

TRUTH
CENTERED
TRANSFORMATION

MODULE



IZINDABA ZEMALI UMHLAHLANDLELA WABAFUNDI

Ukuzinikela 1

IQEMBU LOMNCINTISWANO

Funda uMathewu 6:19-24; 33.

- Singafundani kula mavesi ngemali?
- Kusho ukuthini ukusebenzela imali?
- Ingabe lokhu kusho ukuthi akufanele neze sicabange ngemali?
- Kusho ukuthini ukuzibekelela ingcebo ezulwini? Singakwenza kanjani lokhu?
- Imfundiso kaJesu ihluke kanjani esikweni lethu?
- Leli vesi lisitshela ukuthi sigxile kuphi?

Funda eyoku-1 Thimothewu 6:6-11.

- Kufanele sibe yini isimo sethu sengqondo ngemali?
- Kungani kuyingozi ukugxila noma ukuthanda imali?
- UPowula utjela uThimothi bona adzimelele kuphi?

KHULUMA NOMUNTU

Imali akufanele ibe umgomo wethu:

- Ngithanda imali? Ngihlale ngicabanga ngendlela yokuba nemali eyengeziwe?
- Ngabe ngenelisekile ngalokho enginakho?
- Ngizibekelela ingcebo ezulwini noma emhlabeni na?

Umsebenzi omuhle:

- Ingabe ngihlala ngisebenza kanzima?
- Ngingakwazi yini ukondla umndeneni wami?
- Obani abaswele emphakathini wethu? Singabasiza kanjani, njengabantu ngabanye nanjengeqembu?

Sithandazelane

Ukuzinikela 2

Izizathu ezenza sizithole singenayo imali eyanele

Funda isihloko kanye ne(izi)mpikiswano, bese uxoxa bese ufingqa isihloko:

- **Ubuvila** — IzAga 10:4, 13:4; 24:30-34

- **Ukungahlaliseki/Ukuhaha** — IzAga 28:25

- **Zithandwa Ezimnandi** — IzAga 21:17; 23:20-21

- **Obukhali** — IzAga 11:24

- **Ubulima** — IzAga 3:13-16

- **Ukungalaleli** — IzAga 28:13; 2 IziKronike 24:20

Esinye izizathu esenza sizithole singenayo imali eyanele **ukungabi nabulungisa**. Thandaza ucele usizo lukaNkulunkulu. UNkulunkulu ungumngane wabacindezelwe nalabo ababhekana nokungabi nabulungisa.

Uma uzizwa sengathi awunakho okwanele futhi uzibuza ukuthi kungani uNkulunkulu ehlulekile ukukunikeza konke okudingayo, bheka impilo yakho kula maphuzu abhalwe ngenhla. Cela uNkulunkulu akubonise ukuthi ungaba kanjani necala ngalezi zinto. Phenduka ucele intetholelo kuye futhi akubonise ukuthi ungashintsha kanjani.

Ukuzinikela 3

Amaphutha ajwayelekile enziwa lapho kusetshenziswa imali.

Iphutha 1: Angikaze ngicabange ngemali yami

Iphutha 2: Uma nginayo, ngiyayisebenzisa!

Iphutha 3: Anginakho okwanele

Iphutha 4: Angikwazi ukulinda, kufanele ngiboleke

Iphutha 3: Anginakho okwanele

Funda eyabaseFilipi 4:11-12.

- Kuyini ukwaneliseka?
- Kungaphansi kwaziphi izimo uPawulu athi wanelisekile?
- Ingabe siyeneliswa yilokho esinakho?
- Uma senelisekile, ingabe lokho kusho ukuthi akufanele sisebenze kanzima ukuze sithole okwengeziwe? Bheka izAga 23:4-5 nezAga 24:33-34.

Iphutha 4: Angikwazi ukulinda, kufanele ngiboleke

Funda izAga 22:7.

- Yiziphi izinkinga ngezikweletu?
- Yiziphi ezinye zezinto abantu abangena ezikweletini ukuze bazithenge?
- Iyiphi enye indlela yokuthola izinto esizifunayo?

Ukuzinikela 4

Amaphutha ajwayelekile enziwa lapho kusetshenziswa imali.

Iphutha lesi-5: Ngifisa sengathi ngabe nginemali eningi njengabanye

Iphutha lesi-6: Ngimpofu kakhulu ukuthi ngingapha

Iphutha lesi-7: Ngihlala ngizikhathaza ngemali

Iphutha lesi-8: Ngisebenzisa imali futhi ngiyithola ngezindlela ezingamhloniphi uNkulunkulu

Iphutha lesi-6: Ngimpofu kakhulu ukuthi ngingapha

Funda eyesi-2 Korinte 8:1-5.

- Lithini leli vesi ngokupha ngezikhathi zesidingo?
- Singabakhuthaza kanjani bonke abantu ukuba baphe kungakhathaliseki ukuthi izimo zabo zinjani?

UNkulunkulu akubusise lapho unikela.

Bala uMalaki 3:10-12.

- Leli vesi lisitshela ukuba senzeni?
- Uyoba yini umphumela uma senza kanjalo?

Iphutha lesi-7: Ngihlala ngizikhathaza ngemali

Funda uMathewu 6:25-34.

- Uthini uNkulunkulu ngokukhathazeka?
- Kungani ethi akufanele sikhathazeke?
- Yini okufanele sicabange ngayo esikhundleni salokho?
- Yini esingayenza ukuze singakhathazeke?
- Ingabe sikhona isikhathi lapho kufanele sikhathazeke?

Ukuzinikela 5

Ingabe sigebenga uNkulunkulu?

Bala uMalaki 3:8-12.

- Ama-Israyeli amntshontshela kanjani uNkulunkulu?
- Iyini imiphumela yokuphanga uNkulunkulu?
- UNkulunkulu uthi kuzokwenzekani uma siletha konke okweshumi?
- Kuyini konke okweshumi?
- Ingabe sigebenga uNkulunkulu?

Ukunikeza okwengeziwe ebumpofu obukhulu

Funda eyesi-2 Korinte 8:1-4.

- Ingabe amalungu esonto laseMakedoniya ayecebile noma empofu?
- Banikele ngamalini?
- Sasiyini isimo sabo sengqondo ngokupha?
- Yini esingayifunda kuleli bandla?

Isifundo 1: Umhleli Wemidlalo Yesabelomali

Izindleko Zanyanga Zonke Ezijwayelekile			
Into	Inombolo yezikhathi/inyanga	Izindleko ngokuhamba kwesikhathi	Isifinyezo
Ukudla	30	R2	60
Ugesi	1	R5	5
Impahla Yasekhaya	1	R10	10
Izindleko Ezingalindelekile	1	R60	60
<i>Ezinye izindleko zanyanga zonke, uma zikhona.....</i>			
	Izindleko Zanyanga Zonke Ziphelele		
	Izindleko Zonyaka = Izindleko Zanyanga Zonke *12		

Ezinye Izindleko Zonyaka			
Into	Inani lezikhathi/onyaka	Izindleko ngokuhamba kwesikhathi	Isifinyezo
Imali Yesikole February	1		
Inkokhelo Yesikole May	1		
Ilayisi Elingeziwe	3	30	
Izindleko Zemali Engenayo	1	300	
	Isamba Sezinye Izindleko Zonyaka		

INGENISO	- IZINDLEKO EZIJWAYELEKILE NGENYANGA	- EZINYE IZINDLEKO ZONYAKA	= IZINSUKU
2,500	-	-	=

Isifundo 2: Ukuhlola Isinyathelo Sokuqala

Bala Iholo Lakho Eliphelele

A: Bala Inani Eliphelele

Isinyathelo sokuqala ukuthola ukuthi sihora malini ngonyaka. Uma unomsebenzi ozinzile okuholelayo lokhu akunzima kakhulu. Kodwa-ke, uma ungumlimi noma unebhizinisi elincane, ungalinganisa okuningi ngangokunokwenzeka. Khumbula ukufaka zonke izindlela ozuza ngazo imali. Zama ukubala inani oyitholayo ngayinye. Cabanga ngalokho okwenzile ngonyaka odlule. Bhala phansi isamba semali engenayo, hhayi inzuzo kuphela, futhi khumbula ukufaka yonke imali engenayo engu-CASH ozoyithola ezinyangeni eziyi-12 ezizayo.

Imali engenayo	Izinkathi zonyaka ngonyaka	Imali njalo	Isifinyezo
ISIFINYEZO			

Ishadi 1

B: Bala Izindleko Zemali Engenayo

Izindleko	Izinkathi zonyaka ngonyaka	Imali njalo	Isifinyezo
ISIFINYEZO			

Ishadi 2

C: Bala Ingeniso Ephelele

YONKE INGENISO	- UMONAKALO WOMHOLO	= IMALI YANGEMPELA
	-	=

Ishadi 3

Isifundo 2: Umbiko Wezindleko Zasekhaya

[illegible]

Isifundo 3: Ukuhlola Izinyathelo 2 & 3

Isinyathelo sesi-2: Bala Izidingo Zakho

A: Yazi Izidingo Zakho Zanyanga Zonke

Ishadi Elijwayelekile Lezindleko Zanyanga Zonke

Into	Inombolo yezikhathi/inyanga	Izindleko ngokuhamba kwesikhathi	Isifinyezo
Ukudla	30		
Ugesi	1		
Amanzi			
Okweshumi			
Izindleko zasendlini isb ukuhlanza			
Imali yokufunda/Imali Yesikole Yanyanga zonke			
Ezokuthutha			
Isifinyezo esincane seNYANGA EYODWA			
Bala u-20% Wezindleko Eziyingxube			
INYANGA YE-KEMOLO			
phindaphinda izikhathi eziyi-12 nge- INGQIKITHI YONYAKA			

Ishadi 4

B: Qaphela Ezinye Izindleko

Ezinye Ishadi Lezindleko

Into	Inani lezikhathi/unyaka	Izindleko ngokuhamba kwesikhathi	Isifinyezo
Umfaniso Wesikole			
Izincwadi Zesikole			
Imali Yesikole Ewayelekile			
Izingubo/Izicathulo			
Ukuthuthukiswa Kwekhaya			
Isamba esincane soNYAKA OWODWA			
Vumela u-10% Wezindleko Eziyinxube			
ISIFINYEZO SONYAKA			

Ishadi 5

Isinyathelo sesi-3 - Bala umehluko

Bala umehluko. Uma usebenzisa imali engaphezu komholo wakho, uzogcina unenombolo edumazayo ka-TOTAL.

UMHOLO OPHELELE	- IZIVIVINYO ZIWAYELEKILE	- EZINYE IZINDLEKO	= KONKE
	-	-	=

Ishadi 6

Isifundo 4: Imithetho Yomuntu Ocebile, Ompofu

Imali engenayo

Iqembu ngalinye lithola amakhadi emali ayi-10 (noma ubhontshisi) umzuliswano ngamunye

Izindleko

Iqembu ngalinye linquma ukuthi lifuna ukuyisebenzisa kanjani imali yalo. Awudingi ukusebenzisa wonke amakhadi akho esikweletu ukuze ujikeleze.

Ukudla - ukudla kabili ngosuku	5		
- cha	7		
- ikhwalithi ephezulu	10		
Ugesi	2		
Isikole sezingane	1 ingane ngayinye (unezingane ezi-3)		
Izinto Zasekhaya			
-indlu yangasese/yangasese	5	usofa e ncha	2
- ibhayisikili	2	ukulungisa uphahla	5
-I-TV	3	setirio	1

Amakhadi abagulayo

Uma ugula kufanele ukhokhe amakhadi ama-2 ngemali elahlekile kanye nemithi. Uma ungakwazi ukukhokha ngokushesha, ulahlekelwa amakhadi angu-3 kusukela osukwini lwakho olulandelayo lokukhokha (amabili omuthi kanye nelilodwa lezimali zomboleki.)

Investment

Umjikelezo ngamunye ungakhetha ukutshala imali. Idiphozi ngayinye kufanele kube amakhadi emali ama-3. Ngamakhadi angu-3 emali etshaliwe uthola elinye ikhadi lemali elengeziwe njalo uma unawo. Noma nini, ungathengisa i-investimenti yakho kodwa uzothola amakhadi emali ama-2 kuphela ngokuthengisa i-investimenti yakho.

Ukuya esikoleni

Kuyo yonke ingane eqeda amazinga amathathu esikole, uzothola amakhadi emali angu-3 ngaphezulu isikhathi ngasinye.

Isifundo 5: Ukwenza Isabelomali Isinyathelo 4

Isinyathelo sesi-4: Sebenzisa okusele ngokuhlakanipha

A: Linganisela ukuthi yimalini ongayenza endaweni ngayinye

Indawo Yezezimali	Ukuzibophezela
Zokonga	
Ukutshala imali	
Ukupha	
Sesha	
Ukonga Okukhethekile	
Isifinyezo:	

Ishadi 7

B: Fingqa

C: Qhathanisa isifinyezo Seshadi 6 (Imali Engenayo – Izindleko)

D: Lungisa njengoba kudingeka

Indawo Yezezimali	Ukuzibophezela
Zokonga	
Ukutshala imali	
Ukupha	
Sesha	
Ukonga Okukhethekile	
Isifinyezo:	

Ishadi 7 Lishintshiwe

Isifundo 7: Ukubala Inzuzo

Ukuze sazi ukuthi sinenzuzo yini, sidinga ukwazi izinto ezi-2:

1. INGENISO – Imali oyitholayo uma uthengisa umkhiqizo
2. IZINDLEKO – Inani esilisebenzisile ukuthuthukisa noma ukuthuthukisa umkhiqizo

INGENISO – IZINDLEKO = INZUZO

Isibonelo 1 – Ingadi yemifino ka-Anna

U-Anna unolwazi oluningi lokulima imifino njengoba esebenze epulazini lomndeni wakhe iminyaka eminingi. Usanda kuqala ibhizinisi lakhe lemifino. Ngemva kokuvuna kwakhe kokuqala u-Anna wathatha imifino yakhe waya emakethe futhi wayithengisa yonke ngamarandi angama-25 Wajabula kakhulu. Wayebonakala enemali eningi. Ucabanga ukuthi u-Anna unebhizinisi eliphumelelayo?

Ngaphandle kokuthi u-Anna azi ukuthi wenze inzuzo noma cha, ngeke azi ukuthi ibhizinisi lakhe liyaphumelela yini nokuthi kufanele aliqhubeke yini. Sizobe sesibheka amarekhodi okuhweba ukuze sibone ukuthi uphumelele yini.

Izindleko - Uhlu lwezinto ezidingekayo	Izindleko
- Peo	6
- Umanyolo	5
- Amathuluzi	4
- Indawo yokuthengisa emakethe	2
- Izikhwama zepulasitiki namabhokisi	3
- Amathikithi ebhasi	1
Isifinyezo	21
Imali - Linganisela	Imali
Isifinyezo	25

IMALI EJWAYELEKILE	- WONKE UMSHUWALENSE	= OKUHLE
25	- 21	= 4

Ezinye izici okufanele zicatshangelwe: _____

Isikhathi Sokukhula (inombolo yezinyanga):	4
Amahora/inyanga:	12.5
Isamba (Amahora / inyanga x No. izinyanga):	50
Inzuzo / cha. amahora:	0.08

Isibonelo sesibili – Izingulube zikaPawulu

UPawulu unezingulube. Useneminyaka eminingi efuya izingulube kodwa ufuna ukwenza isiqiniseko sokuthi uyayenza ngempela imali. Ezinyangeni eziyisithupha ezedlule ubelokhu ebhala ngokucophelela zonke izindleko zezingulube zakhe. Namuhla udayise izingulube futhi manje ufuna ukufunda ukuze abone ukuthi wenze inzuzo yini ebhizinisini lakhe lezingulube.

Isinyathelo 1. Igama Lebhizinisi	
Isinyathelo 2. Ubude Bohwebo	
Isinyathelo sesi-3. Izindleko – Uhlu lwezinto ezidingekayo	Izindleko
ZONKE IZINDLEKO	
Isinyathelo 4. Imali – isilinganiso	Imali
IMALI EJWAYELEKILE	

Isinyathelo sesi-5.

IMALI EJWAYELEKILE	- ZONKE IZINDLEKO	= OKUHLE
	-	=

Incwadi kaPaul:

2 izingulube R40

Ukudla kwemidlwane emibili R50

Isikhathi

Isikhathi Esikhulayo (inani lezinsuku)	
Inzuzo / cha. izinsuku	

Ibhizinisi R2

Intengo yokuthengisa R1.75/kg

Isisindo somzimba 80 kg

Izinsuku zokukhulisa izinsuku eziyi-100

Isibonelo sesi-3 – Isitolo Sezingubo zikaJohn

UJohn wayefuna ukuqiniseka ukuthi isitolo sakhe sezingubo sisebenza kahle. Wagcina namarekhodi ezinyanga ezingu-6 zokugcina, kodwa wayedidekile kakhulu. Wayengenaso isiqiniseko sokuthi kufanele abhale ini nokuthi yini okungafanele ayibhale.

Landela lezi zinyathelo ukuze usize u-John abale inzuzo yakhe:

Isinyathelo 1: Susa noma yini engahlobene nebhizinisi lokudayisa izingubo.

Isinyathelo sesi-2: Buka futhi wazi zonke izindleko. Faka izindleko esigabeni sezindleko seshidi lokusebenza.

Isinyathelo sesi-3: Bhaka uhlu bese ukhetha imali ayithole esitolo sezingubo - yibeke engxenyeni yemali ekhasini lokusebenza.

Isinyathelo sesi-4: Njengoba wenza kuPawulu, sebenzisa izindleko nenzuzo ukuze ubone ukuthi uJohane wenza inzuzo yini.

John's Notebook

Ukuthenga izingubo zokuthengisa	500	Ukuthengisa izingubo	600
Imali yesikole	300	Ukudla komndeni	50
Isikhwama sesikole	40	Ukuthengisa izingubo	500
Ukuqasha okudayisa	100	Ukuthenga izipho zephathi	300
Ukuthengisa izingubo	400		

Isinyathelo 1. Igama Lebhizinisi	
Isinyathelo 2. Ubude Bohwebo	
Isinyathelo sesi-3. Izindleko - Uhlu lwezinto ezidingekayo	Izindleko
ZONKE IZINDLEKO	
Isinyathelo 4. Imali	Imali
IMALI EJWAYELEKILE	

Isinyathelo sesi-5.

IMALI EJWAYELEKILE	IZINDLEKO EZIPHANSI	= OKUHLE

Isikhathi:

Ubude bohwebo (izinyanga)	
Inzuzo / cha. izinyanga	
Inzuzo / cha. izinyanga / izinsuku ezingama-30	

Ibhizinisi Lakho

Isinyathelo 1. Igama Lebhizinisi -	
Isinyathelo 2. Ubude Bohwebo -	
Isinyathelo sesi-3. Izindleko - Uhlu lwezinto ezidingekayo	Izindleko
ZONKE IZINDLEKO	
Isinyathelo 4. Imali - isilinganiso	Imali
IMALI EJWAYELEKILE	

Isinyathelo sesi-5.

IMALI EJWAYELEKILE	IZINDLEKO EZIPHANSI	= OKUHLE

Isikhathi:

Isifundo 8: Inketho A Ukuqhathanisa Izinhlobo Zemalimboleko (Abantu Bezolimo)

Udinga ama-500 ukuze uthenge umanyolo kanye nelayisi. Ungakhetha ezintweni ezintathu ezingezansi:

1. Thengisa izitshalo zakho kusenesikhathi. Uthengisa isivuno sakho (1200kg) ngo-1.5 kg esikhundleni sika-2 kg.

Inzuzo engaba khona = _____ * _____ = _____

Inani elitholiwe = _____ * _____ = _____

Izindleko zesikweletu = _____ - _____ = _____

2. Uboleka 500 izinyanga ezinhlanu ukhokha 10% inzalo elula.

Izindleko zesikweletu = _____ * _____ * _____ = _____

3. Uboleka 500 futhi uyavuma ukukhokha 800 ngezinyanga 5

Izindleko zesikweletu = _____ - _____ = _____

Iyiphi inketho oyikhethayo?

Isifundo 8: Inketho B Ukuqhathanisa Izinhlobo Zemalimboleko (Izakhamuzi zasemadolobheni)

Udinga ama-500 ukuze uthenge umanyolo nelayisi. Ungakhetha ezintweni ezintathu ezingezansi:

1. Uboleka u-500 izinyanga ezinhlanu ukhokha inzalo ehlanganisiwe engu-10%.

Isamba senani elifunekayo = _____ * _____ * _____ * _____ * _____ * _____ = _____

Izindleko zesikweletu = isamba senkokhelo - inani lemalemboleko = _____ - _____ = _____

2. Uboleka 500 izinyanga ezinhlanu ukhokha 10% inzalo elula.

Izindleko zesikweletu = _____ * _____ * _____ = _____

3. Uboleka 500 futhi uyavuma ukukhokha 800 ezinyangeni 5

Izindleko zesikweletu = _____ - _____ = _____

Iyiphi inketho oyikhethayo?

Isifundo 9: Ungaphuma Kanjani Esikweletini

Singaphuma esikweletini uma:

- sivume amaphutha ethu futhi sinqume ukushintsha
- lahla izifiso manje, ukuze sibe nenkululeko
- thengisa izinto ezingabalulekile
- dala futhi uhlele izinguquko ezincane ukuze ukhokhe izikweletu ezisele
- thandaza futhi ulindele usizo lukaNkulunkulu

Izinyathelo zokubala umjikelezo wethu wesikweletu:

Isinyathelo 1: Bala iholo lakho (Imali engenayo yonke)

Isinyathelo sesi-2: Thatha imali mboleko (Inkokhelo yemalimboleko)

Isinyathelo sesi-3: Hoxisa inzalo (Inkokhelo yenzalo)

Isinyathelo sesi-4: dons zonke izindleko zasendlini (izindleko ezivamile zanyanga zonke nezinye)

Isinyathelo sesi-5: Funda isifinyezo

Uma okudingayo kukukhulu kunalokhu onakho, umehluko phakathi kwemiphumela emibili yisikweletu.

Phinda njalo ngonyaka.

Unyaka: _____	
Thola (imali engenayo)	
- Ukukhokhwa kwemali mboleko	
- Inzalo yokukhokha	
- Zonke izindleko zasendlini	
= Isifinyezo	

Unyaka: _____	
Hola (imali engenayo yonke)	
- Ukukhokhwa kwemali mboleko	
- Inzalo yokukhokha	
- Zonke izindleko zasendlini	
= Isifinyezo	