujonga ezinye iimpazamo ezi-4 eziqhelekileyo ezenziwa ngabantu xa belawula imali yabo.

## Impazamo yesi-5: Ndingwenela ukuba bendinemali eninzi njengabanye

### INGXOXO YEQELA ELIKHULU

Funda iEksodus 20:17 noLuka 12:15.

- Kuthetha ukuthini ukunqwenela?
- Yintoni esifanele siyilumkele? Ngoba?

Funda iNtshumayeli 5:10.

- Ngaba umntu othanda imali ukhe azive ene?

Musa ukuvumela ukubawa nokubawa kungene entliziyweni yakho. Ukuthanda imali kuthetha ukuba kungakhathaliseki ukuba sisityebi kangakanani na, siya kuhlala sivakalelwa kukuba sifuna okungakumbi. Siya kuhlala sibamonela abo banezinto ezininzi. Ubuxoki bukaSathana kukuba imali nezinto eziphathekayo zinokusenza sonwabe. Umzekelo - "Ukuba bendinesithuthuthu, ubomi bam buya kuba mnandi." Izinto eziphathekayo azinakusizisela uvuyo. Zinokusenza sizive bhelele okwexeshana, kodwa ke siya kuqala ukufuna into engakumbi.

- Ngaba wakha wathenga into owawuyifuna ngokwenene? Waziva njani malunga neenyanga ezi-6 okanye unyaka kamva?
- Ngaba ikho into obuyinqwenela mva nje? Unokuyeka njani ukubawela izinto ezininzi uze ufunde ukwaneliseka zizinto onazo?

## Impazamo yesi-6: Ndihlupheke kakhulu ukuba ndingapha

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### INGXOXO YEQELA ELINCINANE

**Imiyalelo yoMbhexeshi:** Yahlula abathathi-nxaxheba babe ngamaqela ama-3-4. Ukusasaza **ISIKHOKELO SOMFUNDI**: Ukuzinikela 4. Cela iqela ngalinye lifunde lixoxe ngempazamo enye, kwaye lishwankathele ingcamango ephambili efunyenweyo.

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?

Eli kuphela kwexesha eBhayibhileni apho uThixo asixelela ukuba simvavanye ngento ethile. Usixelela ukuba ukuba sizimisele ukuzisa isishumi sonke uya kusisikelela. Ngokuphindaphindiweyo iBhayibhile isikhumbuzisa ukuba kwangomlinganiselo ofanayo njengoko sinikela kuThixo, uThixo uya kusibuyisela kuthi.

## Impazamo yesi-7: Ndihlala ndizikhathaza ngemali

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### INGXOXO YEQELA ELINCINANE

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?

UTHixo akafuni sizixhalabise ngemali. Ngoxa kufuneka sibe nobulumko yaye silumke kwindlela esiyisebenzisa ngayo imali, asifanele sizivumele sizixhalabise ngemali. Cela uThixo ukuba akhusele ingqondo yakho ekukhathazekeni kwaye uzame ukumzukisa ngoko akunike kona.

### INGXELO NGEMVA

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

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### INGXOXO YEQELA ELIKHULU

Funda uHezekile 22:12-14.

- Ezi ndima zithi ziziphi iindlela ezingalunganga esinokuzusa ngazo kwaye sichithe imali yethu?
- Iyintoni imiphumo yokungamhloneli uThixo ngendlela esirhola ngayo nesiyebenzisa ngayo imali yethu?

IBhayibhile isixelela ukuba simzukise uThixo kuyo yonke into esiyenzayo, kuquka indlela esiyamkela ngayo nesisebenzisa ngayo imali yethu. Masinganyobi, singanyobi, sidle into engeyethu ngesicengo, ngobuqhetseba, nangezinye iindlela ezimbi; hleze sivune esikuhlwayeleyo.

**KUNYE NOMQEQESHI** - Kunye neqabane, qwalaselani nganye kwiimpazamo ezi-4.

- Yeyiphi kwezi mpazamo zi-4 osokolayo kakhulu?

- Unokuwathabatha njani amanyathelo okuphepha ukwenza le mpazamo?
- Loluphi utshintsho olusebenzayo oza kulwenza kwindlela orhola ngayo kunye nokuchitha imali yakho?

Thandazelanani malunga notshintsho enifuna ukulwenza ukuze niphephe ukwenza iimpazamo ezifanayo.

# Uzinikelo 5: Ukunikela kunye nesishumi

## Iingcamango Eziphambili

- UThixo ufuna sinikele.
- Kwanamahlwempu afanele aphe.
- Kubalulekile ukuba nentshukumisa efanelekileyo xa upha.

## Izinto Eziphathekayo

- Isikhokelo soMfundi: Ukuzinikela 5 (1 kwiqela elincinane)

## Intshayelelo

### INGXOXO YEQELA ELIKHULU

- Yintoni ethi qatha engqondweni yakho xa sithetha ngokunikela nesishumi?
- Yintoni ekushukumisela ukuba uphe abanye? Okanye ecaweni?
- Ithini ingqikelelo yebhayibhile yokupha?

## Ngaba siyamqhatha uThixo?

### INGXOXO YEQELA ELINCINANE

*Imiyalelo yoMbhaxeshi: Yahlula-hlula ube ngamaqela abantu aba-3-4. Ukusasaza **ISIKHOKELO SOMFUNDI** : Ukuzinikela 5.*

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?

Ezi ndinyana kuphela eBhayibhileni apho uThixo athi makamvavanye. Usebenzisa ulwimi olunamandla ukuchaza indlela avakalelwa ngayo ngamaSirayeli angasiniki isishumi sawo. Ukusilela kwabo ukukhupha izishumi kubabangele intlupheko.

## Ukupha ngokuyintabalala kubuhlwempu obugqithiseleyo

### INGXOXO YEQELA ELINCINANE

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?

Icawa yaseMakedoni yayihlwempuzeke kakhulu. Uninzi lwethu aluhluphekanga kakhulu. Sisenokungabi nanto ininzi njengoko besinokuthanda kodwa asihlwephekanga kakhulu. Kanti ke bapha kwaye banikela ngaphezu koko babenako. Olunjani lona ucelomngeni kuthi! Ngokufuthi sinikela ngezinto esizigcineleyo. Baphinda bambongoza uPawulos ukuba abe nako ukupha. Ngaba sinesimo sengqondo esifanayo? Ngaba sinomnqweno onamandla nolangazelelo lokupha okanye sinikela ngokukrokra?

## Ukugqith' emgceni komhlolokazi olihlwempu

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### INGXOXO YEQELA ELIKHULU

Funda uMarko 12:41-44.

- Wanikela malini umhlolokazi?
- Ngaba wayelhlwempu okanye usisityebi?
- Wasabela njani uYesu?

Ngamanye amaxesha sicinga ngenxa yokuba sihlwempuzekile ukuba akukho mfuneko yokuba sinikele. Oku akuyonyani. UYesu akazange amthintele lo mfazi ekupheni. Akatshongo ukuthi, Hayi, ulhlwempu kakhulu, zigcine. Kunoko, wamncoma ngokupha kwakhe.

## Yipha ngesisa nangovuyo

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### INGXOXO YEQELA ELIKHULU

Funda eyesi- 2 kwabaseKorinte 9:6-7.

- Simele sinikele njani?
- Kuthetha ukuthini ukuthi “Lowo uhlwayela ngokuvimba wovuna kwangokuvimba; nalowo uhlwayela ngesisa wovuna kwangesisa”?

UTHixo usiyalele ukuba siphe. Akukhathaliseki nokuba sisityebi okanye sihlwempu. Sonke kufuneka siphe. Ukuba asiniki njengoko eyaleleyo, ngoko ke uThixo ukuchaza njengokuphanga uThixo. Noko ke, xa sinikela siya kuzazi iintsikelelo zikaThixo. Usinika kwangalaa mlinganiso simnika wona. Ukuba sinobuqhophololo ekupheni kwethu, uya kuba lukhuni kuthi, kodwa ukuba siyapha uya kuba nesisa kuthi. Iintsikelelo esizifumana kuye ngamanye amaxesha zisenokuba zezemali, kodwa zisenokuba ziintsikelelo zovuyo, uxolo, ulwaneliseko, usapho olonwabileyo, okanye ubutyebi ezulwini.

- Sifanele sibe yintoni isizathu sethu sokupha?

Kufuneka silumke kakhulu ukuba singaphi ukuze siphinde sifumane into. Oku akukuniki —kufana nokuboleka umntu imali. UThixo akafuni simboleke imali. Ufuna sinikele. Kuxhomekeke kuYe ukuba uyasibuyisela. Abanye abantu bayaqhathwa kwaye bacinga ukuba xa benze amaqashiso kuThixo baya kufumana amaqashiso. Kodwa uThixo uyazibona iintliziyo zethu; Uyayazi into esiyicingayo. Kwakhona unokusisikelela ngeendlela ezahlukeneyo ngamaxesha awahlukahlukeneyo. Injongo yethu yokupha ifanele isoloko ingumnqweno wokubuyisela kuye sinombulelo ngako konke asele esinike kona. UThixo ufuna sibe ngabaphi abachwayitileyo, kungekhona abantu abajonge ukubuyiselwa kuThixo.

### KUNYE NEQHUBA

Xoxa ngale mfundiso neqabane lakho. Qwalasela:

- Ngaba unikela kuThixo ngeendlela ofanele ukumnika ngayo? Kutheni okanye kutheni kungenjalo?
- Uza kwenza ntoni ngokwahlukileyo ngoku ekubeni ufunde ngokupha kunye nesishumi?

Thandazelanani ngezinto enifuna ukuzenza ngokwahlukileyo, nize niguquke kuso nasiphi na isimo sengqondo esiye sanichaphazela ninentshukumisa elungileyo yokupha.



# Icandelo 2: Izifundo ezingundoqo

## Isifundo 1: Intshayelelo kuhlalo lwabiwo-mali

### Iingcamango Eziphambili

- Kubalulekile ukwenza isicwangciso ngemali yethu

### Izinto Eziphathekayo

- Uncedo olubonakalayo: Iphowusta yeendleko (shicilela 1 ikopi)
- Uncedo olubonakalayo: Umfanekiso weNdlu engenanto (shicilela 1 ikopi)
- Uncedo olubonakalayo: Uhlalo lwabiwo-mali kunye namakhadi omdlalo weTyala – Ngokwemiyalelo yoshicilelo kwipakethi yoNcedo olubonakalayo
- Isikhokelo soMfundi: Isicwangciso seMidlalo yoHlalo-lwabiwo-mali (i-1 kwiqela ngalinye)
- Idayisi
- Amaphepha kunye neepeni zokubhala iitotali zomntu okanye iqela ngalinye

### Intshayelelo

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#### INGXOXO YEQELA ELIKHULU

- Ucinga ukuba iintsapho ezininzi kule ngingqi zigqiba njani ukuba ziyisebenzise phi kwaye nini imali yazo?
- Amatyalazichaphazela njani iintsapho kwindawo ohlala kuyo?

### Uhlalo lwabiwo-mali kunye noMdlalo weTyala – Unyaka wokuQala

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#### UMDLALO WEQELA OMKHULU

Namhlanje siza kudlala umdlalo ojonga ukusebenzisa imali, kunye nendlela esinokucwangcisa ngayo ukusebenzisa imali.

**Imiyalelo yoMbhexeshi:** Bacele ukuba bohlule babe ngamaqela amathandathu. Kukho izixhobo ezaneleyo zokudlala amaqela amathandathu. Dlala ngokolu lwandlalo lulandelayo.

Siza kuqala ngemali ngokungathi iqela lakho lisandul' ukuvuna izityalo zakho kwaye lingachitha njengoko uthanda. Ebudeni bonyaka uya kujongana nezi ndleko zilandelayo.

Namathelisa **UNCEDO OLUBONAKALAYO:** Iphowusta yeendleko -Phakamisa umqolo weendleko ezingalindelekanga kwaye uchaze indlela esebenza ngayo.

Iindleko ezingacwangciswa zizo zonke iindleko esijongana nazo nyanga nganye ezidla ngokungalindelekanga njengamayeza, imitshato kunye nemingcwabo. Ukumisela ukuba uya kuhlalwala malini kwiindleko ezingalindelekanga uya kuqengqeleka idayisi kwaye uhlawule kalishumi inani elikwidayisi. Kubomi benene kuya kufuneka ukuba ucinge ngokutshala imali kunye nokunikela / isishumi. Zombini zibalulekile, kodwa ukwenza lula umdlalo wethu azifakwanga ngoku.

Ukuqala, ube nonyaka omhle wokufama kwaye uthengise izityalo zakho ngeedola ezingama-2,500. Yingeniso kuphela oya kuyenza kulo nyaka. Irayisi yayilungile kodwa unokutya okwaneleyo kwiinyanga ezili-9 ngoko ke kuya kufuneka uthenge irayisi eyongezelelweyo kwiinyanga ezintathu ezidlulileyo.

*Hambisa iqela ngalinye R2,500. (R1000- 1, R500-2, R100 – 4, R50 -1, R10-4, R5-2)*  
Namhlanje uye edolophini uyokuthenga.

**Babonise *UNCEDO OLUBONAKALAYO*:** *UMfanekiso Wendlu Engenanto*  
Njengoko ubona indlu yakho ayinamntu; unezinto nje ezisisiseko - i-mat, iimbiza ezimbalwa kunye neepani kunye nempahla embalwa elula. Uphahla lwakho luyavuzwa.

**Imiyalelo yoMbhaxeshi:** *Babonise izinto ezithengiswayo usebenzisa *UNCEDO OLUBONAKALAYO*: Ibhajethi kunye namakhadi omdlalo kwaye ubuze ukuba ngubani ofuna ukuthenga ntoni. Bavumele bathenge nantoni na abayifunayo. Xa wonke umntu egqibile ukuthenga izinto achaze ukuba imariki ivuliwe unyaka wonke, kwaye nangaliphi na ithuba banokuthenga nantoni na abayithandayo.*

Ukusinceda ukuba sidlale umdlalo siya kubala iindleko zakho zenyanga eziqhelekileyo. Le yimali ekufuneka uyihlawule nyanga nganye ngaphandle kweendleko ezingalindelekanga. Njengoko ubona nyanga nganye kufuneka uhlawule i-30 \*R2 yokutya, i-R5 yombane, kunye ne-R 10 yezinto zendlu. Le yi-R75 iyonke.

Ukongeza, kufuneka uhlawule imali yenyanga ngayo nantoni na oyithengileyo ngetyala. Le yitotali yazo zonke iindleko ozihlawula ngenyanga nganye ngaphandle kweendleko ezingalindelekanga.

*Kwiqela ngalinye, bala iindleko zabo zenyanga 'eziqhelekileyo'. Bhala itotali yeqela ngalinye uze uyibeke phambi kwabo ukuze kube lula ukuyikhumbula.*  
Ngoku sizawuqala unyaka wethu.

*Dlala unyaka omnye ngolu hlobo (ithayibhile yesishwankathelo iboniswe kwiphepha elilandelayo):*

1. *Yiba neqela lokuqala liqengqe idayisi kwaye emva koko lithathe iindleko zalo eziqhelekileyo + iindleko ezingaqhelekanga kubo.*
2. *Qhubeka neqela ngalinye.*
3. *Cacisa ukuba lo ngulawari. Uqhubeka ixesha elishiyekileyo lonyaka usebenzisa umjikelo ngamnye njengenyanza, ngolu hlobo lulandelayo:*
  - a. *Ngenyanza yoMdumba ngoku kufuneka bahlawule imali yesikolo kubantwana ababini be-R80 kumntwana ngamnye. Ke umntu ngamnye kufuneka ahlawule iindleko eziqhelekileyo + R160 yeefizi zesikolo + iindleko ezingaqhelekanga. Ukuba nabani na unqwenela ukubakhupha abantwana babo esikolweni, banako.*
  - b. *UMatshi noAprili ziyafana noJanuwari.*
  - c. *NgoMeyi abantwana baza kuqalisa kungekudala unyaka omtsha wesikolo. Kufuneka bahlawule imali kwaye bathenge iyunifomu kunye neencwadi. Hlawula i-R100 eyongezelelweyo ngomntwana ngamnye.*
  - d. *NgoJuni kufuneka bathenge isichumiso kunye nembewu ngoko ke iqela ngalinye kufuneka lihlawule i-R300 eyongezelelweyo kunye neendleko eziqhelekileyo kunye neendleko.*
  - e. *NgoJulayi, Agasti noSeptemba ziyafana noJanuwari.*
  - f. *Ngo-Oktobha, ngoNovemba nangoDisemba awusenayo irayisi kwisivuno serayisi. Kufuneka uthenge irayisi eyongezelelweyo nyanga nganye ngexabiso le-R30 ngenyanza.*

*Ukuba umntu ungena ematyaleni, jonga imiyalelo yeTyala engezantsi.*

## Imiyalelo yeTyala:

Ukuba awukwazi ukuhlawula iindleko zakho zenyanga, uneendlela ezimbini ongakhetha kuzo.

Unokuthengisa isityalo sonyaka ozayo kwangethuba nge-2,100; okanye uthathe imali-mboleko.

*Cacisa ukuba ngokuqhelekileyo kukho inzala eninzi yokuhlawula imali-mboleko ngokunjalo. Yimali echithiweyo, ebizwa ngokuba lixabiso letyala. Ngeenjongo zalo mdlalo asizukubala umdla nyanga zonke; kuphela ngenyanga yokuqala.*

*Ukuba bakhethe ukuthengisa kwangethuba, banike i-2,100.*

*Ukuba bafuna ukuboleka banike ikhadi lemali-mboleko. Kwikhadi lemali-mboleko bhala isixa-mali abasibolekileyo (kunye ne-10%) kwaye zingaphi iinyanga ezishiyekileyo. Umzekelo, ukuba baboleka ngo-Agasti emva koko iinyanga ezi-5 (Agasti ukuya kuDisemba).*

Isishwankathelo Somdlalo	
EyoMqungu	= iindleko eziqhelekileyo + iindleko ezingalindelekanga
EyoMdumba	= iindleko eziqhelekileyo + iindleko ezingalindelekanga + 160
EyoKwindla	= iindleko eziqhelekileyo + iindleko ezingalindelekanga
UTshazimpuzi	= iindleko eziqhelekileyo + iindleko ezingalindelekanga
EyeCanzibe	= iindleko eziqhelekileyo + iindleko ezingalindelekanga + 200
EyeSilimela	= iindleko eziqhelekileyo + iindleko ezingalindelekanga + 300
Eyentlaba	= iindleko eziqhelekileyo + iindleko ezingalindelekanga
EyeThupa	= iindleko eziqhelekileyo + iindleko ezingalindelekanga
EyoMsintsi	= iindleko eziqhelekileyo + iindleko ezingalindelekanga
EyeDwarha	= iindleko eziqhelekileyo + iindleko ezingalindelekanga + 30
EyeNkanga	= iindleko eziqhelekileyo + iindleko ezingalindelekanga + 30
EyoMnga	= iindleko eziqhelekileyo + iindleko ezingalindelekanga + 30

## INKONZO YEQELA ELIKHULU

*Ekupheleni komdlalo ubale oko wonke umntu unamatyala, okanye hayi.*

- Kwenzeke ntoni kulo mdlalo?
- Ngaba ukho umntu owaphelela ematyaleni? Ucinga ukuba kutheni kunjalo nje?
- Kwakuvakala njani ukuba netyala?
- Ngaba ukho umntu owayecele indlela yokuyisebenzisa imali yakhe – loo nto incede njani?
- Yintoni onokuyenza ngokwahlukileyo kwixesha elizayo?

*Qaphela: Kulo mdlalo kukho imali eyaneleyo yokuthenga yonke into efunekayo ngemali eseleyo!*

## Uhlahlo lwabiwo-mali kunye noMdlalo weTyala – uNyaka wesiBini

Ngoku siza kudlala umdlalo omnye unyaka, ngokwamaqela enu. Siza kusebenzisa amanani afanayo nawonyaka wokuqala ukwenza lula ; kodwa ngeli xesha unokusebenzisa isicwangciso kuqala ukuba uyafuna.

*Cacisa oku kulandelayo – Ukulawula ngempumelelo imali yethu sifuna isicwangciso. Njengoko ubona, nyanga nganye kufuneka uhlawule iintsuku ezingama-30 x R2 ngokutya, i-R5 yombane, kunye ne-R10 yezinto zendlu.*

Ngoku kufuneka songeze kwiindleko ezingalindelekanga.

Le yi-R135 iyonke. (Bhala ebhodini okanye ephepheni elikhulu) njengoko kubonisiwe kumzobo. Itotali yonyaka yi-R135 x12 iinyanga = R1620.

#### Iindleko zeNyanga

Into	Amaxesha ngenyanga	Iindleko ngexesha ngalinye	Iindleko zizonke
Ukutya	30	R2	R60
Umbane	1	R5	R5
IZibonelelo zaseKhaya	1	R10	R10
Iindleko ezingalindelekanga	1	R60	R60
	IINDLEKO ZONKE NGENYANGA ZONKE		R135
			X12
	IYONKE IINDLEKO ZONKE ZONKE NGONYAKA		R1620

Ngoku sineendleko ezenzeka minyaka le—imali yesikolo, irayisi eyongezelelekileyo nesichumiso (zongeze ephepheni njengoko kubonisiwe.) Yimali efikelela kuma-750 eerandi ngonyaka.

#### Iindleko zoNyaka

Into	Inani lamaxesha ngonyaka	Iindleko ngexesha ngalinye	Iindleko zizonke
Isikolo-Februwari	1	R160	R160
Isikolo-Meyi	1	R200	R200
Irayisi eyongezelelweyo	3	R30	R90
Iindleko zeNgeniso	1	R300	R300
	IINDLEKO ZONYAKA ZONKE		R750

Ngoku sineendleko ezingalindelekanga. Ngoku masenze isicwangciso sonyaka ombi – sobathandathu. Kodwa ukuba sibona ukuba asiziqengqeleki iisithandathu ngoko siza kubona ukuba sinemali eyongezelelweyo kwaye ngelo xesha singayisebenzisa. (Akunjalo ngaphambili) Ngoko i-6 \* R10 yi-R60 ngenyanga okanye i-R720 ngonyaka.

Ke ngoku sine-R1620 yeendleko zenyanga, i-R750 yeendleko zonyaka. Iyonke yi-R2370. Ngoko ngokwenene sine-R130 kuphela eyongezelelweyo. Sinokuyichitha okanye siyigcine. (Kamva siza kuthetha ngendlela yokuyisebenzisa kakuhle le mali ingaphezulu.) Nyanga nganye, ukuba awusongi isithandathu uya kuba nemali eyongezelelweyo.

INGENISO	- IINDLEKO YENYANGA	- EZINYE IINDLEKO ZONYAKA	= INTSALELA
R2,500	- 1620	- 750	= R130

Ngoku ngokwamaqela yenza isicwangciso esifanayo semali yakho. Abanye benu baya kuba nengeniso encinci kuba nithengise intsimi kwangethuba. Abanye benu banamatyala ekufuneka niwahlawule. Ezo kufuneka zibandakanywe.

Hambisa **ISIKHOKELO SOMFUNDI** : Isicwangcisi soHlahlo-lwabiwo-mali lweMidlalo – i-1 kwiqela ngalinye.

*Xa sele elungile, nika iqela ngalinye amanye angama-2 500.*

Ukukhawulezisa ngeli xesha siya kuvumela umntu omnye ukuba aphose idayisi kwaye wonke umntu uya kujongana neendleko ezifanayo ezingalindelekanga.

*Landela isishwankathelo somdlalo ofanayo unyaka wonke.*

*Ekupheleni komdlalo ubale ukuba wonke umntu unamatyala ntoni ngeli xesha.*

#### **INKONZO YEQELA ELIKHULU**

- Ngaba iqela lakho licwangcise ukuchitha nayiphi na 'intsalela'? Nceda uchaze ukuba kutheni okanye kutheni kungenjalo.
- Zeziphi ezinye izinto ozenze ngokwahlukileyo kunyaka wesibini kunonyaka wokuqala?  
*Zikhuphe ezi mpendulo ukuba aziphumi kwiqela:*
  - *ungathengi kwaphela emariken*
  - *qala ngokubala oko kufunekayo kwiindleko uze ukubeke ecaleni ngaphambi kokuthenga*
  - *siqaphele ukuba xa imakethi ivulwa unyaka wonke, singahlala sithenga ezinye izinto kwimarike kamva enyakeni xa sisazi ngcono ukuba zivela njani iindleko zethu ezingalindelekanga.*
- Linjani ityala leqela lakho xa lithelekiswa lalo nyaka nonyaka ophelileyo? Ibincinci? Ngaba ngaphezulu?
- Ucinga ukuba bekuya kuba nzima kangakanani okanye kulula kangakanani ukucwangcisa kusengaphambili unyaka nokukhusela usapho lwakho kulo naliphi na ityala? Kutheni ucinga ukuba kunjalo?
- Ucinga ukuba izinto beziya kwahluka njani ukuba ubulenzile isicwangciso kwasekuqaleni?

Kwizifundo ezimbalwa ezilandelayo siza kujonga ukwenza isicwangciso semali yethu.

# Isifundo 2: Ukwenza uHlahlo-lwabiwo-mali loSapho (Icandelo 1)

## Iingcamango Eziphambili

- Siqingqa imali ukuze sicebe ngendlela esiza kuyisebenzisa ngayo imali esiyinikwe nguThixo
- Inyathelo lokuqala lokulungiselela uhlahlo lwabiwo-mali kukubala ingeniso yethu eshiyekileyo
- Kufuneka sicinge ngomahluko phakathi kweentswelo nezinto esizifunayo

## Izinto Eziphathekayo

- Uncedo olubonakalayo: Ipowusta yoHlahlo-lwabiwo-mali: Amanyathelo amane oHlahlo-lwabiwo-mali (1)
- Uncedo olobonakalayo: Iimfuno kunye neZifuna amakhadi emifanekiso (1 iseti)
- ISikhokelo soMfundi: iNyathelo loHlahlo-lwabiwo-mali loku-1 (ikopi enye yomntu ngamnye)
- ISikhokelo soMfundi: Ingxelo yeNkcitho yoSapho (ikopi enye yomntu ngamnye)
- Ibhodi kunye nabamakishi bemizekelo yokuzoba
- Amakhadi angenanto

## Intshayelelo

### INGXOXO YEQELA ELIKHULU

- Xa sifumana imali, sidla ngokwenza ntoni ngayo?
- Ngaba sineenyanga apho sinemali eninzi kwaye ezinye iinyanga zinemali encinci?
- Siqinisekisa njani ukuba sinokwanela unyaka wonke?
- Senza ntoni xa singenamali yaneleyo? Lyintoni imiphumo yoko?
- Ngaba akhona amaxesha apho ungoneli kwizinto ezibalulekileyo?
- Ngaba uvakalelwa kukuba usoloko usebenzisa imali yakho ngendlela uThixo afuna ngayo?

Enye yeengxaki esihlala sijongana nazo yeyokuba xa sinemali siye sisebenzise imali eninzi kwaye xa singenayo siye silambe okanye siboleke. Sonke siyazazi iintsapho ezitya kakuhle emva kokuvunwa kwerayisi kuze ke ngaphambi kokuba kuvunwe irayisi kufuneke zithenge irayisi engakumbi kuba azinakwanela.

Enye ingxaki kukuba ngokufuthi asinayo imali yokwenza izinto ezibalulekileyo njengesikolo, okanye senze izigqibo zobuyatha ngemali. Umzekelo, sithenga iimpahla ezininzi emva kokuvuna xa iimpahla zibiza kakhulu ngaphandle kokuba silumke kuba sinemali eninzi, size sibandezeleke kamva. Oku asingomphathi onobulumko wemali kaThixo.

## Uhlahlo lwabiwo-mali

### INGXOXO YEQELA ELIKHULU

*Imiyalelo yoMququzeleli: Beka i-UNCEDO-OLUBONAKALAYO -Ipowusta yoHlahlo-lwabiwo-mali kwindawo apho wonke umntu unokuyibona.*

Ngokufana nomdlalo ebesiwudlalile ngaphambili, uhlahlo lwabiwo-mali sisicwangciso sendlela oza kuyisebenzisa ngayo imali yakho. Injongo yoqingqo-mali kukuqinisekisa ukuba uyisebenzisa ngobulumko imali uThixo akunike yona ukuze ube nemali eyaneleyo yokondla intsapho yakho unyaka wonke. Kukho amanyathelo amane asisiseko esiya kuwajonga anxulumene nokwenza uhlahlo lwabiwo-mali.

1. Bala ingeniso yethu eshiyekileyo.
2. Bala iimfuno zethu.
3. Bala umahluko.

4. Sebenzisa intsalela ngobulumko.  
Namhlanje siza kuqala ngokubala ingeniso yethu eshiyekileyo.

## A: Bala umvuzo wakho uwonke

### INGXOXO YEQELA ELIKHULU

**Imiyalelo yoMbhaxeshi:** Hambisa **ISIKHOKELO SOMFUNDI** – iNyathelo loHlahlo-lwabiwo-mali loku-1.

Inyathelo lokuqala lokuphuhlisa uhlahlo lwabiwo-mali kukukhangela ukuba yimalini esiyifumana ngonyaka. Ukuba unomsebenzi ozinzileyo okunika umvuzo ke oku akukho nzima kakhulu. Nangona kunjalo ukuba uyazisebenzela kwishishini elincinci okanye ekufameni kunokuba nzima ngakumbi. Siza kuqwalasela ngakumbi indlela yokubala ingeniso yokufama kunye neshishini kamva. Okwangoku, unokuthelekelela ngokusemandleni akho.

- Yeyiphi eminye imithombo enokubakho yengeniso kuluntu lwethu?
  - Isityalo esiphambili – irayisi okanye umbona; kunye nezinye izityalo – ezifana nemifuno
  - UkuKhuliswa kwezilwanyana
  - UmSebenzi wemihla ngemihla
  - Ukuthengisa / Ukurhweba
  - Ukunikezela ngenkonzo efana nokuhlamba impahla, ukucoca, ukukhathalela abantwana

### UMSEBENZI WOMNTU

**Imiyalelo yoMbhaxeshi:** Zoba umzekelo weTshati yoku-1 ngezantsi ebhodini. Qinisekisa ukuba wonke umntu uyayiqonda kakuhle itshathi

Umvuzo	Amaxesha ngonyaka	Imali ngexesha ngalinye	Iyonke
Isivuno serayisi	Izityalo ezi-2 ngonyaka	R1,000	R2,000
Ukuthengisa iCoca Cola	libhotile ezingama-500 ngonyaka	30c	R150
UWONKE UMOVUZO			R2,150

*Itshathi yoku-1*

Cela abathathi-nxaxheba bagqibezele iTshati yoku-1 kwizinikezelo zabo ngokomvuzo wabo. Bakhumbuze ukuba sijonge nje izinto ezisinika imali. Umzekelo: Asithatheli ngqalelo izinto ezifana neenkukhu okanye amaqanda esingazithengisiyo ukuze sifumane imali, kodwa endaweni yoko sitye. Nangona kunjalo, ukuba sithengisa amaqanda ngemali ngoko kufuneka songeze oko njengomthombo wengeniso.

Khumbula ukuba kufuneka ubandakanye zonke iindlela ofumana ngazo imali. Umzekelo mhlawumbi ufuye umbona nerayisi, usebenza emini kwaye ufuye iihagu ; okanye, unokuthengisa iziselo ezibandayo, okanye ujonge abantwana ukuze ungenise umvuzo. Zama ukubala umyinge owufumanayo kwinto nganye. Cinga ngento oyifumene kunyaka ophelileyo. Bhala phantsi ingeniso iyonke, hayi inzuzo kuphela.

Khumbula ukuquka yonke ingeniso ye-CASH oya kuyifumana kwiinyanga ezili-12 ezizayo. Qinisekisa ukuba xa uceba ukukhulisa iihagu, uzithengise, kwaye ukhulise ezinye, ukuba udibanise zonke iihagu oceba ukuzithengisa kunyaka ozayo.

## YABELANA NOMSEBENZI

- Ngaba ulindele ukufumana isixa semali esifanayo nonyaka ophelileyo? Kaninzi? Ngaphantsi?
- Ukuba ngaphezulu, kutheni? Luluphi utshintsho olwenze ngakumbi?
- Ukuba ngaphantsi, kutheni? Luluphi utshintsho oluthetha ukuba uncinci?

## B: Bala iindleko zomvuzo wakho

### INGXOXO YEQELA ELIKHULU

Okulandelayo kufuneka songeze iindleko zengeniso. Apha kufuneka uqikelele kudidi ngalunye lwengeniso echongiweyo kwitshathi 1, ukuba kubiza malini ukwenza loo msebenzi. Siza kungena kule nkukacha ngakumbi kamva, kodwa okwangoku, siya kuqikelela. Khumbula ukubandakanya zonke iindleko zonyaka wonke, hayi nje kumjikelo weshishini omnye.

**Imiyalelo yoMbhaxeshi:** Zoba lo mzekelo ungezantsi ebhodini uze uxoxe neqela.

Iindleko	Amaxesha ngonyaka	Imali ngexesha ngalinye	Iyonke
Isivuno serayisi	Izityalo ezi-2 ngonyaka	R200	R400
Ukuthengisa iCoca Cola	Iibhotile ezingama-500 ngonyaka	20c	R100
IINDLEKO ZOMVUZO ZONKE			R500

*Itshathi yesi-2*

- Zeziphi iindleko ezinokubandakanywa kuqikelelo lokulima irayisi?  
Ngaba kukho naziphi na iindleko zokuthengisa iCoca Cola?
  - Ukuthutha ukuya kwindawo yabo yomsebenzi
  - Ukuthengwa kweCoca Cola
  - Umkhenkce
- Yintoni ikhonkco phakathi kwetshathi yesi-2 kunye netshathi yoku-1?
  - Iindidi zengeniso ziyafana nodidi lweendleko.
  - Lindela inani lamaxesha ngonyaka ukuba afane

## UMSEBENZI WOMNTU

**Imiyalelo yoMbhaxeshi:** Ngoku ke thatha inxaxheba ukuba bagqibezele iTshathi yesi-2 kwiphetshana labo elinikezelweyo ngokomvuzo wabo. Bakhumbuze ukuba babandakanye zonke iindleko zonyaka wonke.

## C: Bala umvuzo wakho oseleyo

### INGXOXO YEQELA ELIKHULU

Ekugqibeleni, siya kubala ingeniso yethu eshiyekileyo.

**Imiyalelo yoMbhaxeshi:** Zoba lo mzekelo ungezantsi ebhodini ukugqibezela eli candelo. Bonisa amakhonkco phakathi kweTshathi yoku-1, yesi-2 neyesi-3.

UWONKE UMVUZO	- IINDLEKO ZOMVUZO	= INGENISO NGESIXEKO
R2,150	- R500	= R1,650

*Itshathi yesi-3*



## UMSEBENZI WOMNTU

Ngoku ungagqibezela iTshati yesi-3. Chonga umvuzo wakho uwonke, uthabathe iindleko zengeniso, kwaye uya kufumana umvuzo wakho oseleyo.

## Ukuqonda Iindleko Zobuqu

**UMSEBENZI WEQELA OMKHULU (Sebenzisa I-UNCEDO-OLUBONAKALAYO: Iimfuno kwaye ufuna amaKhadi oMfanekiso)**

Inyathelo lesibini lokwenza uqingqo-mali kukuchonga iindleko zethu. Kubalulekile ukuqonda umahluko phakathi kwezinto esifuna ukuba nazo nezinto esizidingayo.

**Iimiyalelo yoMbhaxeshi:** *Cela iqela ukuba licinge ngezinto ezininzi ezahlukeneyo esinokuchitha kuzo imali yethu. Ukuba unekhadi lale nto bayikhankanyayo, libeke phambi kwakho. Ukuba akunjalo, zoba okanye ubhale ingcamango kwikhadi elingenanto. Khumbula ukuqwalasela le mimandla ila ndelayo.*

- Zeziphi ezinye zezinto esichitha imali kuzo?
  - Ukutya
  - Izinto eziluncedo – oku kuquka amanzi, igesi, umbane
  - Iindleko zempilo
  - Isikolo – iyunifomu, iincwadi kunye nezinye iindleko ezinxulumene nesikolo
  - Impahla
  - Iindleko zothutho, umz., ipetroli, ukulungisa iibhayisekile, iiteksi, iibhasi, iinqwelo ezisecaleni.
  - Iindleko zengeniso – imali ekufuneka uyichithe ukuze ufumane umvuzo wakho
  - Isishumi

*Bakuba begqibile ukuba unawo nawaphi na amakhadi anemifanekiso eseleyo uze ubabuze ukuba into ekwelo khadi yinto abantu abachitha kuyo imali kwindawo yabo okanye hayi.*

*Cela iqela ukuba lahlule amakhadi abe ziimfumba ezimbini – iimfuno neemfuno. “Iimfuno” zizinto esimele sibe nazo ukuze siphile okanye sifumane umvuzo okanye silungiselele ezona mfundo zincinane zeentsapho zabo. “Izinto ezifunwayo” zizinto esingathanda ukuba nazo.*

*Bavumele ukuba bohlule amakhadi uze emva koko uxoxe ngezigqibo nabo. Qinisekisa ukuba onke amakhadi akwimfumba “yeemfuno” abalulekile kubomi babo—ngaphandle kwawo baya kufa. Oku kuquka ukutya, imbewu, imfundo, njl.*

*Amakhadi eMifanekiso adweliswe apha. Nceda uqaphele ukuba iimfuno (N) kunye neemfuno (W) ziya kwahluka ngokweendawo. lingcebiso zenziwe ngezantsi.*

ukutya kwezilwanyana (N)	igesu (W/N)	incwadi yesikolo (N)
ukutya okusisiseko (N)	ukutya okulungileyo (W)	imali yesikolo (N)
ibhayisekile (W)	iyenza (N)	imbewu yokutya (N)
iimpahla (N/W)	Isithuthuthu (W)	izixhobo (N)
i-coca cola (W)	iphephandaba (W)	Umbonakude (W)
umbane	ipani entsha yokuqhotsa (W)	iyunifomu (N)
ifeni (W)	isibane se-oyile (N)	Iwodrophu (W)
ifriji (W)	unomathotholo (W)	amanzi (N)

Kubalulekile ukuqonda umahluko phakathi kwezinto esifuna ukuba nazo nezinto esizidingayo. Xa sibhajetha siqala ngokubala iindleko zezinto esizidingayo size sibone ukuba akukho mali eseleyo yokuthenga ezo zinto sizifunayo.

## Gcina ingxelo yayo yonke imali echithiweyo

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### INGXOXO YEQELA ELIKHULU

Ukusanceda ekubaleni iindleko zethu, elinyathelo elilandelayo lohlahlo lwabiwo-mali, kukugcina ingxelo yendlela esiyisebenzisa ngayo imali. Ngokufanelekileyo, kufuneka sikwenze oku kangangenyanga okanye iinyanga ezimbini ukusinika umfanekiso ochanekileyo wendlela esiyisebenzisa ngayo imali yethu.

Usenokumangaliswa ziziphumo. Ngamanye amaxesha into esichitha kuphela iidola ezimbalwa kodwa sithenge rhoqo, okufana nokutya kwabantwana, yongeza kuninzi xa sicinga malunga nokuba sichitha malini ngonyaka.

Ukuba sichitha iirandi kathathu ngeveki kwi-teashop oko kunokudibanisa ukuya kwi-R156 ngonyaka.

Ukuba sithenga i-coke kunye neswiti ngerandi enye ngosuku, yi-R365 ngonyaka.

Ukuba sithenga into efana nekofu okanye icuba okanye e betel nut nge R5 ngosuku leyo yi-R1,825 ngonyaka.

Ukugcina ingxelo yemali echithiweyo akupheleli nje ekusincedeni senze uqingqo-mali, kodwa kukwasanceda sibone neendawo esinokudlala ngazo singaqondanga.

### Amanyathelo Amanyathelo

**Imiyalelo yoMququzeleli:** Ukusasaza **ISIKHOKELO SOMFUNDI** – *Ingxelo yeNkcitho yoSapho*

Ungasebenzisa eli phepha lomsebenzi ukugcina ingxelo yayo yonke into wena nosapho lwakho enichitha imali kuyo kwiveki elandelayo, okanye nangaphezulu.

# Isifundo 3: Ukwenza uHlahlo-lwabiwo-mali loSapho (Icandelo 2)

## Iingcamango Eziphambili

- Inyathelo lesibini lokwenza uqingqo-mali kukubala iimfuno zethu zobuqu zonyaka wonke
- Emva koko sibala umahluko phakathi kwengeniso yethu neemfuno zethu

## Izinto Eziphathekayo

- Uncedo olubonakalayo: Ipowusta yoHlahlo-lwabiwo-mali (Ukusuka kwiSifundo 2)
- ISikhokelo soMfundi - Amanyathelo ohlahlo lwabiwo-mali lwesi-2 & 3 (amaphepha ama-2 - ikopi e-1 yomntu ngamnye)
- Amaphepha amakhulu okanye ibhodi enkulu yokubonisana kunye nemizekelo
- Amanqaku

## Intshayelelo

### INGXOXO YEQELA ELIKHULU

**Imiyalelo yoMbhexeshi:** Beka **i-UNCEDO OLUBONAKALAYO** – Ipowusta yoHlahlo-lwabiwo-mali evela kwiSifundo 2 kwindawo apho wonke umntu anokubona khona ukuze abhekisele kuyo ngexesha lesifundo.

- Uzigcine njani irekhodi yazo zonke iindleko zakho?
- Ngaba ikho into ekothusileyo?

Ngoku siza kugubungela aManyathelo 2 & 3 okwenza uhlahlo lwabiwo-mali losapho lwethu.

## Inyathelo lesi-2: Bala iimfuno zakho

### INGXOXO YEQELA ELIKHULU

Sakuba sigcine ingxelo yeendleko zethu kangangenyanga sinokubhala uhlahlo lwabiwo-mali. Ukuba asinayo le nto, singenza nje uqikelelo. Siza kujonga iimfuno zethu kuqala.

- Zeziphi ezinye iimfuno esinazo sonke ukuze siphile size sinyamekele iintsapho zethu ngokufanelekileyo?

**Imiyalelo yoMbhexeshi:** Bhala iziphumo kwiphepha elikhulu okanye ebhodini. Qiniseka ukuba yonke into ekolu luhlu iyimfuno ngokwenene hayi nje into ebesingathanda ukuba nayo.

Kanye njengokuba kumdlalo obudlalwe ngaphambili, khumbula ukuba ezinye iindleko zihlawulwa nyanga nenyanga, ngelixa ezinye zisenokuba ngamaxesha ambalwa kuphela ngonyaka (umz., iifizi zesikolo, iindleko zempilo, ukuthenga imbewu). Khumbula ukucinga ngezi ndawo zilandelayo:

- Ukutya
- Izinto eziluncedo – oku kuquka amanzi, igesi, umbane
- Iindleko zempilo
- Isikolo – iyunifomu, iincwadi kunye nezinye iindleko ezinxulumene nesikolo
- Impahla
- Iindleko zothutho, umz., ipetroli, ukulungisa iibhayisekile, iiteksi, iibhasi, iinqwelo ezisecaleni.
- Isishumi

Ngoku yahlula uluhlu lube ziindidi ezimbini ezahlukeneyo:

- Iindleko zeNyanga eziqhelekileyo – Izinto esizihlawula nyanga zonke okanye rhoqo

- Ezinye lindleko – Izinto esizihlawula kuphela amaxesha ambalwa ngonyaka.

**Imiyalelo yoMbhexeshi:** Zoba imizekelo yetshathi emibini engezantsi ebhodini uze uxoxe neqela.

#### IINDLEKO EZIQHELEKILEYO NGENYANGA

Into	Inani lamaxesha/inyananga	Iindleko ngexesha	Iyonke
Ukutya	30	R2	R60
Umbane	1	R4	R4
Amanzi	1	R3	R3
Isishumi	4	R3	R12
Iindleko zekhaya, umzekelo, izixhobo zokucoca	4	R2	R8
Izifundo/iifizi zeNyanga zeSikolo	1	R5	R5
Ezothutho	30	R0.1	R3
I-Sub-Total yeNYANGA ENYE			R95
Bala i-20% kwiiNdleko eziZiintlobo ngeentlobo			R19
IYONKE INYANGA ENYE			R114
Phindaphinda-phinda ngo-12 kwi-UNYAKA IYONKE			R1,368

Qaphela ukuba emazantsi etshathi nganye kukho ipesenti eyongezelelweyo "yeZiintlobo ngeentlobo."

- Kutheni ucinga ukuba songeza i-10% okanye i-20%?
  - Nangona sizama ukuthelekelela izixa ezichanekileyo, kulula ukungayithathi lula okanye ukulibala uhlobo oluthile lweendleko. Ezinye iindleko bezingalindelekanga kwaphela. Ukuqinisekisa ukuba uhlahlo lwabiwo-mali luyinyani kufuneka sibe nendawo yeendleko ezingalindelekanga. Enye indlela kukongeza ipesenti (njenge-10%) Enye indlela kukongeza isixa esithile, esifana ne-R10 ngenyanga. Kuphela ngokubekela bucala imalana yeendleko esingazilindelanga apho sinokuqiniseka ukuba siyalugcina uqingqo-mali lwethu. Ukuba imali ishiywe ekupheleni konyaka, ngoko ungayongeza kwi-savings yakho okanye uyichithe kwinto ekhethekileyo.

#### EZINYE IINDLEKO

Into	Inani lamaxesha/ngonyaka	Iindleko ngexesha	Iyonke
Iyunifomu yesikolo	1	R30	R30
Iincwadi zeSikolo	1	R15	R15
Impahla/Izihlangu	2	R15	R30
Ukulungiswa kweNdlu	1	R25	R25
Isitotali esisezantsi soNYAKA OMNYE			R100
Bala i-10% kwiiNdleko eziZiintlobo ngeentlobo			R10
IYONKE YONYAKA			<b>R110</b>

## UMSEBENZI WOMNTU

**Imiyalelo yoMbhexeshi:** Hambisa **ISIKHOKELO SOMFUNDI:** Uhlahlo lwabiwo-mali lwaManyathelo 2 & 3. Ukuba abaninzi eklasini abafundanga cela iqela ukuba lisebenze ngababini okanye ngabathathu. Abo bangafundanga banokubhalela abo bangafundanga.

Usebenzisa uludwe lweemfuno esizenzileyo, ngoku gqibezela “Itshati Yeenkcitho Eziqhelekileyo” (Itshathi yesi-4) “neTshati Yeenkcitho Ezezinye” (iSicangca sesi-5) kwincwadana enemifanekiso, ukwenzela intsapho yakho.

Khumbula zonke iintlobo zeendleko zenyanga. Ukuba akukho nto ikhoyo kwitshathi, yongeze.

Wakuba ugqibile, yabelana nabanye ngesicwangciso sakho kwaye ubacele ukuba bakucebise. Basenokukwazi ukucinga ngento oyilibeleyo.

## Inyathelo lesi-3. Bala umahluko

### INGXOXO YEQELA ELIKHULU

Ngoku siyazi ukuba sifumana malini ngonyaka kwaye kufuneka siphile. Lixesha lokubala umahluko, elinyathelo lesi-3 loHlahlo-lwabiwo-mali.

Kumzekelo:

Imali engena emveni kotsalwa	- Iindleko eziqhelekileyo	- Ezinye Iindleko	= IYONKE
1,650	- 1,368	- 110	= R172

Kwisinikezelo sakho ngoku, thabatha iimali zeendleko ezimbini kwi-IMALI ENGENA EMVENI KOTSALWA isixa-mali usebenzisa iTshati yesi-6.

- Ngaba uye wagqiba ekubeni nebhhalansi elungileyo okanye engalunganga?

### Ibhalansi engalunganga

Ukuba umvuzo wakho OMNCANE kuneendleko zakho uya kuba nebhhalansi engalunganga. Oko kuthetha ukuba uya kuchitha ngaphezulu kunomvuzo owufumanayo. Yingxaki leyo. Qinisekisa ukuba zonke izinto ozidwelise “njengeeMfuno” ziyimfuneko ngokwenene. Ngaba kukho nantoni na kolu luhlu ekunganyanzelekanga ukuba ube nayo? Ngaba ikho into onokuyincama unyaka wonke?

Ukuba akukho nto onokuyincama kwaye unebhalansi engalunganga, ngoko kufuneka ucinge ngokufumana omnye umthombo wengeniso ukuhlangabezana nazo zonke iimfuno zakho. Ityala kufuneka liqwalaselwe kuphela kwiimeko zonxunguphalo, okanye kwiindleko ezingenisisa umvuzo.

# Isifundo 4: Ukuqonda Indlela Yokusebenzisa Imali

## Iingcamango Eziphambili

- Zininzi iindlela zokusebenzisa imali
- Ukonga kubalulekile kuba kusinceda sikhuseleke kwiindleko esingazilindelanga
- Utyalo-mali lubalulekile kuba lusinceda sibe nemali eninzi kwixesha elizayo
- Ukupha kubalulekile kuba sinikela ngokuthobela uThixo nozuko lwakhe

## Izinto Eziphathekayo

- IVisual Aid: Iindlela Zokusebenzisa Imali- “Yitya”, “Gcina”, “Tyala imali” kunye “noNika” (printa kwaye unqumle iseti enye)
- IVisual Aid: Umntu osisityebi, uMntu olihlwempu amakhadi omdlalo. (kunye neembotyi zemali ukuba ukhetha)
- IsiKhokelo soMfundi: Indoda eSityebi, iMithetho yoMdlalo yoMntu olihlwempu (ikopi enye yomntu ngamnye)
- Amakhadi angenanto (20 ngeqela elincinane ngalinye)
- Amanqaku (1 kwiqela ngalinye elincinane)

## Intshayelelo

### INGXOXO YEQELA ELIKHULU

- Zeziphi izinto ezahlukeneyo onokuzenza ngemali?

## Yidla, Gcina, Tyala, Nika

### UMSEBENZI WEQELA ELINCINANE

**Imiyalelo yoMbhexeshi:** Yahlula abathathi-nxaxheba babe ngamaqela aba-3. Nika iqela ngalinye amakhadi angenanto angama-20 kwaye ubacele ukuba babhale phantsi ingcamango enye yezinto ezahlukeneyo onokuzenza ngemali kwikhadi ngalinye. Baxecele ukuba bazame ukucinga ngezinto ezahlukeneyo ezifana “nokuthenga iimpahla,” “ukuthenga ukutya,” “ukonga,” “ukuthenga umhlaba,” “ukuthenga inkomo,” “ukuthenga imveliso ukuze bazithengise,” “ukunika inkomo hlwempuzekile,” (ungavele ubhale “uthenga irayisi,” “thenga umnqathe,” “thenga itumata,” “thenga inyama yehagu”... ). Bacele ukuba bagcine amakhadi abo ngexesha lengxoxo yeqela elikhulu, ngezantsi.

### INGXOXO YEQELA ENKULU – **UNCEDO OLUBONAKALAYO:** Iindlela zokusebenzisa imali

Zine iindlela zokusebenzisa imali.

Ngokomzekelo, xa umlimi wombona evune umbona, kukho izinto ezine anokuzenza ngombona.

1. " **Yidla** " – Oku kuthetha ukuyidla ngoko nangoko. Ayisafumaneki ukuba isetyenziswe kamva kwaye ayinakusinceda ukuba sifumane imali kwixesha elizayo.
2. " **Gcina** " – Yigcine ukuze uyitye kamva. Oku kuxa sibeka bucala okanye sigcine imali yekamva – iyafumaneka ukuze isetyenziswe kwixesha elizayo.
3. " **Tyala** " – Yigcine ukuze imbewu isetyenziswe kunyaka ozayo. Oku kuxa sisebenzisa imali ukusinceda ukuba sifumane ngaphezulu kwixesha elizayo.
4. " **Nika** " – Nika abanye umbona. Oku kuxa sikhupha imali, mhlawumbi komnye umntu okanye ebandleni njengesishumi.

**Imiyalelo yoMbhexeshi:** Beka ileyibhile nganye (Yidla, Gcina, Tyala, Nika) emgangathweni. Bacele ukuba babeke ikhadi ngalinye ababebhale kulo ngaphambili ngaphantsi kwesinye sezihloko. Qinisekisa ukuba babeke amakhadi phantsi kwesihloko esichanekileyo kwaye baqonde ngokuchanekileyo. Emva koko, cacisa:

Xa sisitya into ethile, isuke iphele tu—asiyifumani kamva.

Xa sigcina into ethile, siyigcinela kamva ukuze siyisebenzise ngelinye ixesha.

Xa sityala into ethile, sisebenzisa imali ngendlela eya kuthi ikhule ukuze sibe nemali eninzi kwixesha elizayo.

Xa sinikela ngento ethile, sinyamekela abanye ngokuthobela uThixo.

- Yeyiphi eminye imizekelo yeendlela esinokutyala ngazo imali?

**Imiyalelo yoMbhexeshi:** Cela abathathi-nxaxheba ukuba bongeze ezinye iimbono ezi-5 malunga neendlela zotyalo-mali.

## Umntu osisityebi, uMdlalo woMntu olihlwempu

**UMDLALO WEQELA OMKHULU** –Sebenzisa **ISIKHOKELO SOMFUNDI:** Umntu osisityebi, uMntu oHluphekileyo weMithetho yoMdlalo kwaye uprintwe kwaye usikwe iZibonelelo eziBonwayo: Indoda esiSityebi, iMakhadi oMdlalo weNdoda.

Ukusanceda ukuba siqonde ngcono ezi ngcinga kunye neempembelelo ezinazo siza kudlala umdlalo.

**Imiyalelo yoMbhexeshi** Yahlula abathathi-nxaxheba babe ngamaqela abantu aba-2-3. Ukuba kukho abantu abangaphantsi kwe-8, banokudlala ngabanye endaweni yoko. Ukusasaza imithetho yomdlalo, **ISIKHOKELO SOMFUNDI** : Imithetho yomdlalo. Phonononga imithetho yomdlalo.

1. Nika amakhadi emali ali-10 (okanye iimbityi) anexabiso elilinganayo kwiqela ngalinye.
2. Nika amaqela imizuzu embalwa ukuba enze isigqibo ngendlela yokusebenzisa 'imali' yawo.
3. Dlula kwiqela ngalinye uthathe amakhadi emali kulo ngokwendlela elikhetha ukuphila ngayo, wenze oku kulandelayo:
  - a. Nika amaqela ikhadi lawo lezinto zendlu kunye/okanye ikhadi lotyalo-mali ukuba belithengile.
  - b. Shova amakhadi amathandathu ezempilo kunye nekhadi lokugula elinye. Bacele ukuba bakhethe ikhadi.
  - c. Ukuba bafumana ikhadi lokugula, kufuneka bahlawule amakhadi ama-2 emali. Ukuba abakwazi ukuhlawula ngoko nangoko balahlekelwa ngamakhadi ama-3 kumvuzo wabo olandelayo.
4. Lakuba ligqityiwe iqela ngalinye ninike amakhadi emali ali-10 kumjikelo olandelayo, kunye nawo nawaphi na amakhadi emali eyongezelelweyo esuka kutyalo-mali olwenziweyo okanye ekugqityweni kwesikolo. Thatha amakhadi ama-3 kuye nabani na ofumene ikhadi lokugula kodwa akakwazanga ukuhlawula kwangoko.

Dlala imijikelo embalwa.

Khumbuza iqela malunga notyalo-mali ukuba akukho mntu utyalile.

Emva kwemijikelo embalwa eyongezelelekileyo, ukuba basebenzisa yonke imali yabo kumjikelo ngamnye, ngoko bancede bacinge ngefuthe elinokuba nalo xa benokonga imali ukuze batyale imali endaweni yoko.

Dlala imijikelo embalwa ngakumbi, ukuba abantu bagcine kwaye batyale imali.

## **INKONZO YEQELA ELIKHULU**

- Kwenzeke ntoni kulo mdlalo?
- Uzive njani ngelixa udlala lo mdlalo?
- Ugqibe njani ukuba wenze ntoni?
- Ngaba ubunayo imali eyaneleyo yokwenza unothanda ngalo lonke ixesha?
- Lo mdlalo unxulumana njani nenyani?
- Xa amahlwempu enemali eyongezelelweyo aqhele ukwenza ntoni ngayo?
- Kunzima kangakanani kwabahluphekayo ukutyala imali?
- Kutheni ucinga ukuba kubalulekile ukuba amahlwempu enze utyalo-mali?
- Yintoni esinokuyenza ukuze kube lula ukuba abantu abahluphekayo batyale imali?

### **Ngaba amahlwempu angagcina okanye atyale imali? *Shwankathela:***

- Kunzima kwabangathathi ntweni ukwenza utyalo-mali nokonga, kodwa ukuba bazimisele banokuzincama baze baphucule ubomi babo.
- Omnye weyona migibe inkulu kumahlwempu ngabablekisi ngemali. Ukuthintela oko ukuba kungenzeki abahlwempuzekileyo kufuneka balungiselelwe ngokwemali kwimisitho emikhulu yobomi efana nemitshato, imingcwabo, ukugula, njl.
- Ngokuqhelekileyo xa amahlwempu enemali athenga izinto ezifana nomabonwakude okanye ukutya okongezelelekileyo. Nangona kungekho nto iphosakeleyo ngezi zinto, azilona khetho lufanelekileyo. Ukuba amahlwempu atyala le mali endaweni yoko baya kukwazi ukuphucula ubomi babo ngakumbi ekuhambeni kwexesha.
- Ngokungafaniyo nalo mdlalo, ngokufuthi amahlwempu akayisebenzisi kakuhle imali yawo. Abantu abaninzi abahluphekayo baya kukuxelela ukuba abanayo imali yokonga kodwa banengeniso eyaneleyo yokuthenga utywala.

## **KUNYE NEQHUBA**

Xoxa:

- Ingakanani imali yosapho lwakho oyisebenzisayo, uyigcine, uyityale, okanye uyinike yona?
- Ucinga ukuba ezi zizixa ezifanelekileyo? Ngaba utyala imali ngokwaneleyo? Gcina ngokwaneleyo? Nika ngokwaneleyo?
- Ungatyala njani ngaphezulu?



## Isikhokelo soMfundi: Imithetho yoMdlalo yoMntu osisityebi

### 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	10		
● Umbane		2		
● Isikolo sabantwana		i-1 kumntwana ngamnye (unabantwana abathathu)		
● Izinto zeNdlu	- Indlu yangasese	5	Isofa eNtsha yesi	2
	- Ibhayisekile	2	Ukulungisa uphahla	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 zomboleki-mali.)

### Utyalo-mali

Wonke umjikelo ungakhetha ukutyala imali. Utyalo-mali ngalunye kufuneka lube ngamakhadi emali ama-3. Kutyalomali ngalunye lwe-3 amakhadi emali ufumana i-1 eyongezelelweyo amakhadi emali yonke imijikelo onayo utyalomali. 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: Ukwenza uHlahlo-lwabiwo-mali loSapho (Icandelo 3)

## Iingcamango Eziphambili

Zintlanu izinto esinokuzenza ngemali eshiyekileyo emva kokuba iimfuno zitsaliwe kwingeniso eshiyekileyo:

- Iyagcina
- Utyalo-mali
- Ukupha
- Ukuchitha kwi 'Ufuna'
- Ugcino oluthe ngqo

## Izinto Eziphathekayo

- Uncedo olubonakalayo: Ipowusta yoHlahlo-lwabiwo-mali (Isifundo 2)
- Uncedo olubonakalayo: Iindlela ezintlanu zokusebenzisa imali (amaphepha ama-3 - printa kwaye ucande ikopi enye yephepha ngalinye)
- ISikhokelo soMfundi: iNyathelo loHlahlo-lwabiwo-mali lesi-4 (ikopi enye yomntu ngamnye)
- ISikhokelo soMfundi: Abathathi-nxaxheba bafuna iikopi zabo ezigqityiweyo zaManyathelo 1-3 ohlahlo lwabiwo-mali olusuka kwiSifundo 2 nesesi-3; litshathi 1-6.
- Ibhodi/iPhepha elikhulu kunye neMakisha
- Umbhexeshi ukuba abe nekopi egqityiweyo yeMizekeliso kwesi Sikhokelo sikaTitshala saManyathelo 1-4; litshathi 1-7

## Intshayelelo

### INGXOXO YEQELA ELIKHULU

*Imiyalelo yoMbhexeshi:* Beka kwi **UNCEDO OLUBONAKALAYO** Isifundo sesi-2: Ipowusta yohlahlo lwabiwo-mali kwindawo apho wonke umntu unokuyibona njengereferensi ngexesha lesifundo.

- Kolu luntu, abantu bayichitha njani imali eyongezelelweyo abayenzayo?

Ngoku siza kujonga iNyathelo lesi-4 loHlahlo-lwabiwo-mali: Ukwenza isigqibo ngendlela yokusebenzisa nayiphi na intsalela esinokuba nayo, ngobulumko.

## Iindlela ezintlanu zokusebenzisa imali

### INGXOXO YEQELA ELIKHULU

Asinguye wonke umntu oya kuba ne-negative balance xa sisenza uhlahlo lwabiwo-mali ukusuka kwiNyathelo loku-1 ukuya kwiNyathelo lesi-3. Ukuba awunayo ibhalansi engalunganga ungaqalisa ukwenza izicwangciso zendlela oza kuyisebenzisa ngayo imali eyongezelelweyo. Kukho izinto ezintlanu ezahlukeneyo onokuzenza ngebhalansi yakho entle.

*Imiyalelo yoMbhexeshi:* Phakamisa imifanekiso esuka kwi **UNCEDO OLUBONAKALAYO** : Iindlela ezintlanu zokusebenzisa imali, enye ngexesha, njengoko uxoxa ngesihloko ngasinye. Ikhonkco elibuyela kumdlalo odlalwe kwisifundo esidlulileyo ngokufanelekileyo.

### 1. Ukugcina

Ngaba uyalikhumbula ibali likaYosefu eBhayibhileni?

- Ngaba umntu angathanda ukusichazela kwakhona?

UYosefu wayethengiswe ebukhobokeni waza wasiwa eYiputa. Emva kokutyholwa ngobuxoki wavalelwa entolongweni. Ngenye imini uFaro waphupha iphupha awayengaliqondi. Zonke izilumko zakhe azibanga nako ukumxelela intsingiselo yelo phupha. Wakhumbula ke umngcamli ukuba xa wayesentolongweni uYosefu wamtolika iphupha. UYosefu wasiwa kuFaro waza ngoncedo lukaThixo wamxelela intsingiselo yelo phupha. Ephupheni kwakukho iimazi zeenkomo ezisixhenxe ezityebileyo neemazi zeenkomo ezisixhenxe ezinqinileyo. zawadla amathokazi asixhenxe angamarhoqorhoqo, awadla amathokazi asixhenxe atyebileyo. Kodwa emva kokuba bezidlile akubangakho mntu waziyo ukuba bazidlile iimazi zeenkomo ezisixhenxe ezityebileyo. Kwenzeka okufanayo nakwingqolowa. UYosefu wachaza ukuba oku kuthetha ukuba kwakuza kubakho iminyaka esixhenxe yendyebo neminyaka esixhenxe yendlala. Wacebisa uFaro ukuba agcine ukutya kwiminyaka elungileyo kwiminyaka embi. UFaro waliphulaphula icebiso lakhe yaza iYiputa yasinda endlaleni.

Njengakwixesha likaYosefu, nathi siya kujamelana namaxesha amnandi nanzima kubomi bethu. Kusenokubonakala ngathi onke amaxesha ngamaxesha amabi, kodwa ukuba sinento eseleyo emva kokuhlawula izinto eziyimfuneko, ngoko ayiloxesha libi—lixesha lokonga. Ebomini bethu siya kujongana nazo zonke iintlobo zamaxesha apho sifuna imali-ukugula, ukusilela kwezityalo, imitshato nemingcwabo, njalo njalo. Njengoko uThixo wabonisa uYosefu, kufuneka silondolozwe xa sinento eyongezelelweyo ukuze silungele okubi ngokwenene. amaxesha. Nokuba sigcina imali encinci kakhulu ekuhambeni kwexesha, iya kwakha. Ukuba kufuneka uboleke ngamaxesha apho kukho unxunguphalo ngoko uya kukufumanisa kunzima ukuphuma kwintlupheko.

Ukuba unento eyongezelelweyo, enye yezinto zokuqala onokuthi uyenze ngayo ibekwe kancinci kwiindleko zonyango ezingalindelekanga, njl.

## **2. Utyalo-mali**

Enye indlela esinokuyisebenzisa ngayo imali eseleyo kukuyisebenzisa kwizinto eziza kusinceda sizuze ngakumbi kwixesha elizayo. Sinawo loo mava kumdlalo kwisifundo esidlulileyo. Ukuba sityala imali emva koko kuya kusinceda ukuba sifumane imali eninzi. Kuhlalo lwabiwo-mali lwethu sele siyibeke bucala imali yokutyala amasimi ethu kunyaka ozayo. Ukongeza, ukuba kukho imali eyaneleyo sinokutyala imali encinci kwimithombo emitsha efana nemfuyo (iinkukhu, amadada, ibhokhwe) idama lentlanzi, igadi yemifuno okanye imithi yeziqhamo. Cinga ngenyameko ngezinye izinto onokuzenza ukuze wandise umvuzo wakho. Ukuba uqala ngomsebenzi omtsha omncinci kakhulu wengeniso, kunyaka ozayo uya kuba nemali eyongezelelweyo yokutyala imali kumsetyenzana wengeniso enkulu kancinane. Uya kuqalisa ukuphuma kwintlupheko njengoko utyala imali yakho ukuze unyaka nonyaka ukwazi ukufumana ngaphezulu konyaka ongaphambili.

- Zeziphi ezinye iindlela onokutyala ngazo imali?

## **3. Ukupha**

Ibhayibhile isixelela ukuba uThixo uya kusinika ngomlinganiselo ofanayo nalowo simnika wona (Luka 6:38). Ukuba sinesisa ekupheni kwethu, ngoko ke uThixo uya kuba nesisa ekusikeleleni, kodwa ukuba sinikela kancinci, siya kuzinqanda iintsikelelo zikaThixo kuthi. Kufuneka siqale ngesishumi, kodwa sijonge nabanye abantu okanye iiprojekthi esinokuthi sizinike.

- Yeyiphi eyona uyifuna kakhulu? Amathuba okufumana izipho okanye amathuba okupha izipho?
- Ukuba siyamkholelwa ngokwenene uLuka 6:38, ngoko yintoni efanele ibe yeyona nto iphambili kuthi? Ukwamkela okanye ukupha?

## **4. Ukuchitha kwi-'Ufuna'**

Ewe ukuba kukho imali ekhoyo sinokuyisebenzisela izinto esizifunayo. Kufuneka ujonge ngononophelo uluhlu lwezinto ozifunayo kwaye wenze isigqibo sokuba zeziphi ezona zibalulekileyo kuwe. Asimele sihendelwe kukunqwenela ukufana nezinye iintsapho, kunoko sicinge kuqala ngezinto ezizukisa uThixo. Ukulungisa indlu

yethu okanye ukwakha indlu yangasese zizinto ezimangalisayo. Noko ke, kufuneka sikulumkele ukuchitha imali eninzi kakhulu kwizinto ezifana noomabonwakude nezithuthuthu ngaphandle kokuba sinayo imali. Kunokuba uthenge izinto nje ngenjongo yokuzonwabisa okanye ukuzilungiselela, kubaluleke ngakumbi ukutyala imali ukuze wandise umvuzo wakho kunyaka ozayo. Njengoko umvuzo wakho usanda ngoko unokuchitha imali yakho kwizinto ezinje. Ngenxa yokuba uhlahlo lwabiwo-mali lwethu luqwalasela kuphela ubuncinci obufunekayo ukuze siphile, sinokufuna ukunyusa isibonelelo sethu senyanga ngokuncinci ukwenza kube lula ukuhlala ukuze ukwazi ukukhupha ikofu, njl.

## 5. Ugcino oluthe ngqo

Ngaphambili sikhankanye ukugcinwa kweendleko zongxamiseko kunye neendleko ebezingalindelekanga. “Ugcino oluthile” luthetha ukugcinela iprojekthi eyodwa, efana nokwakha indlu entsha okanye ukuthenga isithuthuthu. Ezi zinto ziya kukuthatha ngaphezu konyaka ukugcina imali. Kungcono ukonga ngomonde ezi ndleko kunokuzifaka ematyaleni ukuze uzithenge. Usenokubekela bucala imali nyaka ngamnye kwezi ndleko. Enye indlela yokulondoloza ezi zinto kukutyalomali kwinto ethile uze usebenzise inzuzo ngokukodwa kwiprojekthi ekhethekileyo. Umzekelo, ungatyala imali kweminye imithi ngoku kwaye xa sele ilungele ukugawula uya kuba nemali yokuphucula indlu yakho. Kufuneka ube nomonde kwaye ulinde de ube nemali.

- Zeziphi ezinye iindleko ezinkulu onokufuna ukuzigcinela?

## Inyathelo lesi-4: Sebenzisa intsalela ngobulumko

### INGXOXO YEQELA ELIKHULU

Silungiselele iNyathelo loku-1, lesi-2 nelesi-3 lohlahlo lwabiwo-mali lwethu . Ngoku siza kugqiba ukuba singathanda ukusebenzisa nayiphi na intsalela.

Kwisifundo sesi-3 sigqibe ukwenza inxalenye yokuqala yohlahlo lwabiwo-mali lwethu. Sasishiyekelwe zii-R172. Ngoku sinokuqala ukwenza isicwangciso sento esiza kuyenza ngaloo R172.

**Imiyalelo yombhexeshi:** Zoba le tshati ilandelayo ebhodini okanye ephepheni elikhulu:

Indawo yohlhlo lwabiwo-mali	Isixa
Iyagcina	R20
Utyalo-mali	R50
Ukupha	R20
Ufuna	R30
Ugcino Oluthe ngqo	$R\ 50 + R\ 2 = R\ 52$
<b>IYONKE</b>	<b>R172</b>

**Umzekelo Tshati 7**

*Cacisa – khawufane ucinge ukuba sigqibe ekubeni songe i-R20, sityale i-R50, sinike i-R20, sichithe i-R30 kwizinto ezifunwayo kwaye songe i-R50 kwisithuthuthu. Ukuba songeza oku siphelela kuphela kwi-R170 ngoko ke sisenayo i-R2 kuba songeze kuyo. Masenze ngathi sigqibe ekubeni siyifake kwingxowamali yethu yezithuthuthu.*

Ngoku yenza isicwangciso semali yethu. Jonga ibhalansi obunayo kwisifundo sesi-3. Yibhale ngezantsi. Bhala isixa ongathanda ukusifumana kwindawo nganye kwezi. Yongeza ke. Ukuba iyonke iphezulu kakhulu kuya kufuneka ukuba uthabathe ezinye, ukuba ziphantsi kakhulu ngoko ungadibanisa ezinye.

## UMSEBENZI WOMNTU

**Imiyalelo yoMbhexeshi:** Nika **ISIKHOKELO SOMFUNDI**: Uqingqo-mali iNyathelo 4. Mema abathathi-nxaxheba ukuba bazalise itshathi kunye nezibalo zabo.

Wakuba ulugqibile uhlahlo lwabiwo-mali lubonise abanye kwaye ubabuze naziphi na iingcebiso abanazo.

## INGXELO NGEMVA

**Imiyalelo yoMbhexeshi:** Njengoko usenza uhlaziyo lokugqibela lohlahlo lwabiwo-mali olungezantsi, bonisa ngomzekelo wakho obhaliweyo olungiselelweyo, kwaye ukhuthaze abathathi-nxaxheba ukuba balungiselele iinguqulelo zabo okanye balandele **ISIKHOKELO SOMFUNDI** wabo.

Masijonge onke amanyathelo:

**Inyathelo 1: Bala ingeniso yethu eshiyekileyo.** (ISikhokelo soMfundi: Isifundo 2: iNyathelo loHlahlo-lwabiwo-mali loku-1)

Umvuzo opheleleyo ( *Itshathi 1* ) – lindleko zoMvuzo ( *Itshathi yesi-2* ) = iNgeniso yeNgeniso ( *iTshathi yesi-3* )

**Inyathelo 2: Bala iimfuno zethu.** (ISikhokelo soMfundi: Isifundo 3: Uhlahlo lwabiwo-mali iNyathelo 2) lindleko zeNyanga eziQhelekileyo ( *Itshathi yesi-4* ) kunye nezinye iinkcitho ( *Itshathi yesi-5* ) (ungalibali ukubandakanya iindleko eziziintlobo ngeentlobo)

**Inyathelo lesi-3: Bala umahluko.** (ISikhokelo soMfundi: Isifundo 3: Uhlahlo lwabiwo-mali iNyathelo 3) INgeniso yeNgeniso – lindleko eziQhelekileyo – Ezinye iindleko = Iyonke ( *Itshathi yesi-6* )

**Inyathelo lesi-4: Sebenzisa intsalela ngobulumko.** (ISikhokelo soMfundi: Isifundo 5: Uhlahlo lwabiwo-mali lweNyathelo 4) Izibophelelo ezenziweyo ( *Itshathi yesi-7* )

Okulandelayo siza kufunda enye indlela yokusinceda sigcine uqingqo-mali lwethu.

# Isifundo 6: Ukulawula Imali

## Iingcamango Eziphambili

- Sifuna inkqubo yokugcina uhlalo lwabiwo-mali lwethu
- Inkqubo yemvulophu yindlela elungileyo yokulawula imali yethu
- Bobabini indoda nomfazi bafanele bazimisele ukugcina uqingqo-mali

## Izinto Eziphathekayo

- Uncedo Olubonakalayo: lileyibhile zeNkcitho (i-1 iseti eprintiweyo yaza yahlukaniswa)
- Uncedo Olubonakalayo: Umzekelo weemvulophu, ezibhalwe kwangaphambili (isethi enye yeemvulophu ezili-16 ezineelebhile)
- Iimvulophu ezingenanto (i-10 kumntu ngamnye)
- Uncedo Olubonakalayo: Amakhadi eMali ePhepha ukuya kwixabiso lama-250. Qinisekisa ukuba anokwahlulwa abe ziindleko ezincinci. Ungasebenzisa amakhadi emali kwisifundo soku-1, amakhadi angaphezulu e-R1 anikezelwe.
- Isikhokelo soMfundi: Abathathi-nxaxheba kufuneka babe neekopi zabo ezigqityiweyo zoHlahlo-lwabiwo-mali lwaManyathelo 1-4 (isifundo esigqityiweyo sangaphambili)
- Ikopi ezaliswe ngumququzeleli yomzekelo wohlahlo lwabiwo-mali Amanyathelo 1-4 (kwisifundo esidlulileyo)

## Intshayelelo

Inyathelo lokuqala lokuba ligosa elilungileyo le mali yethu kukwenza uhlalo lwabiwo-mali. Nangona kunjalo, oko akwanelanga-kufuneka silandele uhlalo lwabiwo-mali ngokwenene. Ngelishwa, kudla ngokuba lula ukwenza uqingqo-mali kunokulugcina. Noko ke, ngokuzeyisa nokuqeqeshwa okuthile kunokwenzeka.

- Uyilawula njani imali yakho ngoku? Usebenzisa ntoni ukugcina umkhondo wezinto ezahlukeneyo ozifunela imali?

Kwesi sifundo siza kujonga indlela elula yokulawula imali yethu sisebenzisa inkqubo yemvulophu.

Inyathelo lokuqala lendoda nomfazi kukugqiba ukuba bazimisele ukulugcina uqingqo-mali. Ukuba umntu omnye kuphela uzibophelele, ngoko uya kufumanisa ngokukhawuleza ukuba ayizukusebenza. Kunye phambi koThixo, zibopheleleni ekuzameni ukulawula imali aninika yona ngobulumko kwaye nigrice icebo enilenzileyo.

## Inkqubo yemvulophu

**UMSEBENZI WEQELA ELIKHULU** – *Sebenzisa uNcedo oluBonakalayo: iiLayibhile zeNkcitho kunye neMizekelo yeMvulo*

**Imiyalelo yoMbhexeshi:** *Thatha le mvulophu inkqubo yeqela umsebenzi yonke indlela ukuya kumaCandelo a) - d) ngezantsi.*

Eyona ndlela ilungileyo nelula yokulawula imali yakho yinkqubo yemvulophu. Sisebenzisa le nkqubo, siyahlulahlula imali yethu ngokoqingqo-mali lwethu size siyifake kwiimvulophu. Emva koko sisebenzise imali esiyafake kwiimvulophu kwiindleko zethu. Ngokwenza oku siqinisekisa ukuba asichithi ngokugqithisileyo kuba silinganiselwa kwizinto ezikwimvulophu. Ukuze siqonde ngokucacileyo, siza kujonga umzekelo.

**Imiyalelo yoMbhexeshi:** Beka ileyibhile nganye evela kwi **UNCEDO OLUBONAKALAYO:** lilebhile zenkcitho emgangathweni okanye kwitafle kwaye ubhekisele njengoko uxoxa ngoku ngezantsi. Cacisa ukuba uza kuxoxa ngeleyibhile yeNgxowa-mali yoSapho, eyahlukileyo ingeyiyo inkcitho, kungekudala.

lindleko zeNgeniso	lindleko zeNyanga eziqhelekileyo	Ezinye lindleko	Ingxowa-mali yoSapho
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Kuhlahlo lwabiwo-mali lwethu uyakhumbula ukuba besinamacandelo amathathu awohlukeneyo eendleko zethu.

1. lindleko zengeniso
2. lindleko eziqhelekileyo zenyanga
3. Ezinye iindleko ezingaqhelekanga

Kuhlobo ngalunye lweendleko, sinokwenza imvulophu. Sifuna imvulophu enye yeendleko zengeniso, enye iyeyeendleko zenyanga kunye nenye yohlobo ngalunye lweendleko ezitenxileyo (ezinjengenye yazo zonke iindleko zesikolo, enye yezokulungisa, enye yeyempahla, enye yezezinye izinto.)

**Imiyalelo yoMbhexeshi:** Beka imvulophu nganye elungiselelwe ukusuka kwiSifundo 6 **UGAWULAYO OLUBONWAYO**, Umzekelo A - iimvulophu zodidi lweendleko ezintandathu zokuqala, phambi kwabathathi-nxaxheba. Cacisa ukuba sele uzilungisile ezi mvulophu ngokusekelwe kwiindleko ezikumzekelo wohlahlo lwabiwo-mali oye waphuhlisa kwizifundo ezingaphambili.

Ngoku, cela iqela ukuba lihlele ezi mvulophu phantsi kweleyibhile ezichanekileyo osele uzikhiphile ukusuka ku-6- lileyibhile zeNcitho.

- Ngaba imvulophu nganye ifanele ifakwe phantsi kweyiphi ireyibhile yohlobo lweendleko?

lindleko zeNgeniso	lindleko zeNyanga eziqhelekileyo	Ezinye lindleko
lindleko zeNgeniso 500 ngonyaka	lindleko zeNyanga 114 ngenyanga	Ukulungisa 25 ngonyaka
		lintlobo ngeentlobo 10 ngonyaka
		lindleko zeSikolo 45 ngonyaka
		Impahla 30 ngonyaka

- Ziphi iindleko ezimbini eziziintlobo ngeentlobo ezivela kuhlahlo lwabiwo-mali lwakho eziboniswe kwezi mvulophu?
  - lintlobo ngeentlobo zonyaka zinemvulophu yazo phantsi 'kwezinye lindleko'
  - Izinto eziziintlobo ngeentlobo zenyanga zibandakanyiwe kwiindleko zenyanga zizonke.

Ngoku siza kuhamba ngendlela yokusebenzisa le nkqubo.

### a) Phuhlisa iNgxowa-mali yoSapho lwakho

Naliphi na ixesha ufumana imali, kufuneka uqale uyibeke kwimfumba ekhethekileyo. Le mfumba ibizwa ngokuba yiNgxowa-mali yoSapho.

**Imiyalelo yoMbhexeshi:** Beka yonke imali yephepha elungisiweyo, kwixabiso le-250, phantsi kweLeyibhile yeNgxowa-mali yoSapho.

Kuxhomekeka apho ukhoyo, ungasebenzisa imvulophu, ibhokisi etshixwayo, iakhawunti yebhanki okanye nayiphi na indlela ekhuselekileyo yokugcina imali yokwenza oku.

## b) Yabela iindleko zakho zenyanga zesiqhelo

Ngomhla wokuqala wenyanga nganye thatha imali kwiNgxowa-mali yoSapho uze ufake isixa esichanekileyo kwiiNdleko zeNyanga ngenyanga kwimvulophu.

Abanye abantu bakhetha ukwahlula imvulophu 'ngenyanga' ibe imvulophu ezininzi ezahlukeneyo ngeendleko zenyanga nganye, njengemvulophu yokutya, izinto eziluncedo, iindleko zendlu, njl.

**Imiyalelo yoMbhaxeshi:** Susa isimbuku semvulophu yeendleko zenyanga (i-114 ngenyanga) uze ubeke imvulophu nganye elungiselelwe kwiSifundo 6 **UNCEDO OLUBONAKALAYO** Umzekelo B: iimvulophu zokuhlela iindleko ezongezelekileyo ezintlanu, njengoko kubonisiwe ngezantsi, phantsi kweendleko eziqhelekileyo zenyanga. Emva koko cela iqela ukuba ligcwalise iimvulophu zenyanga nganye usebenzisa imali yengxowa-mali yentsapho.

Ngaba iyadibanisa kwiindleko zenyanga zizonke?

Iindleko zeNgeniso	Iindleko zeNyanga eziqhelekileyo	Ezinye Iindleko
Iindleko zeNgeniso 500 ngonyaka	Okushiyelekileyo Nyanga 30 ngenyanga	Ukulungisa 25 ngonyaka
Impahla 30 ngonyaka	Isikolo 5 ngenyanga	Iintlobo ngeentlobo 10 ngonyaka
	Isishumi 12 ngenyanga	Iindleko zeSikolo 45 ngonyaka
	Ukutya 60 ngenyanga	
	Umbane kunye naManzi 7 ngenyanga	

## c) Yabela ezinye iindleko zakho zonyaka

Iimvulophu “zonyaka” kufuneka zizaliswe kube kanye kuphela ngonyaka. Oku kufuneka kube semva kokuba ufumene umvuzo wakho omkhulu wonyaka, umzekelo, kanye emva kokuvunwa kwerayisi. Kwakamsinyane emva kwexesha lokuvuna, faka imali kwiimvulophu.

**Imiyalelo yoMbhaxeshi:** Cacisa ukuba kulo mzekelo kusemva kokuvunwa kwerayisi. Cella iqela ukuba ligcwalise iimvulophu zonyaka usebenzisa imali yengxowa-mali yosapho.

## d) Ukuchitha imali

### 1. Chitha imali kwiimvulophu kuphela

Ungayichukumisi iNgxowa-mali yoSapho kwakhona kude kube yinyanga ezayo. Sebenzisa kuphela imali evela kwiimvulophu.

Umzekelo, ukuba ufuna imali yombane, vula imvulophu yoncedo lwenyanga kwaye uchithe loo mali. Xa kungasekho mali kwimvulophu, awungekhe uchithe imali eninzi kuloo nto. Kufuneka ulinde de kube yinyanga elandelayo xa unemali kwakhona.



Ekuphela kwento engaphandle kukwimeko yonxunguphalo, njengokufuna ukuya kwagqirha kwaye uhlawulele iyeza. Emva koko ungathatha intwana kwimvulophu yezinto ezahlukeneyo ukuhlawula iindleko zikaxakeka. Musa ukusebenzisa imvulophu yezinto ezahlukeneyo ukuhlawulela into oyifunayo nje ngokuzonwabisa, umzekelo, iimpahla ezintsha. Yichithe kuphela "kwiiMfuno". Kufuneka sifunde ukuba nembeko nomonde size silinde de sibe nemali yokuthenga okuthile. Unokugqiba ngesidlo esimnandi ngosuku lokuqala lwenyanga nganye xa kukho imali entsha kwimvulophu, kodwa irayisi ecacileyo ngosuku lokugqibela lwenyanga.

Kufuneka sikulumkele ukuthatha imali eyongezelelweyo kwiNgxowa-mali yoSapho. Le asiyomali eyongayo. Kukho isicwangciso sayo YONKE. Ukuba sithatha imali eyongezelelweyo kwiNgxowa-mali yoSapho, akusayi kwanela unyaka wonke. Ukuba sifuna imali ngento eyongezelelweyo, kufuneka sifumane indlela yokufumana imali eyongezelelweyo ukuze sibe nayo. Kodwa akufuneki sithenge de sibe sifumene imali eyongezelelweyo.

## 2. Yabela nayiphi na intsalela ngobulumko

Ukuba unemali eninzi, usenokulungiselela imvulophu nganye yezinto obucebe kuqingqo-mali lwakho ukuze usebenzise nayiphi na imali eseleyo, njengokugcina, ukutyala imali okanye ukupha.

**Imiyalelo yoMbhexeshi:** Beka iimvulophu 'ezigqithisiweyo' eziseleyo (**UNCEDO OLUBONAKALAYO** Umzekelo iimvulophu-Umzekelo C) ngokwahlukileyo kwiilebhile. Mema iqela ukuba libagcwalise ngentsalela yemali evela kwiNgxowa-mali yoSapho.

Iyagcina R20 ngonyaka	Utyalo-mali R50 ngonyaka	Ukupha R20 ngonyaka	Ufuna R30 ngonyaka	Ugcino oluthe ngqo R52 ngonyaka
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*Kulo mzekelo, akuyi kuba nemali eyaneleyo ukuba zonke iimvilophu zizaliswe ngokulinganayo. Nangona kunjalo, ukonga kwakho kulo mzekelo yeyesithuthuthu onethemba lokusisebenzisa kwishishini lakho, ke ucebisa ukuba babeke phambili oko ngaphezu kwezinye iindawo .*

Esi sisiphelo somzekelo wethu wokulawula iindleko zekhaya lethu.

## Isicelo

### INGXOXO YEQELA ELIKHULU

#### Kuthekani ngeendleko zengeniso?

- Kutheni ucinga ukuba asikhangela sijongane necandelo leendleko zengeniso ngokweenkcukacha apha?
  - Kufuneka igcinwe yahluke ngokupheleleyo kwiindleko zekhaya

Iindleko zenyanga zesiqhelo zekhaya lakho kunye nezinye iindleko ezingaqhelekanga zibalwe ngokusekelwe kwiindleko zengeniso esele zibonelelwe, kusetyenziswa i-“Imali engena emveni kotsalwa” yakho.

Nabani na onoxanduva ngoko ngeshishini okanye ngengqesho, makaqinisekise ukuba iindleko zengeniso ziyabonelelwa PHAMBI kokuba nayiphi na imali ifakwe kwiNgxowa-mali yoSapho.

Unokusebenzisa inkqubo yemvulophu efanayo ukucwangcisa nokulawula iindleko zakho zomvuzo ngokunjalo; kodwa zimele zigcinwe zahlukile kwiindleko eziQhelekileyo kunye nezinye iindleko zekhaya.

### IMIBUZO YEQELA ELINCINANE

**Imiyalelo yoMbhexeshi:** Mema abathathi-nxaxheba ukuba benze amaqela amancinane aba-3, bahlale apho bonke banokubona umzekelo. Uya kuba nemibuzo emi-7 esekelwe kulo mzekelo.

Imibuzo:

- 1: Ungathenga ukutya kweyiphi imvulophu?
- 2: Ungasebenzisa eyiphi imvulophu xa ubhatala imali yesikolo?
- 3: Kulo mzekelo, yeyiphi imvulophu oyisebenzisayo ukuya kwisoda kanye ngenyanga nomhlobo wakho osenyongweni?
- 4: Ugqibezele umsebenzi owongezelelweyo kangangeentsuku ezi-2 phakathi enyangeni. Uza kuyibeka phi imali?
- 5: Umama wakho uye wagula ngesiquphe kwaye udinga iyeza iiveki ezimbini; yeyiphi imvulophu uzakukhupha imali kuyo?
- 6: Uzakuzalisa njani iindleko zakho zonyaka ukuba ufumana imali encinci unyaka wonke?
- 7: Uza kwenza ntoni ngemali ongayisebenzisanga kule nyanga kuba uyigcine kuhlalo lwabiwo-mali lwakho lwenyanga kwaye unezinye izinto ezishiyekileyo?

Iimpendulo:

- 1: Iindleko zeNyanga eziqhelekileyo, imvulophu yokutya
- 2: Ezinye iindleko, imvulophu yeentlawulo zeSikolo
- 3: Iindleko zeNyanga eziQhelekileyo, iMvulophu eseleyo yeNyanga
- 4: Imfumba yeNgxowa-mali yoSapho (kucingelwa ukuba indleko yengeniso sele igutyungelwe)
- 5: Kuxhomekeke kwimali, inokuba ivela kwi
  - a) Iindleko zeNyanga eziqhelekileyo, iMvulophu eshiyekileyo yeNyanga (kuba ibhajethi yakho ibandakanya ezinye iindleko eziziintlobo ngeentlobo ngenyanga)
  - b) Ezinye iindleko, Eziziintlobo ngeentlobo ngonyaka imvulophu.
- 6: Uqala ngokuzalisa iindleko zakho zonyanga, uze ugcalise iindleko zonyaka. Ukuba ufikelela kwinqanaba lokuba iindleko zonyaka ziphelele, ngoko usenokuqalisa ukwabela "Ukuchitha Ngobulumko Intsalela" imimandla.
- 7: Uya kwabela kuqala 'Enye Inkcitho' kwiiMvulophu zodidi ezingazaliswanga. Ukuba zigqityiwe unyaka, uya kufudukela kwindawo "Yokuchitha Intsalela Ngobulumko" ngokohlalo lwabiwo-mali lwakho.

## INKONZO YEQELA ELIKHULU

- Ngaba ungayichaza indlela eyahluke ngayo le nkqubo kule uyenzayo ngoku? Yintoni enokwenza kube nzima kuwe?
- Le nkqubo inokwenza izinto zibe lula kuwe nakwintsapho yakho?
- Ucinga ukuba le nkqubo isinceda njani simzukise uThixo?

## Amanyathelo Amanyathelo

Ngoku unokuseta eyakho inkqubo yemvulophu yendlu yakho. Qala ngokujonga uhlahlo lwabiwo-mali lwakho (**ISIKHOKELO SOMFUNDI** sigqityiwe uhlahlo lwabiwo-mali). Lungiselela imvulophu enye yeendleko zakho zonyanga. Emva koko lungiselela imvulophu enye yeendleko zakho zonyaka. Ukuba unemali engaphezulu, usenokulungisa iimvulophu zendlela oyisebenzisa ngayo intsalela yakho. Ukuba uyathanda, unokwahlula-hlula iindleko zakho zonyanga ngokwesiqhelo njengoko umzekelo ulapha. Okokugqibela, uya kufuna nokulungiselela iimvulophu nganye yeendleko zakho zomvuzo, wakuba uyazi kakuhle ukuba ziyintoni na.

Zama ukuhlala iinyanga ezimbalwa kuhlalo lwabiwo-mali ngokuchitha kuphela ngaphandle kwemvulophu. Ukuba uyakwazi ukugcina inkqubo yemvulophu yenyanga, ngoko unokuqalisa ukuthenga ezinye zezinto ozibeka kuluhlu 'olufunayo'.

# Isifundo 7: Ngaba Senza Imali?

**\*\*KUBANTU BEZOLIMO KUPHELA**

## Iingcamango Eziphambili

- Kufuneka siyazi indlela yokubala inzuzo yethu
- Sinokucwangcisa into emasiyenze ukuba senza ingeniso encinane okanye asiyifumani kwaphela
- Kufuneka sigcine iirekhodi

## Izinto Eziphathekayo

- enezityalo ezininzi mfanekiso (Shicilela ikopi enye)
- Isikhokelo soMfundi: Ukubala inzuzo
- Ibhodi kunye nomakishi

## Intshayelelo

### INGXOXO YEQELA ELIKHULU

Ngoku siye safunda ukwenza uqingqo-mali lwentsapho yethu nokulawula imali yethu kwiindleko zethu zobuqu. Ngoku siza kugxila kwiindleko zethu zeshishini. Ezi kufuneka ziqwalaselwe ngokwahlukeneyo.

Abantu abaninzi basebenza nzima, kodwa sekunjalo benza inzuzo encinci okanye abafumani ngeniso. Kufuneka siziphe ixesha lokubala ingeniso ukuze siqinisekise ukuba ukusebenza kwethu nzima kunemivuzo.

**Imiyalelo yoMbhaxeshi:** Phakamisa umfanekiso **UNCEDO OLUBONAKALAYO:** Ifama enezityalo ezininzi nemifanekiso. Buza iqela:

- Ngaba eli lishishini eliyimpumelelo? Kutheni okanye kutheni kungenjalo?
- Ngaba kunokwenzeka ukuchaza kulo mfanekiso ukuba le fama yenza imali?
- Yintoni ekufuneka siyazi ukuze sibone ukuba inenzuzo?

Into yokuba ifama inezityalo ezininzi ayithethi ukuba yenza inzuzo. Ukujonga nje ukuba yimalini na imali onayo xa uthengisa izityalo zakho nako kunokungasixeleli ukuba inenzuzo kangakanani na.

Kufuneka wenze izibalo ezilula kwaye ugcinwe iirekhodi ukuze ubone ukuba ishishini liyimpumelelo. Ukuze sazi ukuba ifama yenza inzuzo kufuneka sazi izinto ezimbini ezisisiseko.

1. Ingakanani imali esayifumana ngokuthengisa izityalo.
2. Ingakanani imali esetyenzisiweyo ekuhlwayeleni, ekukhuleni nasekuvuneni izityalo.

Ngokubala umahluko phakathi kwezi zinto zimbini, sinokwazi ukuba ifama inengeniso okanye hayi.

**Imiyalelo yoMbhaxeshi:** Ukusasaza **ISIKHOKELO SOMFUNDI:** Ukubala inzuzo (amaphepha ama-4). Kwixesha eliseleyo lesifundo, funda kwaye usebenze kwisinikezelo njengoko kuchaziwe ngezantsi. Bhala ebhodini umzekelo wokuqala nize niwugqibe ngokucothayo.

## Umzekelo 1: Ishishini lika-Anna lemifuno

### INGXOXO YEQELA ELIKHULU

Ngoku siza kujonga ishishini lemifuno lika-Anna ukusinceda ukuba sikuqonde oku ngokucacileyo.

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 nge R25. 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
<b>Iyonke</b>	<b>R21</b>
<b>Umvuzo – Qikelela</b>	<b>Isixa</b>
<b>Iyonke</b>	<b>R25</b>

<b>IYONKE YOMVUZO</b>	<b>- IINDLEKO ZONKE</b>	<b>= INZUZO</b>
<b>R25</b>	<b>- R21</b>	<b>= R4</b>

Njengoko sibona, uAnna wenza inzuzo - kodwa kuphela randi ezi-4.

## IXESHA

- Ngaphandle kokufumanisa ukuba yimalini inzuzo ayenzileyo, ucinga ukuba yeyiphi enye into ekufuneka ayijongile ukuze abone ukuba wonwabile kusini na ngeshishini lakhe?
  - *Ubungakanani bexesha alibekwe kwishishini lakhe. (Abathathi-nxaxheba babhala impendulo kwiphepha labo)*

Maxa wambi ishishini elinengeniso encinane linokugqalwa njengeliphumeleleyo ukuba ixesha elifunekayo ukwenza imali nalo lincinane. Nangona kunjalo, ukuba ixesha elininzi kunye namandla afakwa kwishishini kwaye ishishini lifumana inzuzo encinci kuphela, ngoko umntu kufuneka aqhubeke ahlolisise ingcamango yoshishino.

Ixesha lokuqala lokukhula lika-Anna lathatha malunga neenyanga ezi-4. UAnna wayegcina ingxelo yokuba zingaphi iiyure azisebenza yonke imihla. Xa uAnna wayeqalisa ishishini lakhe, wayecinga ukuba kwakungayi kufuneka achithe ixesha elininzi egadini suku ngalunye. Noko ke, kulo nyaka, iinyanga zasebusika zomile ngendlela engaqhelekanga, yaye uAnna kwafuneka enze umsebenzi omninzi ukuze agcine imifuno inkcenkceshelwa. Ukulima nokuvuna kwathabatha ixesha elide kunokuba wayelindele, yaye kwafuneka acele uncedo kwintombi yakhe.

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

U-Anna waqikelela ukuba ixesha lilonke alibeki kwishishini ukususela ekulimeni ukuya ekuthengiseni, kuquka nexesha lokuya emarikenini lalimalunga neeyure ezili-12.5 ngenyanga. Oku kwenza iiyure ezingama-50 zizonke kwixesha elinye lokukhula. R4 yahlulwe ngeeyure ezingama-50 kuphela yi-0.08 (iisenti ezisi-8) ngeeyure. Ngoku kucaca nangakumbi ukuba R4 kakhulu kuwo wonke umsebenzi awenzileyo.

UAnna ufuna isicwangciso sendlela anokwenza ngayo inzuzo engcono kwisizini ezayo. Kufuneka azame ukunciphisa iindleko. Mhlawumbi unokusebenzisa isichumiso esiya kumnceda akhule ngakumbi okanye afumane indlela yokuvuna imbewu yakhe. Ukuba uAnna akakwazi ukunciphisa iindleko kwishishini lemifuno, kunokuba yingenelo ngakumbi kuye ukuba azame isishini elahlukileyo ngokupheleleyo.

Ngelishwa, amashishini amaninzi afana nemifuno ka-Ana. Sisebenza nzima yaye asize siqonde ukuba sifumana imali encinane kakhulu.

## Umzekelo 2: Iihagu zikaPawulos

### UMSEBENZI WEQELA ELIKHULU

Sinokusebenzisa itafile efanayo no-Anna ukubala ukuba senza inzuzo. Phambi kokuba siqwalasele amashishini ethu makhe sijonge amanye amashishini amabini.

**Imiyalelo yoMbhaxeshi:** Jonga itafile engenanto yeeHagu zikaPawulos kwi **ISIKHOKELO SOMFUNDI**. Thetha ngenyathelo ngalinye. Qinisekisa ukuba bayawaqonda ama-subtotals abandakanyekayo kuzo zombini iindleko kunye nengeniso.

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.

Nceda ugcwalise itshathi kaPawulos kwiphepha lomsebenzi.

- Ngaba uPawulos wenza ingeniso?

<b>Inyathelo 1. Igama leShishini</b>	lihagu zikaPawulos
<b>Inyathelo 2. Ubude beshishini</b>	lintsuku ezili- 100
<b>Inyathelo 3. Iindleko - Uluhlu lwezinto ezifunekayo</b>	<b>Iindleko</b>
2 amantshontsho eehagu	R40
Ukutya kweehagu ezi-2	R50
Ugonyo	R2
<b>Iindleko zizonke</b>	<b>R92</b>
<b>Inyathelo 4. Umvuzo – Qikelela</b>	<b>Isixa</b>
<b>Ingeniso iyonke</b>	<b>R280</b>

Qaphela: Ubalo lomvuzo: [isixa / kg] x [ubunzima behagu] x 2 [# yeehagu] (1.75 X 80 x 2 = 280)

<b>Umvuzo</b>	<b>- Iindleko</b>	<b>= Inzuzo</b>
R280	R92	R188

<b>Ixesha</b>	
Ixesha lokukhula (inani leentsuku)	100
Inzuzo / hayi. iintsuku (188/100)	1.88

### Umzekelo 3: Indawo yokutyela yempahla kaJohn

#### KUNYE NEQHUBA

NjengoPawulos, 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.

**Imiyalelo yoMbhaxeshi:** Yahlula abathathi-nxaxheba babe ngababini. Bangasebenzisa umzekelo wesi-3 kwiphepha lomsebenzi **ISIKHOKELO SABAFUNDI** kunye.

Landela la manyathelo ukunceda uJohn ukubala inzuzo yakhe:

Inyathelo 1: Hlukanisa nantoni na enganxulumananga neshishini levenkile yempahla.

Inyathelo 2: Jonga uluhlu kwaye uchonge nayiphi na ingeniso awayeyifumana kwindawo yokuthengisela impahla – yibeke kwicandelo lengeniso kwiphepha lomsebenzi.

Inyathelo lesi-3: Dlula kwaye uchonge zonke iindleko. Beka iindleko kwicandelo leendleko 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

~~I~~mali yesikolo 300

~~I~~bhagi yesikolo 40

Irenti yevenkile eyi-100

Ukuthengisa iimpahla ezingama-400

Ukuthengisa iimpahla ezingama-600

~~U~~kutya kosapho 50

Ukuthengisa iimpahla ezingama-500

~~U~~kuthenga izipho zomthendeleko 300

<b>Inyathelo 1. Igama leShishini</b>	Impahla kaYohane
<b>Inyathelo 2. Ubude beshishini</b>	Iinyanga ezi-6
<b>Inyathelo 3. Iindleko - Uluhlu lwezinto ezifunekayo</b>	<b>Iindleko</b>
Ukuthenga iimpahla zokuthengisa	500
Irenti yevenkile	100
<b>Iindleko zizonke</b>	<b>600</b>
<b>Inyathelo 4. Umvuzo - Qikelela</b>	<b>Isixa</b>
Ukuthengisa iimpahla	400
Ukuthengisa iimpahla	600
Ukuthengisa iimpahla	500
<b>Ingeniso iyonke</b>	<b>1500</b>

<b>Umvuzo</b>	<b>- Iindleko</b>	<b>= Inzuzo</b>
R1500	R600	R900

#### Ixesha

Ubude beshishini (iinyanga)	6
Inzuzo / hayi. iinyanga ( $900/6 = 150$ )	150
Inzuzo / hayi. iinyanga / 30 iintsuku ( $150/30 = 5$ )	5

## Ukusebenza iindleko

### UMSEBENZI WOMNTU NGAMNYE

Kufuneka sizinike ixesha lokuqinisekisa ukuba ishishini lethu alifani nelika-Ana, kodwa endaweni yalo libe njengoPawulos. Jonga kwitshathi yokugqibela engenanto kwiHandout yakho.

**Inyathelo Lokuqala:** Yenza isigqibo sokuba leliph iishishini oza kulisebenzisa ukubala inzuzo yakho. Sukubeka zonke iindlela ezahlukeneyo ofumana umvuzo (umzekelo, ukuthengisa irayisi, ukuthengisa imifuno, iinkukhu, iihagu.). Kufuneka ukhethe uhlobo olunye lwengeniso kwitshathi enye.

**Imiyalelo yoMbhexeshi:** Qinisekisa ukuba wonke umntu ukhethe indlela yoshishino enye.

**Inyathelo lesiBini:** Yenza isigqibo malunga nobude bexesha oza kulisebenzisa. Umzekelo, uAnna wasebenzisa iinyanga ezi-4 kuba eli lixesha eliphakathi kokutyala kwakhe imifuno okokuqala naxa wayeyithengisa. UPawulos wasebenzisa iinyanga ze-6 kuba oko kwakuthatha ixesha elide ukukhulisa ihagu kwihagu enkulu. Ukuba ulima irayisi okanye umbona, cinga malunga nexesha ukususela xa uqala ukulungisa umhlaba de ube ukwazi ukuthengisa irayisi. Ukuba wenza into efana nokuthunga iimpahla okanye ukuthengisa isuphu, ungasebenzisa iveki enye okanye inyanga enye.

**Imiyalelo yoMbhexeshi:** Vumela abathathi-nxaxheba ukuba benze iNyathelo 1 nelesi-2 kwi **SIKHOKELO SABAFUNDI** phambi kokuba badlulele kwiNyathelo lesi-3 nelesi-4.

## UKUNGQUBANISA LINGQONDO YEQELA ELIKHULU

**Inyathelo lesi-3:** Bala iindleko zeshishini. Ngaphambi kokuba siqonde oku kufuneka sicinge malunga nokuya kufuneka kwishishini. Ukuzama ukucinga ngayo yonke into akulula kwaye kulula kakhulu ukulibala izinto. Ukusinceda ngalo msebenzi ndiza kufunda umzekelo:

ULily ukwishishini lokufuya iinkukhu. ULily weza noluhlu lwezinto ezifunekayo kwishishini lakhe leenkuku ngokuba nomfanekiso-ngqondweni wemini yonke yobomi beshishini lokufuya iinkukhu. Wazibuza imibuzo emininzi ngolu suku. Umzekelo, kusekuseni uLily uya kwishedi yeenkukhu. Iphi? Ngaba ikufutshane nendlu yakhe? Ukuba kukude, uza kufika njani apho? Ngaba kufuneka ayihlawule irenti ngayo? Emva koko uzicingela eseshedini. Uza kwenza ntoni kuqala? Utyisa iinkukhu. Ngantoni? Wakufumana phi oku kutya? Ingaba ibiza malini? Yintoni enye efunwa ziinkukhu ukuze zibe sempilweni? Ngaba kufuneka ahlawule nabani na ukuze ancede kweli shishini? Emva kokwenza lo msebenzi, uLily weza noluhlu lwezinto ezininzi ezidingwa lishishini lakhe.

**Imiyalelo yoMbhaxeshi:** Njengeqela elikhulu, dwelisa phantsi izinto ezinokufunwa lishishini ebhodini.

Ishishini ngalinye liya kwahluka kodwa kufuneka ucinge ngononophelo malunga nento oyifunayo kwishishini lakho.

## UMSEBENZI WOMNTU NGAMNYE

Yenza uluhlu olupheleleyo lwazo zonke izinto onokucinga ngazo ozidingayo kwishishini lakho. Sebenza nabanye abaneshishini elifanayo ukuzama ukucinga zonke iindleko.

Ngoku kufuneka siqikelele iindleko zezo zinto. Jonga uluhlu lwezinto ozidingayo kwaye ubhale phantsi iindleko zento nganye. Ukuba awulazi ixabiso elichanekileyo, zama ukuqikelela.

Uya kuqaphela ukuba ezinye zezinto ezikuluhlu ziyafuneka ngalo lonke ixesha uvelisa into ethile ngelixa ezinye izinto kufuneka zithengwe kuphela ekuqaleni kweshishini. Ukuba sele uzihlawulele izixhobo zokusebenza kwaye unomhlaba ofunekayo ukuqhuba ishishini lakho, akukho mfuneko yokuba uzibandakanye ezo zinto kuludwe lwakho lweendleko.

Inyathelo elilandelayo kukudibanisa zonke iindleko zakho. Bhala iindleko zizonke kwiphepha lomsebenzi.

## Ukubala iNzuzo

**INyathelo 4:** Kwi **ISIKHOKELO SOMFUNDI**, bala ukuba wamkela malini na. Kumashishini amaninzi oku akunzima kuba sithengisa ngexesha elinye, njengasemva kokuba sivune irayisi, ngoko siyazi ukuba sifumene malini. Zama ukuqikelela umyinge wemali oyifumanayo kwiintengiso zakho. Bhala iNgeniso iyonke kwitshati. Khumbula ukuba sijonge kuphela iintengiso zexesha lishishini olidwelisileyo.

Ukuba ngokwenene akusithengisi isityalo sakho, esinjengerayisi, kodwa usigcine ukuze usitye, uze uzame ukuqikelela ukuba bekuya kukubiza malini ukuba ubunokuthenga loo mali ingako. Umzekelo, ukuba uvune i-500kg kwaye ukuba awuyisebenzisi kusapho lwakho kuya kufuneka uyithenge nge-50 ngekg kwaye usebenzise i-500kg \* R50 ukubala umvuzo. Kubalulekile ukuba sisayibale inzuzo kuba ukuba senza ilahleko kungangcono sithenge irayisi yethu kunokuba siyikhulise.

**Inyathelo lesi-5:** Ngoku sinokufumanisa ukuba ishishini lakho lenze inzuzo okanye hayi. Sebenzisa iitotali ukubala.



- Ngaba ishishini lakho lenza inzuzo?

### **UKUBALULEKA KOKUREKHODA**

Ngexesha elizayo xa uqala ukuhlwayela okanye ukuthenga izilwanyana ezitsha bhala phantsi zonke iindleko zakho ukujonga ukuba ngokwenene wenza inzuzo. Ngamanye amaxesha uqikelelo lwethu lunokuba luphosakele ngoko kulungile ukurekhoda kangangoko kunokwenzeka. Ukuba uyabhideka bhala phantsi yonke into ocinga ukuba ifanelekile uze ucele umntu akuncede ngezibalo kamva.

### **AMANYATHELO AMANYATHELO**

Ukuba unamashishini amaninzi kuya kuba kuhle ukuphinda lo msebenzi kunye namanye amashishini owenzayo.

Cela ilungu losapho okanye umhlobo ukuba ajonge uqikelelo lwakho kwaye akuncede uze neendlela zokuyila ukubona ukuba ungaphucula na kwinzuzo yakho.

# Isifundo 8: Iindleko kunye neziphumo zeTyala

## Iingcamango Eziphambili

- Zininzi iindleko zetyala, hayi ezemali kuphela
- Kufuneka ndibale inzala yetyala
- Kufuneka ndiqonde uhlobo lwemboleko
- Ityala linokuba yingenelo; Kufuneka ndiqinisekise ukuba ndiyakwazi ukuyibuyisela kwishishini lam okanye kumvuzo wam

## Izinto Eziphathekayo

- UKhetho lwesiKhokelo soMfundi AOKANYE B (*Shicilela kuphela owona mzekelo ubalaseleyo womxholo wakho; 1 ngeqela elincinane*)
  - UKhetho A lolwabemi bezolimo: lubandakanya ukuthengisa izityalo kwangethuba; ayibandakanyi inzala ehlanganisiweyo
  - UKhetho B lolwabemi basezidolophini: lubandakanya inzala embaxa; ayibandakanyi ukuthengisa isityalo kwangoko
- Mntu ngamnye ufuna ipeni nephepha
- Isibali-manani okanye iifowuni
- Ibhodi okanye amaphepha amakhulu kunye nemarker ukubonisa imizekelo

*QAPHELA: AMACANDELO ABANTU BASEMAPHANDLENI KUPHELA NASEZIDOLOphini ABABONISWAYO*

## Intshayelelo

### INGXOXO YEQELA ELIKHULU

- Kutheni abantu benamatyala?
- Badla ngokuthenga ntoni abantu besebenzisa amatyala?
- Ziziphi iinzuzo zetyala?
- Zeziphi iingxaki ngamatyala?
  - *Sinokugqiba ekubeni sityala imali eninzi komnye umntu.*
  - *Ityala linokuba ngumthwalo obangela ukuba singoneli kwixesha elizayo.*
  - *Amatyala anokusikhuthaza ukuba sisebenzise imali eninzi kunaleyo sinayo.*
  - *Sisoloko sisilela ukuqwalasela imiphumo yomdla.*
- Ngaba ukho umntu onokumcinga oye wakwazi ukusebenzisa amatyala kakuhle?
- Ngaba ukho umntu onokumcinga oye wabandezeleka ngenxa yamatyala?

Zininzi iindleko zetyala – uxinzelelo, ixhala, ubunzima emtshatweni, ukungalali ebusuku, njalo njalo. Kwesi sifundo siza kugxila kuphela kwiindleko zemali yetyala. Nangona kunjalo, akufuneki sicinge ukuba oku kuphela kweendleko.

## Ukubala Umdla

### INGXOXO YEQELA ELIKHULU

*Imiyalelo yoMbhaxeshi: Bhala imizekelo yamanani eboniswe kwiibhokisi eziphambi kweklasi.*

Ukuqala, kufuneka siyazi indlela yokubala inzala, eyimali eyongezelelweyo esiyihlawulela ukuboleka imali yetyala.

Ukuba sisebenzisa ipeni nephepha:

Thatha imali-mboleko, umzekelo, iR100. Sika ooziro ababini. Umz, 1 00 = 1 kwaye uphindaphinde ngeqondo lenzala, umz., 6%.  $1 \times 6 = R6$  inzala.

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

Ukuba sisebenzisa isixhobo sokubala okanye ifowuni:

Thatha imali-mboleko. Yahlula nge-100. Phinda-phinda ngeqondo lenzala.

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

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

Kulo mzekelo, R6 yimali eyongezelelweyo esiyihlawulayo; iindleko zokuboleka imali.

### NGAMNYE OKANYE NGEZIBINI

Ziqhelise le mizekelo kumaphepha akho ashiyekileyo ngoku:

**Imiyalelo yoMbhaxeshi:** Bhala isixa-mali senzala. Xa abathathi-nxaxheba sele bephantse bagqibe izibalo zabo, yongeza iimpendulo.

8% inzala kwi500	= 40
4% inzala kwi70	= 2.8
12% inzala kwi1,000	= 120
10% inzala kwi200	= 20
6% inzala kwi400	= 24

Nayiphi na imali-mboleko yeyexesha elimisiweyo. Ukongeza ekubaleni inzala esisiseko kwimali-mboleko, kufuneka uqwalasele uhlobo lwemboleko enikezelwayo kunye nexesha elingakanani.

## Iindidi ezimbini zeeMali-mboleko

### UMZEKELO WEQELA OMKHULU

Kukho iindidi ezimbini zeemali-mboleko.

Uhlobo lokuqala: uhlawula inzala nyanga nganye kwimali oyibolekiweyo kuphela. Oku kubizwa ngokuba nguMdlalo. Olu uhlobo osandula ukulubala.

Chwetheza isibini: uhlawula inzala nyanga nganye kwimali oyibolekiweyo kunye nenzala. Oku kubizwa ngokuba yiCompound Interest.

**Imiyalelo yoMbhaxeshi:** Bonisa lo mzekelo ungezantsi phambi kweklasi, uthlekisa umahluko phakathi kwezi ntlobo zimbini zeemali-mboleko.

Umzekelo: inzala ye-10% ngenyanga kwi-300 kwiinyanga ezi-4:

Chwetheza enye: Inzala kwimali ebolekiweyo kuphela inyanga nenyanga (Inzala elula)

Ukuba inzala yemali ebolekiweyo kuphela yenzala iyonke

- I-10% inzala kwi-300 = 30
- 30 x 4 iinyanga = 120 iyonke inzala

- Iyonke imali ekufuneka ibuyiswe li-120 + 300 (imali-mboleko yokuqala) = 420

#### Umdla Olula (10%)

10% inzala kwi300 = 30  
 $30 \times 4 = 120$  inzala yonke  
 $300 + 120 = 420$  imbuyekezo  
 iyonke

#### Uhlobo lwesibini: Inzala iyonke inyanga nenyanga (Inzala eDityanisiweyo)

- I-10% inzala kwi-300
- Inyanga yoku-1 inzala = 30
- Ukuphela kwenyanga 1 = 330  
(30 inzala + 300 mboleko)
- Inyanga yesi-2 inzala = 33
- Ukuphela kwenyanga 2 = 363  
(33 inzala + 330 iyonke inyanga 1)
- Inyanga ye-3 inzala = 36.3
- Ukuphela kwenyanga 3 = 399.3  
(36.3 inzala + 363 iyonke inyanga 2)
- Inyanga ye-4 inzala = 39.93
- **Iyonke isiphelo senyanga 4 = 439.23**  
(39.93 inzala + 399.3 iyonke inyanga 3)

#### Inzala Edibeneyo (10%)

Ukuqala	300
Umdla	<u>30.00</u>
Ukuphela kwenyanga eyi-1	330
Umdla	<u>33.00</u>
Ukuphela kwenyanga eyi-2	363
Umdla	<u>36.30</u>
Ukuphela kwenyanga eyi-3	399.3
Umdla	<u>39.93</u>
Ukuphela kwenyanga eyi-4	439.23

Thelekisa inani lokugqibela kuhlobo lokuqala (Inzala elula) ukuya kudidi lwesibini (Inzala Edibeneyo).  
 Kumzekelo wokuqala, inani elipheleleyo lokubuyisela li-420. Kumzekelo wesibini, inani elipheleleyo li-439.23.

Njengoko ubona, kuhlobo lwesibini, inzala edibeneyo, uhlawula inzala eninzi. Khawucinge ukuba le mboleko ibiyeyonyaka omnye endaweni yeenyanga ezi-4 kuphela.

- Inzala elula iyonke emva konyaka omnye = 660
- Inzala yeCompound iyonke emva konyaka omnye = 942!

Naphi na apho kunokwenzeka, awufuni kufumana imali-mboleko esekelwe kwi-Inzala Edibeneyo, kodwa ukuba kuyanyanzeleka, qiniseka ukuba ucela umntu akuncede ubale iindleko kuqala.

## Umdla oLula

### NGAMNYE OKANYE NGEZIBINI

Ziqhelise le mizekelo ilula yomdla ngoku:

**Imiyalelo yoMbhaxeshi:** Bhala imizekelo phezulu. Xa abathathi-nxaxheba sele bephantse ukuwugqiba umsebenzi, yongeza izibalo kunye neempendulo.

- Uthini umdla opheleleyo kumzekelo ngamnye kule?

I-7% inzala kwi-3,000 kwiinyanga ezi-3	= $210 \times 3$	= 630
I-6% inzala kwi-2,000 kwiinyanga ezili-10	= $120 \times 10$	= 1,200
I-12% inzala kwi-5,000 kwiinyanga ezi-2	= $600 \times 2$	= 1,200
I-10% inzala kwi-2,500 kwiinyanga ezisi-8	= $250 \times 8$	= 2,000
I-8% yenzala kwi-4,000 kwiinyanga ezi-6	= $320 \times 6$	= 1,920

## Ukudityaniswa koMdlal – ABEMI BEZIDOLOPHU KUPHELA

### UMSEBENZI WEQELA ELIKHULU

Ukudibanisa inzala kuxa uhlawula inzala kwimali ebolekiweyo kunye nenzala nyanga zonke.

Ngesandla, sibala ipesenti yenzala, siyidibanise kwisixa-mali semali-mboleko ukuze senze inani elitsha, kwaye siqhubeke sisenza oko ngenyanga nganye.

Makhe sihlolisise umzekelo.

#### Ukusebenzisa isixhobo sokubala ukubala inzala edibanisayo

Ungabala kwakhona inzala edibeneyo ngokusebenzisa amanani alandelayo.

**Imiyalelo yoMbhaxeshi:** Bhala amanani asebhokisini ebhodini kwaye ubancede babone ipateni. Babuze ukuba iyakuba yintoni i-13% kunye ne-4%.

Ukubala uthatha imali-mboleko iyonke kwaye uyiphindaphinde ngenani elibonisa inzala.

Emva koko, uliphinda-phinda ngelo nani linye kwinyanga nganye yexesha lemali-mboleko.

Oku kukunika isixa esipheleleyo ekufuneka uhlawulwe.

Emva koko ke uthabathe isixa-mali semali-mboleko yokuqala ukufumana inzala ehlawulweyo.

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% = ??

**Imiyalelo yoMbhaxeshi:** Zoba lo mzekelo ulandelayo ebhodini

Umzekelo, ukuba ufuna ukubala inzala kwimali-mboleko ye-200,000 kwi-8% kwiinyanga ezi-3 ubala:

$$200,000 * 1.08 * 1.08 * 1.08 = 251,942 \text{ (imali iyonke ekufuneka ihlawulwe)}$$
$$251,942 - 200,000 = 51,942 \text{ (inzala)}$$

### UMSEBENZI WEQELA ELINCINANE

Ngoku bala imali-mboleko ezifanayo kwiNzala elula njengangaphambili, kodwa njengeNzala yeCompound.

- Uthini umdla opheleleyo kumzekelo ngamnye kule?

*Iimpendulo zomdla odibeneyo*

I-7% inzala kwi-3,000 kwiinyanga ze-3 = [Ixabiso lilonke lokudlala kwakhona] 3,675 - [Imali mboleko yokuqala] 3,000 = 675	
I-6% inzala kwi-2,000 kwiinyanga ezili-10 =	3,582 - 2,000 = 1,582
I-12% inzala kwi-5,000 kwiinyanga ezi-2 =	6,272 - 5,000 = 1,272
I-10% inzala kwi-2,500 kwiinyanga ezi-8 =	4,872 - 2,500 = 2,372
I-8% yenzala kwi-4,000 kwiinyanga ezi-6 =	6,347 - 4,000 = 2,347

**Imiyalelo yoMbhaxeshi:** Akubalulekanga ukuba bafumane yonke impendulo ngokufanelekileyo. Kubaluleke kakhulu ukuba bafunde ukuba 'ukudibanisa' kuthetha ukuba kuya kuba mandundu nyanga zonke.

- Zahluka kangakanani iimpendulo kwiimpendulo ezilula zomdla? Zeziphi ezahluka kakhulu?
  - Baphezulu
  - Iimali-mboleko ezinxesha elide zihluke ngakumbi

Ukuba kufuneka uthathe imali-mboleko yenzala edibeneyo, uzama ukuyigcina imfutshane kwaye uyibuyisele ngokukhawuleza.

## Ukuthengisa iimali-mboleko phambi kwexesha – ABEMI NGEZOLIMO KUPHELA

### UMSEBENZI WEQELA ELIKHULU

Iimali-mboleko ezininzi aziyomali kodwa kuxa sithengisa izityalo zethu kwangethuba. Ukubala iindleko zetyala kufuneka sikwazi ukuqikelela elona xabiso lokuthengisa. Unokuqiniseka ukuba umntu othengayo wenza inzuzo enkulu. Ixabiso abakunika lona NGOKUBALULEKILEYO ngaphantsi koko balindele ukuba ixabiso lemarike libe.

Umzekelo: Uthengisa i-1,000 kg yekofu kwangoko nge-R1.50 endaweni yasemva kokuvuna nge-R2.

#### Iindleko zetyala

Imali efunyenwe kwangoko =  $1.5 * 1,000\text{kg} = 1,500$

Imali obunokuyifumana emva kokuvuna =  $2 * 1,000\text{kg} = 2,000$

Iindleko zetyala = 500

Masenze omnye umzekelo kwakhona njengeqela: Nithengisa i-2,000 kg yekofu kwangoko nge-R1.4 ndaweni yasemva kokuvuna nge-R2

#### Iindleko zetyala

Imali efunyenwe kwangoko =  $1.4 * 2,000\text{kg} = 2,800$

Imali obunokuyifumana emva kokuvuna =  $2 * 2,000\text{kg} = 4,000$

Iindleko zetyala = 1,200

Ukuba kufuneka uthengise izityalo kwangethuba, qiniseka ukuba ufumana elona xabiso liphezulu onokulifumana, kwaye uzame ukuyeka ukwenza oko ngokukhawuleza.

## Ukuthalekisa udidi lweeNdleko zeTyala

Kukho iintlobo ngeentlobo zamatyala onokungena kuwo. Ngalo msebenzi wokugqibela, uya kujonga ezinye zeenketho ezahlukeneyo.

### UMTHAMBO WEQELA ELINCINCI

**Imiyalelo yoMbhaxeshi:** Yenza amaqela ama-3-4; qinisekisa ukuba iqela ngalinye linomntu omnye owomelele kancinane ekubaleni. Hambisa **ISIKHOKELO SOMFUNDI** : UKhetho A okanye uKhetho B.

Khawucinge ukuba kufuneka uboleke imali. Ngeqela lakho, yenzani isigqibo malunga nokuba yeyiphi eyona ilungileyo.

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

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

Inzuzo enokwenzeka =  $1200\text{kg} \times 2 = 2,400$

Imali efunyenweyo =  $1200\text{kg} \times 1.5 = 1,800$

**Iindleko zetyala =  $2,400 - 1,800 = 600$**

Uboleka i-500 ngeenyanga ezintlanu uhlawula i-10% yenzala yeUmdibaniso.

Iyonke imali yokuhlawula  $500 \times 1.1 \times 1.1 \times 1.1 \times 1.1 \times 1.1 = 805.255$

**Iindleko zetyala = imbuyekezo iyonke – imali mboleko =  $805.255 - 500 = 305.255$**

Uboleka i-500 ngeenyanga ezintlanu uhlawula i-12% yenzala elula.

**Iindleko zetyala =  $500 \times 12\% \times 5 = 300$**

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

**Iindleko zetyala =  $800 - 500 = 300$**

## CINGA EMVA

- Yeyiphi indlela iqela lakho eligqibe ngayo ukuba yeyona ilungileyo? Xoxa
- Oku kuya kusetyenziswa njani lusapho lwakho okanye ezinye iintsapho kwindawo ohlala kuyo?
- Ngaba zikho ezinye iintlobo zeemali-mboleko ezidla ngokufumaneka kule ndawo?

**Imiyalelo yoMbhaxeshi:** *Cela ikhosi ukuba inike imizekelo yezivumelwano zemali-mboleko eziqhelekileyo kunye neentlawulo zenzala. Xa nidibene nibala iindleko zetyala kwimizekelo yazo.*

## Kufuneka sisebenzise nini amatyala?

### INGXOXO YEQELA ELIKHULU

IBhayibhile ayilichazi ncam ixesha esimele silisebenzise nesiingafanele silisebenzise amatyala. Noko ke, inazo izikhokelo ezininzi ezinokusinceda sicinge enoba kububulumko na ukusebenzisa amatyala okanye akunjalo.

Funda ezi ndinyana zilandelayo. Ngokusekelwe kwezi vesi, lelaphi icebiso onokuthi ulinike umntu malunga nokuchitha imali?

- Luka 12:15
- INTshumayeli 4:7-8
- IMizekeliso 21:17
- Yakobi 4:3
- Roma 13:8
- IMizekeliso 22:7

IBhayibhile isilumkisa ngokucacileyo ukuba singafuni ukuzonwabisa. Siyakhunjuzwa ukuba ubomi abukho malunga nezinto esinazo. Kubhetele ukuphila ubomi obulula kunokuba nezinto ezininzi uze ube ngamatyala. Kufuneka sizikhusele iintliziyo zethu ekunyolukeni nasekunqweneleni.

- Akufanele kusetyenziswe nini ityala?
  - *Amatyala afanele asetyenziselwe ukuthenga izinto zokuzonwabisa okanye ubomi obutofotofo, njengesithuthuthu, umabonwakude, okanye iselfowuni. Xa singena ematyaleni ukuze sithenge ezi zinto, senza izinto ngendlela engafanelekanga. Singqwenela into elunge ngakumbi, kodwa asizimisela ukwenza umsebenzi kuqala. Oku kukubawa. Isithuthuthu esitsha okanye indlu ebhetele ayizozinto zimbi, kodwa sifanele silinde de sibe nemali ukuze sibe nazo ezi zinto kunokuba siboleke ukuze sibe nazo. Xa siboleka ukuze sibe nento, kufuneka*

*sihlawule inzala size sizibeke phantsi kolawulo lomnye umntu. IBhayibhile iyasikhuthaza ukuba singabi natyala lanto nakubani na (KwabaseRoma 13:8; IMizekeliso 22:7).*

- Kunokuba yingenelo njani ukuboleka imali?
  - Ukuba ivumela ukuba sityale imali kwishishini elivumela ukuba senze imali eninzi.

Kufuneka siwasebenzise ngobulumko amatyala, njengoko esenokuba luncedo. Sisoloko kufuneka silumke:

1. ukuba siya kukwazi ukuhlawula ityala, nokuba ishishini lethu aliphumelelanga njengoko besilindele.
2. ukuba siboleka kwiindawo ezingahlawulisi nzala ephezulu, kungenjalo umbolekisi wemali uya kufumana yonke inzuzo yakho emsebenzini wakho onzima.
3. ukuba sijonge indlela ekufuneka siyihlawule ngayo imali (hayi nje inzala ngokwayo) ngaphambi kokuba sigqibe ukuba ityala linokuba luncedo kusini na.

Kwiindawo ezininzi, kukho amathuba ambalwa okufumana inzala efanelekileyo ngoko lumka kakhulu ngaphambi kokuba ukhethe ukwenza ishishini ngokuthatha imali-mboleko.

Kufuneka usoloko usenza isicwangciso soshishino esinenkathalo esibonisa indlela onokulihlawula ngayo ityala ngaphambi kokuba uthathe isigqibo sokusebenzisa ityala ngombono wotyalo-mali. Kufuneka uqikelele ukuba ingakanani inzuzo oya kuyenza kwishishini lakho kwaye emva koko uthabathe isixa semali mboleko kunye nenzala. Ngamanye amazwi, enye yeendleko kwisicwangciso sakho seshishini lixabiso letyala.

Ngaba usenza imali eyaneleyo ukuze ube nexabiso?

## **AMANYATHELO AMANYATHELO**

### **KUNYE NEQHUBA**

Thandaza ucele uThixo akuncede unganqweneli izinto ongenazo nongazidingiyo. Yiba nombulelo ngoko sele ekunike kona.



# Isifundo 9: Ukuphuma eTyala

## Iingcamango Eziphambili

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

## Izinto Eziphathekayo

- Isikhokelo somfundi: Uphuma njani emaTyala
- Iphepha elikhulu okanye ibhodi kunye nemarker yokubonisa imizekelo
- Iimbewu ezili-10, iimbotyi okanye amatye

## Intshayelelo

### INGXOXO YEQELA ELIKHULU

- Ngaba uninzi, abanye okanye abantu abambalwa kwindawo ohlala kuyo banamatyala ngaxa lithile enyakeni?
- Ngaba uninzi, abanye okanye abambalwa kuphela ebandleni lakho abanamatyala ngaxa lithile apha enyakeni?
- Ucinga ukuba kunokwenzeka ukucima onke amatyala? Kutheni okanye kutheni kungenjalo?
- Ungamcebisa njani umntu ukuba aphume ematyaleni?

Abantu abaninzi sele benamatyala kwaye kufuneka bafumane indlela yokuphuma kuwo.

## Indlela yokuphuma ematyaleni

### INGXOXO YEQELA ELIKHULU

#### 1. Zivume iimpazamo zakho kwaye wenze isigqibo sokutshintsha.

Qonda ukuba awumbekanga uThixo xa imikhwa yakho yokuchitha ingalawulwa kakuhle. UThixo unenceba kwabo bazivumayo izono zabo baze batshintshe iindlela zabo. IMizekeliso 28:13 ithi: “Osigubungelayo isono sakhe akayi kuba nampumelelo, kodwa yena osivumayo aze asishiye uya kufumana inceda.”

Xa sivuma izono, kufuneka sithathe isigqibo kwaye sizibophelele ukuba singaphindi singene kuwo nawaphi na amatyala angafanelekanga.

### NGOKWEPERE

- Yabelana ngexesha elinye ebomini bakho xa uthe wafumana inceda kaThixo; okanye xa uye wavuma into ethile waza wafumana uxolo nenkululeko kaThixo ngenxa yoko.
- Cinga ngomzekelo ebomini bakho xa wenze isigqibo sokuzinikela kwinto ethile. Yintoni enzima okanye elula? Kwenzeka ntoni ekuhambeni kwexesha?
- Ngaba uziva ukwazi ukuzibophelela ngendlela efanayo ukuze ungabi namatyala?

#### 2 Qhubekani nizincama ngoku ukuze nibe nenkululeko.

Kusenokufuneka uphile ubomi obulula kangangexesha elithile. Zivavanye ngononophelo izinto ozithengayo ezinkulu. Musa ukuthenga izinto ekungeyomfuneko ukuba ube nazo. Sukuhendeka ukuthengisa isivuno sakho kwangoko okanye isitokhwe sakho segrosari ngexabiso eliphantsi kuba ufuna imali. Phila ngononophelo olukhulu ngokohlalo lwabiwo-mali lwakho kwaye wenze imibingelelo emininzi kangangoko ukuze ukwazi

ukuthengisa isivuno sakho xa sele silungile okanye isitokhwe sakho segrosari ngexabiso elipheleleyo. Ngaloo ndlela umvuzo wakho wonyaka ozayo uya kuba phezulu kakhulu kwaye unokuba nezinto ezongezelelweyo ngoko.

### 3. Thengisa izinto ezingabalulekanga.

Ngaba imali obuyibolekile uyisebenzisile kwinto obunokuphila ngaphandle kwayo? Ngaba kukho into endlwini yakho onokuyithengisa ukuze uphume ematyaleni? MUSA ukuthengisa nantoni na ebalulekileyo ekuncedeni ukuba ufumane umvuzo, ngaphandle kokuba umvuzo owufumanayo ungaphantsi kwezala oyihlawulayo.

Kunye neqabane lakho:

- Thandazani kunye.
  - Cela uThixo alondolozelwe intliziyo yakho akuncede unganqweneli izinto ekungeyomfuneko ukuba ube nazo.
  - Cela uThixo akubonise ukuba kukho naziphi na izinto ezingabalulekanga endlwini yakho
  - Cela uThixo ukuba akunike ubuchule kunye nobulumko bokucwangcisa ukuhlawula ityala ngokukhawuleza

### 4. Yiba nobuchule kwaye wenze isicwangciso esinotshintsho oluncinci ukuhlawula amatyala angekahlawulwa.

Singacwangcisa kwangaphambili, sisebenzisa uhlahlo lwabiwo-mali, ukuhlawula onke amatyala ethu ekuhambeni kwexesha ngokuchonga apho sinokucutha iindleko kumvuzo wethu kunye/okanye kwiindleko zekhaya.

- Zeziphi ezinye iindlela zobuchule oziqaphelelyo ukuba usapho lwakho okanye abanye bakwazile ukunciphisa iindleko zekhaya?
  - *Imizekelo: thenga iibhiskithi ezineswiti ezincinci okanye iswekile ngeveki; tyala isitiya semifuno sasekhaya; chitha imali encinci kumatheko; ukusebenzisa izithuthi zikawonke-wonke endaweni yesithuthuthu ukuya emsebenzini okanye esikolweni;*
- Zeziphi ezinye iindawo oye waqaphela ngazo abantu behlisa iindleko zoshishino?
  - *isichumiso sakho endaweni yokuba usithenge; usebenzisa umboneleli ongakhethwanga kangako kodwa onexabiso eliphantsi okwexeshana; usebenzisa izithuthi zikawonke-wonke endaweni yesithuthuthu ukuhambisa iimpahla*

Makhe sijonge umzekelo wendlela esinokuceba ngayo ukuhlawula amatyala ethu esiwahlawulayo.

### UKUBONAKALA KWEQELA ELIKHULU

**Imiyalelo yoMbhexeshi:** Bhala imizekelo yamanani eboniswe kwiibhokisi ezingezantsi phambi kweklasi. Ukuba kunokwenzeka, zoba iibhokisi zemizekelo ecaleni kwenye ukuze zibe nokuthelekiseka ngokulula.

### UMaria

UMaria noJohn babambekile ematyaleni.

Nyaka ngamnye bafumana i-R1,950 waye emva koko kufuneka bahlawule imali-mboleko yeenyanga ezintlanu ye-R300 unye nenzala ye-R150. Nyaka ngamnye kuyafana, kwiinyanga ezi-5 ngaphambi kokuvuna baphelelwa yimali kwaye kufuneka babolekele i-R300 yokondla intsapho de kufike ixesha lokuvuna.

Izibalo zikhangeleka ngolu hlobo:

Umjikelo waMatyala wangoku:	
Zuza	1,950
- UkuBuyiselwa kweMali-mboleko (5m)	300
- Intlawulo yenzala	150
- lindleko zekhaya	1,800
= Iyonke (Imali-mboleko efunekayo)	-300

UDorkas weza kunceda uMaria noJohn. Wamnceda uMaria ukuba enze uqingqo-mali aze acinge ngendlela eyayisetyenziswa ngayo loo mali. Ejonge uhlahlo lwabiwo-mali, uDorkas wacebisa ukuba mhlawumbi anganciphisa ukutya kunye ne-snack budget nge-10 ngenyanga. Bekuya kuthatha imibingelelo kodwa ukuba batyala imbewu ukuze bazikhulisele imifuno kwaye bondle iinkukhu ngokwahlukileyo kancinci kunokwenzeka. Ekubeni yayiyi-R0.30 kuphela ngosuku uMaria wavuma ukuzama. UDorkas ubakhumbuze ukuba kufuneka ukuzincama kodwa kufanelekile ukuba nenkululeko yezemali.

Izibalo zonyaka wokuqala zikhangeleka ngolu hlobo:

Unyaka Wokuqala	
Zuza	1,950
- Ukubuyiswa kwemali mboleko (kunyaka ophelileyo)	300
- Intlawulo yenzala	150
- lindleko zekhaya (iindleko ezithotyweyo)	1,680
= Iyonke (Imali-mboleko efunekayo)	-180

Kwaye xa kwenziwe unyaka wesibini, izibalo zijongeka ngolu hlobo:

Unyaka wesibini	
Zuza	1,950
- Ukubuyiswa kwemali mboleko (kunyaka ophelileyo)	180
- Intlawulo yenzala	72
- lindleko zekhaya (iindleko ezithotyweyo)	1,680
= Itotali (Akukho mali-mboleko ifunekayo)	18

AKUKHO MBOLEKO UFUNEKAYO. Kunyaka wesibini, uMaria sele ekhululekile ngokwezimali. Akafuni mboleko. Okungcono nangakumbi kukuba kulo nyaka uzayo uza kuba nemali esecaleni yokutya okanye ukuthenga ezinye izinto ezonezelelweyo. Nokuba anganyusa iindleko zakhe zokuphila abuyele kwi -1,800 uya kuba ne-150 lokutya. Ukuba utyala imali ngobulumko uya kuba nemali engakumbi kwixesha elizayo.

Unyaka wesi-3	
Zuza	1,950
-Ukubuyiswa kwemali mboleko (kunyaka ophelileyo)	
-Intlawulo yenzala	
-Iindleko zekhaya (iindleko ezithotyweyo)	1,800
=Itotali Akukho mboleko ifunekayo	150

- UDorkas wamnceda njani umhlobo wakhe uMaria?
  - *Wamnceda ukuba abone apho angenza khona utshintsho oluncinci kwiindleko zakhe - yayiyi-R0.30 kuphela / ngosuku*
- Yintoni esinokuyifunda kuDorkas noMariya?
  - *Ukunciphisa iindleko zethu ngeendlela ezincinci kunokunceda ngokwenene ukunciphisa*
  - *amatyala ekuhambeni kwexesha*
  - *Sinokukhululeka kumatyala ethu ngokucwangcisa kunye nokuncama izinto ezincinci ngokukhawuleza kunokuba sicinga*
  - *Ukucela umntu esimthembayo ukuba asincede sihlolisise uqingqo-mali lwethu size siphume ematyaleni kunokuba kuhle*

**Imiyalelo yoMbhaxeshi:** Qinisekisa ukuba iqela liyayiqonda ngokucacileyo indlela yokubala impembelelo yotshintsho olulula ekuphumeni etyaleni. Hambisa **ISIKHOKELO SOMFUNDI** : Uphuma Njani ETyala. Hlaziya umzekelo kwaye ubonise la manyathelo:

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.

QAPHELA - ukuba ufundisa amalungu ebandla, akuyomfuneko ukuba ilungu ngalinye liyiqonde indlela yokwenza ezi zibalo. Nangona kunjalo, ukuba ungumqeqeshi obalaseleyo, ufundisa aBaqquzeleli beNgingqi kunokuba luncedo ukwenza umthambo wokuziqhelanisa owongezelelweyo ukuze babe nako ukunceda iqela ngalo mbono. Imisebenzi emibini elandelayo ibandakanyiwe yokufundisa abaququzeleli hayi ibandla liphela.

Umzekelo 1: Umvuzo ophelileyo R2000, Loan R700, Inzala 15%, Iindleko R2000 + Inzala.

Unyaka woku-1

Umvuzo	2000
UkuBuyiselwa kweMali-mboleko	-700
Intlawulo yenzala	-105
Iindleko	-2000
Imali-mboleko eNtsha	-805

#### Unyaka wesi-2

Umvuzo	2000
UkuBuyiselwa kweMali-mboleko	-805
Intlawulo yenzala	-120.75
Iindleko	-2000
Imali-mboleko eNtsha	-925.75

Imali-mboleko ihlala ikhula unyaka nonyaka. Nangona kunjalo, khawufane ucinge endaweni yoko babefumene iingcebiso kwaye bancedisa iindleko nge-R200 ukuya kwi-R1800 kwaye banyuse umvuzo nge-R120 ukuya kwi-R2120.

#### Unyaka woku-1

Umvuzo	2120
UkuBuyiselwa kweMali-mboleko	-700
Intlawulo yenzala	-105
Iindleko	-1800
Imali-mboleko eNtsha	-485

#### Unyaka wesi-2

Umvuzo	2120
UkuBuyiselwa kweMali-mboleko	-485
Intlawulo yenzala	-72.75
Iindleko	-1800
Imali-mboleko eNtsha	-237.75

#### Unyaka wesi-3

Umvuzo	2100
UkuBuyiselwa kweMali-mboleko	-237.75
Intlawulo yenzala	-35.66
Iindleko	-1800
Itotali entsha - akusekho tyala	46.59

Makhe sijonge omnye umzekelo. Ingeniso iyonke R3000, Loan R1200, Inzala 20%, Iindleko R2800 + Inzala.

#### Unyaka woku-1

Umvuzo	3000
UkuBuyiselwa kweMali-mboleko	-1200
Intlawulo yenzala	-240
Iindleko	-2800

Imali-mboleko eNtsha	-1240
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Unyaka wesi-2

Umvuzo	3000
UkuBuyiselwa kweMali-mboleko	-1240
Intlawulo yenzala	-248
Iindleko	-2800
Imali-mboleko eNtsha	-1288

Imali-mboleko ihlala ikhula unyaka nonyaka. Nangona kunjalo, khawufane ucinge endaweni yoko babefumene iingcebiso kwaye bancedisa iindleko nge-R200 ukuya kwi-R2600 kunye nokunyusa umvuzo nge-R200 ukuya kwi-R3200.

Unyaka woku-1

Umvuzo	3200
UkuBuyiselwa kweMali-mboleko	-1200
Intlawulo yenzala	-240
Iindleko	-2600
Imali-mboleko eNtsha	-840

Unyaka wesi-2

Umvuzo	3200
UkuBuyiselwa kweMali-mboleko	-840
Intlawulo yenzala	-168
Iindleko	-2600
Imali-mboleko eNtsha	-408

Apha sinokubona ukuba emva kweminyaka emibini endaweni yokuba imali-mboleko inyuke ibe yi-R1288, iye yehla yaya kutsho kwi-R408. Ingakanani inzala onokuyihlawula kwi-R1288?  $R1288 \times .20 = 257,60$ . Kodwa ngenxa yotshintsho ngoku uhlawula i-R 408  $\times .20$  eyi-R89.60 kuphela. Lo ngumahluko omkhulu. Masiqhubeke.

Unyaka wesi-3

Umvuzo	3200
UkuBuyiselwa kweMali-mboleko	-408
Intlawulo yenzala	-81.60
Iindleko	-2600
Itotali entsha - akusekho tyala	-89.6

Ngelixa bengaphumanga ematyaleni uyabona ukuba kulo nyaka uzayo bazakuphuma lula ematyaleni.

### **KUBANTU BEZOLIMO KUPHELA – Xoxa:**

*Kwiimeko apho kuphela uhlobo lwetyala lithengisa amasimi akho kwangoko, kuya kufuneka ufumane umntu omthembileyo ngokupheleleyo kwaye usebenze naye. Khetha intsimi encinci kwaye uyithengise ukuba ube nemali yokutya. Emva koko ngexesha lokuvuna unokuvuna intsimi enkulu kwaye ungalahlekelwa yimali kuloo nto. Okanye tyala inxalenye yentsimi yakho enye into onokuyivuna kwangethuba, njengombona.*

*Kusenokuthatha umsebenzi omninzi, kodwa ngaloo ndlela ungathengisa eso sityalo endaweni yokuba uthengise sonke isivuno sakho kwangethuba. Yiba nobuchule.*

*(Ukuba ukwindawo ekungenakwenzeka ukuba abantu bafumane imali-mboleko yenyanga, ngoko cinga ngezinye iindlela ezikhoyo zokubanceda bancephise isixa semali abaphulukana nayo kwinzala ngonyaka.)*

## **5. Thandazela uncedo lukaThixo uze ululindele**

### **INGXOXO YEQELA ELIKHULU**

Inyathelo lokugqibela lokuphuma ematyaleni kukufuna uncedo lukaThixo. Kakade ke, kufuneka siphile ngokuvisisana nokuthanda kukaThixo ukuba silindele uncedo lwakhe.

Mamela eli bali:

Ngenye imini indoda yeza kummelwane wayo icela uncedo ngetyala. Wayeboleke i-2,500 nge-10% edibanisa inzala kwaye kwiinyanga ezisi-7 kamva umntu wathi kufuneka ahlawule ngaphezulu kwe-6,000. Xa ummelwane wabala umdla, wafumanisa ukuba loo nombolo yayingachananga kwaphela. Kodwa le ndoda yayingayazi indlela yokubala inzala ngokwayo. Wayesoloko ehamba kwintlekele yemali ukuya kwenye. Lo mmelwane waphulaphula xa wayethetha ngengxaki yemali waza wazibuza, “Kutheni uThixo engayi kuze ayincede le ndoda? Kutheni esoloko enamatyala? Ngaba oku kwakungenxa yokungekho sikweni kwabanye?” Kanye ngelo xesha le ndoda yaqalisa ukuthetha ngendlela eya ngayo kwimvumisi. Umvumisi wayemxelele ukuba lo uza kuba ngunyaka omubi kwaye le ndoda yakholelwa.

UThixo uthe uya kuzisa ubunzima bemali kwabo bangathobeliyo.

- Ucinga ukuba le ndoda yayithobela?

Eli lelinye ibali elivela eBhayibhileni:

Xa amaYuda asekhinjweni aqalisa ukubuyela eYerusalem esuka eBhabhiloni aqalisa ukuyakha kwakhona itempile kodwa kungekudala anikezela. UHagayi wabakhalimela abantu ngokuhlala kwizindlu ezintle ngoxa itempile—indlu kaThixo—yahlala ingamabhodlo. Wabalumkisa abantu ukuba babengayi kuze baneliseke baze basikelelwe logama nje uThixo engakholiswa ngabo.

Funda wonke uHagayi isahluko 1 kunye nevesi 2:19.

- Ngaba ubunzima bemali busoloko bungumphumo wokungathobeli?
  - Ubunzima bemali abusoloko bubangelwa kukungathobeli. Enyanisweni, uDavide wayedla ngokukhalazela isizathu sokuba kwakubonakala ngathi abangendawo bayaphumelela. Noko ke, uDavide wakwathi akazange alibone ilungisa lilambile (INdumiso 37:25).

lingxaki zemali zidla ngokuba yindlela uThixo azama ngayo ukutsala ingqalelo yethu. Xa sijamelene neengxaki zemali kufuneka siyeke, sihlolisise ubomi bethu, siguquke kuyo nantoni na ephosakeleyo size sithandazele inceba kaThixo. Ukuba siqhubeka siphila ubomi obungamthobeliyo uThixo, ngoko asifanele silindele intsikelelo nenceba yakhe.

## **AMANYATHELO AMANYATHELO**

- Zibophelele ekwenzeni isicwangciso sokunciphisa amatyala ukuba unayo.
- Xoxa nosapho lwakho ngesicwangciso kwaye ucele wonke umntu ukuba azibophelele kwisicwangciso.
- Thandaza ucele uncendo lukaThixo ukuze unciphise amatyala, uze ululindele.

## **UKUHLOLA**

Siyalelwa nguThixo ukuba sibe ngamagosa alungileyo emali.

## **INGXOXO YEQELA ELINCINANE**

Yenza uluhlu lweembono ezili-10 ozifundileyo kolu qeqesho.

Zeziphi ezinye zezinto osele uqalisile ukuzifaka kuzo? Yeyiphi enye into onokuthi uqalise ukuyisebenzisa ngoku?

## **Ingxelo emva**

UThixo ufuna sinandiphe inkululeko yemali. Akafuni sibe ngamakhoboka emali okanye sisoloko sixhalabele imali. Ukuba sisebenzisa izakhono ezifanelekileyo zokulawula imali kwaye sicele ubuchule bakhe kunye nokunceda ke siyayazi inkululeko.

**Thandazani kunye ukuvala.**