

TRUTH
CENTERED
TRANSFORMATION

MODULE



IZINDABA ZEMALI UMHLAHLANDLELA WOTHISHA

Truth Centered Transformation—Imojula: Izindaba Zemali 3.6. Imigomo yelungelo ©2018 Reconciled World, Phoenix, Arizona, United States of America. www.reconciledworld.org

Lo msebenzi utholakala ngaphansi kwemibandela yelayisensi ye-Creative Commons Attribution–ShareAlike 3.0. Uvunyelwe futhi ukhuthazwa ukuthi uguqule umsebenzi, futhi uwukopishe, usabalalise, futhi uwudlulisele ngaphansi kwalezi zimo ezilandelayo:

Ngabelwe mina – Kufanele uchaze umsebenzi ngokufaka isitatimende esilandelayo: Imigomo yelungelo © 2018 Ishicilelwe yi-Reconciled World (www.reconciledworld.org) ngaphansi kwemigomo yelayisensi ye-Creative Commons Attribution–ShareAlike 3.0. Ukuze uthole ulwazi olwengeziwe, bheka www.creativecommons.org.

Okungezona ezentengiso – Awukwazi ukusebenzisa lo msebenzi ngezinjongo zokuthengisa.



Uma ungathanda ukhumusha lolu lwazi, sicela uthinte info@tctprogram.org.

Zonke izigecaphuno zemibhalo, ngaphandle kwalapho kuboniswe ngenye indlela, zithathwe eBhayibhelini LesiZulu, New International Version®, NIV®. Imigomo yelungelo ©1973, 1978, 1984, 2011 by Biblica, Inc.TM. Isetshenziswe ngemvume evela ku-Zondervan. Wonke amalungelo agodliwe emhlabeni wonke. www.zondervan.com. I-"NIV" kanye ne-"New International Version" yizimpawu zokuthengisa ezibhaliswe e-United States Patent and Trademark Office by Biblica, Inc.TM.

Ithiphu Elikhethekile lezindaba Zemali

Ingxenye 1: Izifundo Zokuzinikela

Ukuzinikela 1: Umbono WeBhayibheli Ngemali Ingxenye 1

Umbono Osemqoka

- Imali akufanele ibe umgomo wethu
- Kufanele sisebenze kanzima ukuze sibe nokwanele ukondla imindeni yethu futhi sinike abampofu

Izinsiza Kusebenza

- Umhlahlandlela Womfundi: Ukuzinikela 1 (ikhophi eyodwa ngomuntu ngamunye)

Isingeniso

INGXOXO YEQEMBU ELIKHULU

- Yimaphi amanye amavesi owaziyo ngemali?
- Yiziphi izimiso esingazifunda ngemali kula mavesi?
- Ucabanga ukuthi uNkulunkulu unendaba nalokho esikwenzayo ngemali yethu?
- Ingabe ukuceba noma ukuba mpofu kungokomoya?

Kuningi iBhayibheli elikushoyo ngemali. Eqinisweni, kunamavesi emali aphindwe kabili kunalawo aphaathelene nokukholwa nomthandazo kuhlange. Kuyacaca ukuthi uNkulunkulu ucabanga ukuthi kubalulekile. Imali inamandla okusisiza noma ingasiwisa. Yinto esibhekana nayo ngaso sonke isikhathi. Kudingeka sifunde ukusebenzisa imali ngendlela ejabulisa uNkulunkulu.

Imali akufanele ibe umgomo wethu

INGXOXO YEQEMBU ELINCANE

Imiyalo Yomhlahlandlela: Aba **UMHLAHLANDLELA WABAFUNDI:** Isabelo 1. Emaqenjini amancane abantu aba-3-4, fundani ingxenye yokuqala yencwadi, bese nibika.

Funda kuMathewu 6:19-24; 33.

Leli vesi liyingxenye 'yeNtshumayelo yaseNtabeni'. Lapha uJesu ukhuluma nabafundi bakhe, ebatshela ngokuphila embusweni kaNkulunkulu.

- Singafundani kula mavesi ngemali?
- Kusho ukuthini ukusebenzela imali?
 - Ukuvumela imali isibuse. Ukulawulwa yimali, kungakhathaliseki ukuthi izama ukuyithola, ukukhathazeka ngayo noma njalo uzama ukuthola okwengeziwe.
- Ingabe lokhu kusho ukuthi akufanele neze sicabange ngemali?
 - Cha, kufanele sicabange ngemali kodwa akufanele sivumele imali isilawule. Kudingeka sibe ngabaphathi abahlakaniphile.
- Kusho ukuthini ukuzibekela 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?
 - *Uma sinokunele kwezingubo nokudla masisuthe.*
- Kungani kuyingozi ukugxila noma ukuthanda imali?
 - *Kulula ukona noma ukulingeka ukwenza okubi ukuze uthole imali.*
 - *Kunzima ukupha uma sithanda imali.*
 - *Kulula ukungamniki uNkulunkulu, ukwenza umsebenzi Wakhe, nokuthanda abanye uma sikhala sizama ukuthola imali eyengeziwe.*

BIKA NGENGXOXO

Njengoba sibona kula mavesi akufanele sibe abathandi bemali noma abajaha ingcebo. Lapho sifa ngeke sithathe imali yethu noma izinto zethu. Okubalulekile ngeke kube ukuthi sinemali engakanani kodwa ukuthi singamaKristu nokuthi sisebenzise malini ukuphila kwethu. Umgomo wethu ekuphileni akufanele ube ukuba nemali eningi esingayithola. Kufanele kube ukuphila ngendlela ekhazimulisa uNkulunkulu.

Umsebenzi muhle

INGXOXO YEQEMBU ELIKHULU

Ngezinye izikhathi singase singakuqondi lokho iBhayibheli elikufundisayo ngemali bese siqala ukukholelwa ukuthi imali nomsebenzi akulungile. Kufanele sisebenze kanzima, kodwa hayi ngenjongo yokuzitholela imali eyengeziwe. Ngiyahaha. IBhayibheli lisinikeza ezinye izizathu zokuthi kungani kufanele sisebenze kanzima ukuze sithole imali.

Funda eyesi-2 Thesalonika 3:6-15.

Umpostoli uPawulu wayekhathazeke kakhulu ngombiko wokuthi amanye amalungu esonto laseThesalonika ayephophile.

- Sasiyini isimo sengqondo sikaPawulu sokusebenza?
- Kungani akhetha ukusebenza, esikhundleni sokuchitha isikhathi sakhe eqeqesha amalungu ebandla?
- UPawulu wathi kufanele kwenzekeni kulabo abangasebenzi kanzima?

Funda eyoku-1 Thimothewu 5:8.

- Uthini uPawulu ngokunakekela imindeni yethu?
- Ucabanga ukuthi kungani esebenzisa amagama aqine kangaka?
 - *UPawulu wakhuluma kabi ngabantu ababengayinakekeli imindeni yabo. UNkulunkulu akasidalanga ukuba senze lutho kodwa wasidala ukuze sinakekele labo esibhekene nabo. Akakhulumi ngalabo abasebenza kanzima futhi abangenazo izinto ezanele, kodwa ukhuluma ngalabo abavilaphayo noma abachitha sonke isikhathi sabo kwezinye izinto futhi abangayinaki imindeni yabo.*

Funda eyabase-Efesu 4:28.

- Uthini uPawulu ngomsebenzi?
- Kungani kufanele sisebenze?
 - *UPawulu wakhuthaza abase-Efesu ukuba basebenze ukuze basize abaswele.*

Njengabantu bakaNkulunkulu, sibizelwe ukuba sisebenze kanzima ukuze sisebenzise ulwazi lwethu, futhi sizuze imali ukuze sizisekele thina nalabo abaswele, kungakhathaliseki ukuthi izisebenzi zethu ezingamaKristu noma abampofu. Nakuba ukuthanda imali kungalungile, ukuthola imali yokondla imindeni yethu nabanye kukhazimulisa uNkulunkulu.

Funda uGenesis 2:2.

- Wawuyini umsebenzi wakho wokuqala?
- Sisho ukuthini isibonelo sikaNkulunkulu somsebenzi kithi?
 - *UNkulunkulu wayeyisebenzi sokuqala. IBhayibheli lithi senziwe ngomfanekiso kaNkulunkulu. Lokhu kusho ukuthi nathi sadalelwa ukuthi sibe yizebenzi. Sidumisa futhi simdumise uNkulunkulu lapho silandela isibonelo Sakhe.*

Funda uGenesis 2:15, 18.

- UNkulunkulu wabeka umuntu ensimini ngayiphi injongo?
- UNkulunkulu wadala owesifazane ngayiphi injongo?
 - *UNkulunkulu wabeka umuntu ensimini ngenjongo yokuyisebenza nokuyinakekela. Kamuva, evesini 18, uNkulunkulu uthi akukuhle ukuba indoda ibe yodwa emsebenzini wayo futhi udala owesifazane ukuba abe umsizi oqinile wendoda. Lokhu kusho ukuthi bobabili benziwa izisebenzi, nakuba ngezindlela ezihlukene kancane kanye nemisebenzi eyehlukene.*

Funda u-Eksodusi 20:8.

- Sizosebenza izinsuku ezingaki?
- Zingaki izinsuku okufanele siphumule?
 - *Akufanele sichithe zonke izinsuku zethu singenzi lutho noma ukuba matasatasa ngomsebenzi nokwenza imali size singaphumuli usuku olulodwa ngesonto. Lapho uNkulunkulu enikeza lezi ziqondiso, wayekhuluma nabantu abenza imali ngezolimo. Nakuba kungase kubonakale sengathi ngezinye izinsuku akukho okwenziwayo futhi ngezinye izikhathi simatasa kangangokuthi asikwazi ukuphumula, kufanele sihloniphe uNkulunkulu endleleni esisebenzisa ngayo isikhathi sethu.*

UKUZINDLA

Thatha imizuzu emi-2 manje ukucabanga uthulile ngale mibuzo:

- Ingabe ubulokhu ulandela imiyalo kaNkulunkulu ehlobene nokuzuza imali?
- Yiziphi izinguquko, uma zikhona, okufanele uzenze?

KANYE NOMLINGANI

Xoxani ngemibuzo elandelayo futhi nicabangele izimpilo zenu futhi nithandazelane. Ahlelwe ngezansi kwepreshana.

Imali akufanele ibe umgomo wethu:

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

Umsebenzi muhle:

- Ingabe ngihlala ngisebenza kanzima?
- Ngingakwazi yini ukondla umndenani wami?
- Obani abaswelelelelelwe wethu? Singabasiza kanjani, njengabantu ngabanye nanjengeqembu?

Ukuzinikela 2: Umbono WeBhayibheli

Ngemali Ingxenye 2

Umbono Osemqoka

- UNkulunkulu uthembisile ukuthi uzosinakekela. Uma sintula ngokwanele izidingo zethu eziyisisekelo, sidinga ukubona ukuthi sikhona yini isizathu.
- Kufanele siyiphathe kahle imali yethu

Izinsiza Kusebenza

- Umhlahlandlela Womfundi: Ukuzinikela 2 (ikhophi eyodwa ngomuntu ngamunye)

Isingeniso

INGXOXO YEQEMBU ELIKHULU

Sifundile ukuthi imali akufanele ibe yinto esizikhathaza ngayo, nokuthi kufanele sisebenze kanzima ukuze sibe nokwanele ukuze sondle imindeni yethu futhi sinike abampofu.

- Lithini futhi iBhayibheli ngemali?
- Yiziphi ezinye izithembiso eziseBhayibhelini ezisikhuthazayo njengoba sisebenzela ukunakekela imindeni yethu futhi sipa abampofu?

Ake sibheke ukuthi uNkulunkulu usithembise kanjani ukuthi uzosinakekela, nokuthi ulindele ukuba siyisebenzise kanjani imali yethu.

UNkulunkulu uthembisile ukuthi uzosinakekela

Funda uMathewu 6:25-33.

Kula mavesi siyabona ukuthi uNkulunkulu uthembise ukuthi uzosinika izinto esizidingayo uma simbeka kuqala. IBhayibheli lisinikeza nezizathu zokuthi kungani singase sizithole singenayo imali eyanele. Sizobheka lokho manje.

INGXOXO YEQEMBU ELINCANE

Imiyalo Yomhlahlandlela: Aba **UMHLAHLANDLELA WABAFUNDI:** Ukuzinikela 2. Cela iqembu ngalinye ukuthi lifunde iqoqo elilodwa lamavesi bese lizama ukufingqa iphuzu eliyinhloko elitholakala kulawa mavesi. Uma benesikhathi esiningi bangabheka enye iqoqo lemibhalo. Uma ungenazo iziqondiso zabafundi, nikeza iqembu ngalinye iziqephu – hhayi umqondo oyinhloko.

Izizathu zokuthi kungani sizithola singenayo imali eyanele:

- **Ubuwila** — IZaga 10:4, 13:4; 24:30-34.
 - Kufanele siqiniseke ukuthi sisebenza kanzima futhi singenzi lutho.
- **Ukunganeliseki/Ukuhaha** — IZaga 28:25
 - UNkulunkulu akasithembisanga ingcebo kodwa unokwanele. Ingabe sibuthakathaka ngempela noma sicasulwa yizo zonke izinto asinike zona?
- **Abathandi Bobumnandi** — IZaga 21:17; 23:20-21
 - Lokhu kungase kube ukuzijabulisa okuncane njengogwayi, utshwala, ukudla okuhle, njll. Bheka indlela oyisebenzisa ngayo imali yakho—ingabe iwukuzijabulisa noma ezintweni ozidinga ngempela?
- **Ukuncitshana** — IZaga 11:24
 - Ingabe uyanikela njengoba uNkulunkulu eyalile? UNkulunkulu usitshele ezwini lakhe ukuthi uma sehluleka ukupha ngeke asibusise. Usinika ngokulingana nalokho esikunikezayo.

- **Ubulima** — IZaga 3:13-16
- **Ukungalaleli** — IZaga 28:13; 2 IziKronike 24:20

BIKA NGENGXOXO

Imiyalo Yomhlahlandlela: *Iqembu ngalinye malixoxe ngalokho elikufundile. Qiniseka ukuthi iqembu elikhulu lizicacisa izizathu eziyisithupha zokuthi kungani singase sibhekane nokuntuleka kwemali.*

Esinye isizathu esenza sizithole singenayo imali eyanele **ukungabi nabulungisa**. Thandaza ucele usizo lukaNkulunkulu. UNkulunkulu ungumngane wabacindezelwe nalabo ababhekene 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.

- Isiphi kulezi zizathu ocabanga ukuthi sivame kakhulu edolobheni lakho? Kungani?
- Ingabe zikhona izindlela esingakuvimbela ngazo ekuphileni kwethu? Ezimpilweni zabanye?
- Ingabe zikhona ezinye izizathu ongazicabanga?
- Singawukhuthaza kanjani umkhaya ongomakhelwane uNkulunkulu athembise ukuwunakekela?

Ukuphatha imali yethu

INGXOXO YEQEMBU ELIKHULU

Funda uMathewu 25:14-30.

Kulo mfanekiso, uNkulunkulu usifundisa ngokuba umphathi omuhle wakho konke asinike kona. Umuntu ohamba kuloluhambo nguNkulunkulu futhi imali ayinikeza izinceku iyafana nemali namathalenta asinika wona.

- Ingabe wonke amadoda athola imali efanayo?
- Kwenzekani emadodeni amabili okuqala?
- Kwenzekani endodeni yokugcina? Kungani umnikazi womuzi amthukuthelela?
- Isho ukuthini le ndaba kithi?

Akuthina sonke esinikezwa imali efanayo. UNkulunkulu akasahluleli ngokusekelwe kulokho asinika kona kodwa ukuthi sisebenzisa kanjani lokho asinike kona. Ulindele ukuba sisisebenzise ngokuhlakanipha futhi singasaphazi izipho zakhe eziyigugu. UNkulunkulu ulindele ukuba sisebenzise imali asinika yona ukuze sinakekele imindeni yethu (1 Thimothewu 5:8) nabampofu (Kwabase-Efesu 4:28).

KANYE NOMLINGANI

Xoxani ngemibuzo elandelayo futhi nicabangele izimpilo zenu futhi nithandazelane.

- Ingabe sihlala siyisebenzisa ngokuhlakanipha imali yethu?
- Singahlakanipha kanjani ngemali yethu?

Isabelo 3: Amaphutha Avamile

Ekuphatheni Imali Yakho Ingxenye 1

Umbono Osemqoka

Kunamaphutha ajwayelekile enziwayo uma kusetshenziswa imali. Singafunda ukuzigwema. Nawa amaphutha:

- Angikaze ngicabange ngemali yami
- Uma nginayo, ngiyayisebenzisa!
- Anginakho okwanele
- Angisakwazi ukulinda, kumele ngiboleke

Izinsiza Kusebenza

- Umhlahlandlela Womfundi: Imisebenzi emi-3 (1 eqenjini elincane)

Imiyalo Yomhlahlandlela – Lokhu kubhalwa njengezUKUZINDLA ezimbili ezimfushane – ingxenye yoku-1 kanye nengxenye yesi-2. Kodwa-ke, uma wenza ukuqeqeshwa njengokuqeqeshwa kwezinsuku ezi-3 kufanele lezi zihlanganiswe ukuze uzinikele isikhathi eside.

Isingeniso

INGXOXO YEQEMBU ELIKHULU

- Yiziphi ezinye zezimiso ezibaluleke kakhulu mayelana nemali esesizifundile kuze kube manje?

Manje sizobheka amaphutha angu-4 kwangu-8 avamile abantu abawenza lapho bephatha imali yabo.

- Ucabanga ukuthi yimaphi amanye amaphutha avame kakhulu?

Iphutha 1: Angicabangi ngemali yami

INGXOXO YEQEMBU ELIKHULU

Amanxeba 12:42-47.

- Inkosi yayilindele ukuthi inceku yenzeni?
 - Inkosi yabo yayilindele ukuba inceku ihlale ilungile, inakekele abantu noma izinto ezinomthwalo wemfanelo wayo ngokucophelela nangokuhlakanipha futhi yenze izinto ngokwentando yayo.

Konke kungokukaNkulunkulu. Imali esinayo iyisipho esivela kuNkulunkulu. Wasinika lona ukuze silisebenzise ngokuhlakanipha. Kufanele sicabange ngokuphatha imali yethu, siqaphela ukuthi ekaNkulunkulu futhi ulindele ukuba sihlele ukuthi singayisebenzisa kanjani.

Iphutha 2: Uma nginayo, ngiyayisebenzisa!

INGXOXO YEQEMBU ELIKHULU

Funda IZaga21:20.

- Lesi singathekiso simchaza kanjani umuntu osebenzisa konke anakho?
- Wenzani indoda ehlakaniphileyo?
 - Igcina noma igcine ukudla namafutha.
- Singafundani kulezi zaga?
 - Akufanele sisebenzise konke esinakho, kodwa kunalokho kufanele songe isikhathi ebesivame ukushoda ngaso.

Funda umShumayeli 2:10-11.

- Le ndoda yayisebenzisa kanjani imali?
- Ingabe kwamjabulisa?
 - *Indoda eya eSontweni yayinemali eningi kodwa yathola ukuthi ayimjabulisi.*

Xoxa:

- Kwenzekani uma sihlala sisebenzisa imali noma nini lapho siyithola?
- Uke wabhekana nenkinga yokushoda ngoba usebenzise imali entweni obungayidingi ekuqaleni konyaka? Singaba yini isibonelo salokhu?
- Wake wathenga into obuyifuna ngempela wabona ukuthi ayikujabulisi?
- Singaligwema kanjani leli phutha?

Iphutha 3: Anginakho okwanele

INGXOXO YEQEMBU ELINCANE

Imiyalo Yomhlahlandlela: Hlukana ngamaqembu abantu abangu-3-4. Aba **UMHLAHLANDLELA WABAFUNDI:** Ukuzinikela 3. Cela iqembu ngalinye ukuthi lifunde futhi lixoxe ngelinye lamaphutha, bese lifingqa amaphuzu ayinhloko atholakele.

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 IZaga23:4-5 nezAga 24:33-34.
 - *Kufanele siqaphele uma siphendula lokhu. Akufanele sibe ngamavila, kodwa kufanele sisebenze kanzima ukuze sinakekele imindeni yethu. IZaga24 ziyasikhumbuza ukuthi uma sivilapha siyokwazi ukuswela nokuswela. Nokho, kufanele futhi siqaphele ukuba singadebeseleli imithwalo yethu yemfanelo yomkhaya nebandla ngoba sifuna ingcebo. IZaga23 zisikhumbuza ukuthi akufanele sikhathazeke ngengcebo.*

Ukwaneliseka kubalulekile ukuze umuntu aneliseke empilweni. Isinyathelo sokuqala sokuthola ukwaneliseka ukufunda ukubonga ngalokho uNkulunkulu asinike kona. Njengoba uPawulu esho ukuthi wafunda ukwaneliseka, nathi singafunda ukwaneliseka kuzo zonke izimo.

Iphutha 4: Angisakwazi ukulinda, kumele ngiboleke

INGXOXO YEQEMBU ELINCANE

Funda IZaga22:7.

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

Ngezinye izikhathi sifuna okuthile manje, ngakho siboleka imali ukuze sikuthole. Ngokwesibonelo, umkhaya uthenga i-TV nezinye izinto ngesikweletu. Lokhu akukona ukusebenzisa kahle isikweletu. Isikweletu siwugibe. Kufanele sibekizele futhi songe izinto esizidingayo. Isikweletu kufanele sisetshenziswe ngezikhathi ezingavamile kuphela, noma ukuthenga izinto ezizoletha imali eyengeziwe. Kudingeka siqinisekise ukuthi imali ebolekiwe iyasebenza futhi sineshejuli yokukhokha ecacile esiqinisekayo ukuthi singayilandela. Yiba nesineke

futhi ulinde uze ukwazi ukuthenga noma yini oyithandayo. Sizofunda okwengeziwe ngezikweletu esifundweni esilandelayo.

BIKA NGENGXOXO

KANYE NOMLINGANI

Nophathina, cabangani ngamaphutha ama-4 ngalinye.

- Yimaphi kulawa maphutha ama-4 onenkinga nawo kakhulu?
- Ungazithatha kanjani izinyathelo zokugwema ukwenza leli phutha?

Thandazela ukugwema amaphutha akho avamile ngemali.

Isabelo 4: Amaphutha Avamile

Ekuphatheni Imali Yakho Ingxenye 2

Umbono Osemqoka

Kunamaphutha ajwayelekile enziwayo uma kusetshenziswa imali. Singafunda ukuzigwema. Nawa amaphutha:

- Ngifisa sengathi ngabe nginemali eningi njengabanye
- Ngimpofu ukupha
- Ngihlala ngizikhathaza ngemali
- Ngisebenzisa futhi ngihola imali ngezindlela ezingamhloniphi uNkulunkulu

Izinsiza Kusebenza

- Umhlahlandlela Womfundi: Ukuzinikela 4 (1 eqenjini elincane)

Isingeniso

INGXOXO YEQEMBU ELIKHULU

- Yimaphi amaphutha amane okuqala avamile abantu abawenza lapho besebenzisa imali?
 - *Angikaze ngicabange ngemali yami*
 - *Uma nginayo, ngiyayisebenzisa!*
 - *Anginakho okwanele*
 - *Angisakwazi ukulinda, kumele ngiboleke*
- Chaza ukuthi ukufunda ngalezi zinto kube nomthelela kanjani ekusebenziseni kwakho imali kusukela wagcina ukuthandaza.

Manje sizobheka amanye amaphutha angu-4 avamile abantu abawenza lapho bephatha imali yabo.

Iphutha lesi-5: Ngifisa sengathi ngabe nginemali eningi njengabanye

INGXOXO YEQEMBU ELIKHULU

Funda u-Eksodusi 20:17 noLuka 12:15.

- Kusho ukuthini umona?
- Yini okufanele siyiqaphele? Kungani?

Funda umShumayeli 5:10.

- Ingabe umuntu othanda imali uke azizwe esutha?

Ungavumeli ukuhaha nomona kungene enhliziyweni yakho. Ukuthanda imali kusho ukuthi kungakhathaliseki ukuthi sicebe kangakanani, siyohlale sikudinga okwengeziwe. Siyohlale sinomona ngabanokuningi. Amanga kaSathane awukuthi imali nezinto ezibonakalayo kungasilethela injabulo. Isibonelo - "Ukuba nginesithuthuthu, impilo yami ingaba yinhle." Izinto ezibonakalayo azikwazi ukusilethela injabulo. Zingase zisenze sizizwe singcono okwesikhashana, kodwa ngemva kwalokho sizozala ukufuna okunye okwengeziwe.

- Wake wathenga into obuyifuna ngempela? Wazizwa kanjani ngakho ezinyangeni eziyisi-6 noma unyaka kamuva?
- Ingabe kukhona obukufisa muva nje? Ungayeka kanjani ukuba nomona ngezinto eziningi futhi ufunde ukwaneliseka ngalokho onakho?

Iphutha lesi-6: Ngimpofu kakhulu ukuthi ngingapha

INGXOXO YEQEMBU ELINCANE

Imiyalo Yomhlahlandlela: Hlukanisa abahlanganyeli emaqenjini abantu abangu-3-4. Aba **UMHLAHLANDLELA WABAFUNDI:** Ukuzinikezela 4. Cela iqembu ngalinye ukuba lifunde futhi lixoxe ngephutha elilodwa, bese lifingqa iphuzu eliyinhloko elitholakele.

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?

Lesi ukuphela kwesikhathi eBhayibhelini lapho uNkulunkulu esitshela khona ukuba simvivinye ngokuthile. Usitshela ukuthi uma sizimisele ukuletha konke okweshumi uzosibusisa. IBhayibheli livame ukusikhumbuza ukuthi ngokwesilinganiso esimnika ngaso uNkulunkulu, uNkulunkulu uyosibuyisela.

Iphutha lesi-7: Ngihlala ngizikhathaza ngemali

INGXOXO YEQEMBU ELINCANE

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?

UNkulunkulu akafuni sikhathazeke ngemali. Nakuba kufanele sihlakaniphe futhi siqaphe endleleni esisebenzisa ngayo imali, akufanele sikhathazeke ngemali. Cela uNkulunkulu avikele ingqondo yakho ekukhathazekeni futhi uzame ukumdumisa ngalokho akunike khona.

BIKA NGENGXOXO

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

INGXOXO YEQEMBU ELIKHULU

Funda uHezekeli 22:12-14.

- Yiziphi izindlela ezingalungile esingathola ngazo futhi sisebenzise imali yethu?
- Iyini imiphumela yokungamhloniphi uNkulunkulu endleleni esihola ngayo futhi esisebenzisa ngayo imali?

IBhayibheli lisitshela ukuba sidumise uNkulunkulu kukho konke esikwenzayo, kuhlenganise nendlela esiyithola ngayo imali nendlela esiyisebenzisa ngayo. Masingafumbathisi, noma sithathe ngokukhwabanisa okungekona okwethu ngokulobola, ngokukhwabanisa nangezinye izindlela ezimbi; funa sivune esikuhlanyeleyo.

KANYE NOMLINGANI - Nophathina, cabangani ngamaphutha ama-4 ngalinye.

- Yimaphi kulawa maphutha ama-4 onenkinga nawo kakhulu?

- Ungazithatha kanjani izinyathelo zokugwema ukwenza leli phutha?
- Yiziphi izinguquko ezibonakalayo ozozenza endleleni oholá ngayo futhi osebenzisa ngayo imali yakho?

Thandaza ngoshintsho ofuna ukuzenza ukuze ugweme ukwenza amaphutha afanayo.

Ukuzinikela 5: Okweshumi

Umbono Osemqoka

- UNkulunkulu ufuna sinikele.
- Ngisho nabampofu kufanele banikele.
- Kubalulekile ukuba nenhloso efanele lapho upha.

Izinsiza Kusebenza

- Umhlahlandlela Womfundi: Izabelo ezi-5 (1 eqenjini elincane)

Isingeniso

INGXOXO YEQEMBU ELIKHULU

- Yini efika emqondweni wakho uma sikhuluma ngokunikela nokweshumi?
- Yini ekushukumisela ukuba uphe abanye? Noma esontweni?
- Uyini umqondo weBhayibheli wokupha?

Ingabe sigebenga uNkulunkulu?

INGXOXO YEQEMBU ELINCANE

*Imiyalo Yomhlahlandlela: Hlukana ngamaqembu abantu abangu-3-4. Aba **UMHLAHLANDLELA WABAFUNDI**: Ukuzinikela 5.*

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?

La mavesi yiwo kuphela eBhayibhelini lapho uNkulunkulu ethi akamvivinye. Usebenzisa ulimi oluqinile ukuze achaze indlela azizwa ngayo ngama-Israyeli angakukhiphi okweshumi kwawo. Ukwehluleka kwabo ukukhipha okweshumi kubabangele ubumpofu.

Ukunikeza okwengeziwe ebumpofu obukhulu

INGXOXO YEQEMBU ELINCANE

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?

Isonto laseMakedoniya lalimpofu kakhulu. Iningi lethu alimpofu kakhulu. Kungenzeka singabi nakho okuningi ngendlela ebesingathanda ngayo kodwa akubona abampofu kakhulu. Nokho banikela futhi banikela ngaphezu kwalokho ababenakho. Yeka inselele kithi! Sivame ukunikela ngalokho okufanele sikugcine. Baphinda futhi bacela uPawulu ukuba akwazi ukupha. Ingabe sinesimo sengqondo esifanayo? Ingabe sinesifiso esinamandla nesifiso sokupha noma kunalokho sinikela ngokungathandi?

Ubuhle bomfelokazi ompofu

INGXOXO YEQEMBU ELIKHULU

Funda uMarku 12:41-44 .

- Umfelokazi wanikela ngamalani?
- Ingabe wayempofu noma ecebile?
- Wasabela kanjani uJesu?

Kwesinye isikhathi sicabanga ukuthi ngoba simpofu asikho isidingo sokunikela. Lokhu akulona iqiniso. UJesu akazange amvimbe lona wesifazane ekupheni. Ungasho kuye ukuthi: "Cha, umpofu kakhulu, zigcinele wena." Kunalokho, wamdumisa ngokupha.

Nikelani ngokuphana nangokuthokoza

INGXOXO YEQEMBU ELIKHULU

Funda eyesi-2 Korinte 9:6-7.

- Kufanele sinikele kanjani?
- Kusho ukuthini: "Ohlwanyela ingcosana uyakuvuna ingcosana, nohlwanyela kakhulu uyovuna kakhulu"?

UNkulunkulu usiyalile ukuba siphe. Akukhathalekile ukuthi sicebile noma simpofu. Sonke sidinga ukupha. Uma singanikezi ngendlela ayala ngayo, khona-ke uNkulunkulu ukuhumusha njengokuphanga uNkulunkulu. Nokho, laphe siphazazi izibusiso zikaNkulunkulu. Usipha ngesilinganiso esimnika sona. Uma siphana ngokupha kwethu, uzosizonda, kepha uma siphana, uzosipha. Izibusiso esizithola Kuye ngezinye izikhathi zingaba yimali, kodwa futhi zingaba izibusiso zenjabulo, ukuthula, ukwaneliseka, umndeneni ojabulayo, noma ingcebo ezulwini.

- Kufanele sibe yini izizathu sethu sokupha?

Kufanele siqaphele kakhulu ukuthi singanikeli ukuze sibuyelwe okuthile. Lokhu akukona ukupha—kufana nokuboleka othile imali. UNkulunkulu akafuni simboleke Yena imali. Ufuna sinikele. Kukuye ukuthi asibuyisele. Abanye abantu bayakhohliswa futhi bacabange ukuthi uma benikeza uNkulunkulu inkatho bayophinde bayithole. Kodwa uNkulunkulu ubona izinhliziyi zethu; Uyakwazi esikucabangayo. Angasibusisa nangezindlela ezihlukahlukene ngezikhathi ezihlukahlukene. Injongo yethu ekunikeleni kufanele njalo kube isifiso sokubuyisela Kuye ngokubonga ngakho konke asinike kona. UNkulunkulu ufuna sibe abaphi abajabulayo, hhayi abantu abafuna okuthile okuvela kuNkulunkulu.

KANYE NOMLINGANI

Xoxa ngalesi sifundo nophathina wakho. Cabangela:

- Ingabe unikela kuNkulunkulu njengoba kufanele? Kungani noma cha?
- Uzokwenzani ngokhlukile njengoba usufundile ngokunikela nokweshumi?

Thandaza ngezinto ofuna ukuzenza ngendlela ehlukile, futhi uphenduke kunoma yimuphi umuzwa othinta wena wokuba nenhloso efanele yokunikela.

Ingxenye 2: Izifundo Eziyinhloko

Isifundo 1: Isingeniso Sokuhlola

Umbono Osemqoka

- Kubalulekile ukuhlela imali yethu

Izinsiza Kusebenza

- I-Visual Aid: Iphosta Yezindleko (phrinta ikhophi eyodwa)
- I-Visual Aid: Isithombe Sendlu Engenalutho (phrinta ikhophi eyodwa)
- IVisual Aid: Ezezimali kanye Namakhadi Esikweletu – Njengokwemiyalelo ephrintiwe ephaketheni le-Visual Aid
- Umhlahlandlela Womfundi: Umhleli Wegeyimu Yesabelomali (1 ngekilasi ngalinye)
- Idayisi
- Amaphepha namapeni okubhala isifinyezo somuntu oyedwa noma seqembu

Isingeniso

INGXOXO YEQEMBU ELIKHULU

- Ucabanga ukuthi imindeni eminingi kulo mphakathi inquma kanjani ukuthi izoyisebenzisa kuphi futhi nini imali yayo?
- Izikweletu ziyithinta kanjani imindeni endaweni yangakini?

Umdlalo Wezezimali Nezikweletu – Unyaka Wokuqala

UMDLALO WEQEMBU ELIKHULU

Namuhla sizodlala umdlalo ogxile ekusebenziseni imali, nokuthi singahlela kanjani ukusebenzisa imali.

Imiyalo Yomhlahlandlela: *Bacele ukuthi bahlukane babe amaqoqo ayisithupha. Kunemishini eyanele kuphela yokuthi amaqembu ayisithupha adlale. Dlala ngokweshejuli elandelayo.*

Sizoqala ngemali kube sengathi ithimba lakho lisanda kuvuna izitshalo zakho futhi lingalisebenzisa ngokuthanda kwakho. Phakathi nonyaka uzobhekana nezindleko ezilandelayo.

Khuthaza **USIZO LAPHA:** *Iphosta Yezindleko – Gqamisa uhlu lwezindleko futhi uchaze ukuthi lusebenza kanjani.*

Izindleko ebezingalindelekile yizo zonke izindleko esibhekana nazo nyanga zonke esijwayele ukungazilindele njengemithi, imishado nemingcwabo. Ukuze uthole ukuthi uzokhokha malini ngezindleko ebezingalindelekile uzogoqa idayisi bese ukhokha ngokuphindwe ka-10 inombolo esedayisini. Empilweni yangempela kuzodingeka futhi ucabange ngokutshala imali nokunikela/okweshumi. Zombili lezi zibalulekile, kodwa ukwenza umdlalo wethu ube lula azifakiwe njengamanje.

Okokuqala nje, ube nonyaka omuhle wokulima futhi wathengisa izilimo zakho ngo-R2,500. Yileyo mali kuphela ozoyenza kulo nyaka. Irayisi belilihle kodwa unokudla okwanele izinyanga eziyisi-9 ngakho-ke uzodinga ukuthenga irayisi elengeziwe ezinyangeni ezintathu ezedlule.

Nikeza iqembu ngalinye u-R2,500. (R1000-1, R500-2, R100-4, R50-1, R10-4, R5-2)

Namuhla uye edolobheni uyothenga.

*Bakhombise **USIZO LAPHA**: Isithombe Sendlu Ehlanzekile*

Njengoba ubona indlu yakho ayinalutho; unezinto eziyisisekelo kuphela - umata, amabhodwe ambalwa namapani kanye nezingubo ezimbalwa ezilula. Uphahla lwakho luyavuza.

***Imiyalo Yomhlahlandlela:** Babonise izinto ezithengiswayo usebenzisa okuphrintiwe nokusikiwe **USIZO LAPHA**: Ibhajethi kanye namakhadi wegeyimu bese ubuza ukuthi ubani ofuna ukuthenga ini. Mabathenge noma yini abayifunayo. Uma wonke umuntu eseqedile ukuthenga, chaza ukuthi imakethe ivuliwe unyaka wonke, futhi bangathenga noma yini abayifunayo noma nini.*

Ukusisiza ukuthi sidlale umdlalo sizobala izindleko zakho zanyanga zonke. Leli inani okufanele ulikhokhe nyanga zonke ngaphandle kwezindleko ezingalindelekile. Njengoba ubona nyanga zonke kufanele ukhokhe ama-30 *R2 wokudla, u-R5 kagesi, kanye no-R10 wempahla yasendlini. Lokhu kuyisamba esingu-R75.

Ngaphezu kwalokho, udinga ukukhokha nyanga zonke nganoma yini oyithenge ngesikweletu. Lesi yisamba sazo zonke izindleko ozikhokha inyanga ngayinye ngaphandle kwezindleko ezingalindelekile.

Eqenjini ngalinye, bala izindleko zabo zanyanga zonke 'ezijwayelekile'. Bhala isifinyezo seqembu ngalinye bese usibeka phambi kwabo ukuze kube lula ukukhumbula.

Manje sizogala unyaka wethu.

Dlala unyaka owodwa ngale ndlela elandelayo (ithebula lesifinyezo liboniswa ekhasini elilandelayo):

1. *Cela iqembu lokuqala ukuthi ligingqe amadayisi futhi lithathe izindleko zalo ezijwayelekile + izindleko zalo ezingahleliwe.*
2. *Qhubeka neqembu ngalinye.*
3. *Chaza ukuthi bekungoMasingana lona. Uqhubeka unyaka wonke usebenzisa umjikelezo ngamunye njengenyanaga, ngale ndlela elandelayo:*
 - a. *NgoFebhuwari sekumele bakhokhele izingane ezimbili imali engu-R80 ingane ngayinye. Ngakho wonke umuntu udinga ukukhokha izindleko ezivamile + R160 imali yesikole + izindleko zengozi. Uma kukhona ofisa ukukhipha izingane zabo esikoleni, angakwenza lokho.*
 - b. *UMashi no-April bayafana noJanuwari.*
 - c. *NgoMeyi izingane zizogala maduze unyaka omusha wesikole. Kudingeka bakhokhe imali futhi bathenge imifaniswano nezincwadi. Khokha enye i-R100 ngengane ngayinye.*
 - d. *NgoJuni badinga ukuthenga umanyolo kanye nembewu ukuze iqembu ngalinye likhokhe enye imali engu-R300 kanye nezindleko ezivamile nezingalindelekile.*
 - e. *UJulayi, u-August no-September ziyafana noJanuwari.*
 - f. *Ngo-Okthoba, Novemba noDisemba awusenalo ilayisi lokuvuna irayisi. Udinga ukuthenga irayisi elengeziwe njalo ngenyanaga ngezindleko zama-R30 ngenyanaga.*

Uma othile engena ezikweletini, bheka imiyalelo yoMkweletwayo ngezansi.

Imiyalelo Yekhhredithi:

Uma ungakwazi ukukhokhela izindleko zenyanga, unezinketho ezimbili. Ungathengisa izitshalo zonyaka ozayo nge-2,100; noma uboleke imali.

Chaza ukuthi ngokuvamile kunenzalo eningi yokubuyisela imali ebolekiwe. Yimali emoshiwe, ebizwa ngezindleko zesikweletu. Ngenhloso yalo mdlalo ngeke sibale inzuzo nyanga zonke; ngenyanga yokuqala kuphela.

Uma bekhetha ukuthengisa kusenesikhathi, banikeze i-2,100.

Uma befuna ukuboleka, banikeze ikhadi lesikweletu. Ekhadini lesikweletu bhala inani lemali abayibolekayo (kanye no-10%) nokuthi zingaki izinyanga ezisele. Isibonelo, uma beboleka ngo-Agasti, izinyanga ezingu-5 (August kuya kuDisemba).

Umdlalo jikelele	
Januwari	= izindleko ezivamile nezindleko ezingavamile.
Februwari	= izindleko ezivamile + izindleko ezingalindelekile + 160
Mashi	= izindleko ezivamile nezindleko ezingavamile
Ephreli	= izindleko ezivamile nezindleko ezingavamile
Kwangathi	= izindleko ezivamile + izindleko ezingalindelekile + 200
Juni	= izindleko ezivamile + izindleko ezingalindelekile + 300
Julyi	= izindleko ezivamile nezindleko ezingavamile
August	= izindleko ezivamile nezindleko ezingavamile
Septemba	= izindleko ezivamile nezindleko ezingavamile
Okthoba	= izindleko ezivamile + izindleko ezingalindelekile + 30
Novemba	= izindleko ezivamile + izindleko ezingalindelekile + 30
Disemba	= izindleko ezivamile + izindleko ezingalindelekile + 30

IQEMBU LOKUNAKELA

Ekupheleni komdlalo, bala ukuthi umuntu ngamunye unecala noma cha.

- Kwenzekeni kulo mdlalo?
- Ingabe ukhona owagcina enezikweletu? Ucabanga ukuthi kungani kunjalo?
- Kwakuzizwa kanjani ukuba nezikweletu?
- Ngabe ukhona ohlele ukusebenzisa imali yakhe – lokho kusize kanjani?
- Yini ongayenza ngokuhlukile ngokuzayo?

Qaphela: Kulo mdlalo kunemali eyanele yokuthenga konke okudingayo ngemali esele!

Umdlalo Wezezimali Nezikweletu – Unyaka Wesibili

Manje sizowudlala lo mdlalo omunye unyaka, namaqembu enu afanayo. Sizosebenzisa izibalo ezifanayo nezonyaka wokuqala ukuze senze kube lula; kodwa kulokhu ungasebenzisa umklamo wangempela uma ufisa.

Chaza okulandelayo – Ukuphatha imali yethu ngempumelelo sidinga uhlelo. Njengoba ubona, nyanga zonke udinga ukukhokha izinsuku ezingu-30 x R2 ngokudla, u-R5 kagesi, kanye no-R10 wezinto ezisetshenziswa endlini.

Manje sidinga ukungeza Izindleko Ezingahleliwe.

Lokhu kuyisamba esingu-R135. (Bhala ebhodini noma ephepheni elikhulu) njengoba kukhonjisiwe esithombeni. Isamba sonyaka singu-R135 x12 izinyanga = R1620.

Izindleko Zanyanga Zonke

Into	Izikhathi ngenyanga	Izindleko ngezikhathi ezithile	Izindleko Eziphelele
Ukudla	30	R2	R60
Ugesi	1	R5	R5
Impahla Yasekhaya	1	R10	R10
Izindleko Ezingalindelekile	1	R60	R60
	IZINDLEKO ZENYANGA		R135
			X12
	IZINDLEKO ZONKE NGENYANGA ZONKE		R1620

Manje sinezindleko zonyaka—imali yesikole, irayisi eyengeziwe kanye nomanyolo (kubeka ephepheni njengoba kubonisiwe.) Lokho kuyingqikithi yamaRandi angu-750 ngonyaka.

Izindleko Zonyaka

Into	Inani lamaseshini ngonyaka	Izindleko ngezikhathi ezithile	Izindleko Eziphelele
Isikole - February	1	R160	R160
Isikole - May	1	R200	R200
Ilayisi Elingeziwe	3	R30	R90
Izindleko Zemali Engenayo	1	R300	R300
	IZINDLEKO ZONYAKA		R750

Manje sinezindleko ezingahleliwe. Manje ake sihlele unyaka omubi – sonke siyisithupha. Kodwa uma sibona ukuthi asigingqiki isithupha sizobona ukuthi sinemali eningi bese siyisebenzisa. (Hhayi ngaphambili) Ngakho-ke i-6*R10 ingu-R60 ngenyanga noma i-R720 ngonyaka.

Manje sesino-R1620 wezindleko zanyanga zonke, u-R750 wezindleko zonyaka. Ingqikithi ingu-R2370. Ngakho-ke ngokuyisisekelo sine-R130 eyengeziwe kuphela. Singakusebenzisa lokhu noma sikugcine. (Ngokuhamba kwesikhathi sizokhuluma ngendlela yokusebenzisa kahle le mali eyengeziwe.) Nyanga zonke, uma ungagingqiki isithupha uzoba nenye eyengeziwe.

INGENISO	- Izindleko zeNYANGA	- EZINYE IZINDLEKO ZONYAKA	= IZINSUKU
R2,500	- 1620	- 750	= R130

Manje ngamaqembu yenzani uhlelo olufanayo lwemali yenu. Abanye benu bazoba nemali encane ngoba nisheshe nadayisa insimu. Abanye benu banesikweletu okumele basikhokhe. Labo badinga ukufakwa.

Nika isandla **UMHLAHLANDLELA WABAFUNDI**: Umhleli Wemidlalo Yesabelomali – 1 eqenjini ngalinye.

Uma sebelungile, nikeza iqembu ngalinye amanye angu-2,500.

Ngokushesha kulokhu sizovumela umuntu oyedwa ukuthi agingqe idayisi futhi wonke umuntu uzobhekana nezindleko ezifanayo ezingahleliwe.

Landela isifinyezo esifanayo somdlalo unyaka wonke.

Ekupheleni komdlalo bala amacala omuntu ngamunye kulokhu.

IQEMBU LOKUNAKELA

- Ingabe ithimba lakho lihlela ukusebenzisa noma yikuphi 'kokusele'? Sicela uchaze ukuthi kungani noma kungani kungenjalo.
- Yiziphi ezinye zezinto ozenze ngokuhlukile onyakeni wakho wesibili kunangonyaka wakho wokuqala?
Chaza lezi zimpendulo uma zingaveli eqenjini:
 - *engathengi nhlobo emakethe*
 - *qala ngokubala okudingekayo ngezindleko bese ubeka eceleni ngaphambi kokuthenga*
 - *uzinakekele ukuthi uma imakethe ivulekele unyaka wonke, singathenga izinto eziningi emakethe ngokuhamba kwesikhathi lapho sazi kangcono ukuthi izindleko zethu zihamba kanjani.*
- Sinjani isikweletu seqembu lakho uma siqhathaniswa nesangonyaka odlule? Ingabe yayibuthakathaka? Ingabe kwakungaphezulu?
- Ucabanga ukuthi kuzoba nzima noma kulula kangakanani ukuhlela unyaka kusenesikhathi futhi uvikele umndeni wakho kunoma yisiphi isikweletu? Ucabanga ukuthi kungani kunjalo?
- Ucabanga ukuthi izinto bezizohluka kanjani ukube wawenza kwasekuqaleni uhlelo?

Ezifundweni ezimbalwa ezilandelayo sizobheka ukwakha uhlelo lwethu lwezezimali.

Isifundo 2: Ukwenza Isabelomali

Somndeni (Ingxenye 1)

Umbono Osemqoka

- Senza uhlelo lokuthi sizoyisebenzisa kanjani imali uNkulunkulu asinike yona
- Isinyathelo sokuqala sokwenza isabelomali ukubala iholo lakho
- Kudingeka sicabange ngomehluko phakathi kwezinto ezifunwayo nezidingekayo

Izinsiza Kusebenza

- I-Visual Aid: Umdwebo Wesabelomali: Izinyathelo Ezine Zesabelomali (1)
- I-Visual Aid: Izidingo kanye nezidingo zamakhadi ezithombe (isethi e-1)
- Umhlahlandlela Womfundi: Indlela Yokuhlola 1 (ikhophi eyodwa ngomuntu ngamunye)
- Umhlahlandlela Womfundi: Irekhodi Lezindleko Zasekhaya (ikhophi eyodwa ngomuntu ngamunye)
- Ibhodi kanye nezimpawu zokudweba izibonelo
- Amakhadi angenalutho

Isingeniso

INGXOXO YEQEMBU ELIKHULU

- Uma sithola imali, yini esivame ukuyenza ngayo?
- Ingabe sinezinyanga lapho sinemali eningi kanti abanye sibe nemali encane?
- Ingabe siyaqinisekisa ukuthi sinokwanele unyaka wonke?
- Senzenjani uma singenayo imali eyanele? Iyini imiphumela yalokho?
- Ingabe zikhona izikhathi lapho ungazidingi izidingo?
- Ingabe unomuzwa wokuthi ngaso sonke isikhathi usebenzisa imali yakho ngendlela uNkulunkulu ayifunayo?

Enye yezinkinga esivame ukubhekana nazo ukuthi uma sinemali sijwayele ukusebenzisa kakhulu kuthi uma singenayo silambe noma siboleke. Sonke siyazi imindeni edla kahle ngemva kokuvunwa kwelayisi bese kuthi ngaphambi kokuvunwa kwerayisi ithuba eliningi ngoba alineli.

Enye inkinga ukuthi ngokuvamile asinayo imali yokwenza izinto ezibalulekile njengesikole, noma sithatha izinqumo eziwubuphukuphuku ngemali. Ngokwesibonelo, sithenga izingubo eziningi ngemva kokuvuna lapho izingubo zibiza kakhulu ngaphandle kokuqaphela ngoba sinemali eningi, bese sihlupheka. Lokhu akukhona ukuba umphathi ohlakaniphile wemali kaNkulunkulu.

Isabelomali

INGXOXO YEQEMBU ELIKHULU

Imiyalo Yomhlahlandlela: Indawo **USIZO LAPHA** – Isithonjana sezezimali endaweni lapho wonke umuntu angasibona khona.

Njengomdlalo esiwudlale ngaphambilini, ibhajethi wuhlelo lokuthi uzoyisebenzisa kanjani imali yakho. Injongo yesabelo-zimali iwukuqinisekisa ukuthi usebenzisa imali uNkulunkulu akunike yona ngokuhlakanipha ukuze ube nokwanele ukondla umkhaya wakho unyaka wonke. Kunezinyathelo ezine eziyisisekelo esizozibheka ezihlobene nesabelomali.

1. Bala inani esiliholayo.
2. Funda izidingo zethu.
3. Bala umehluko.

4. Sebenzisa okusele ngokuhlakanipha.
Namuhla sizoqala ngokubala imali engenayo.

A: Bala isamba semali engenayo

INGXOXO YEQEMBU ELIKHULU

Imiyalo Yomhlahlandlela: Aba **UMHLAHLANDLELA WABAFUNDI** – Ukuhlola Isinyathelo 1.

Isinyathelo sokuqala sokwenza isabelomali ukuthola ukuthi sihora malini unyaka ngamunye. Uma unomsebenzi ozinzile okuholelayo lokhu akunzima kakhulu. Kodwa-ke, uma uzisebenza ebhizinisini elincane noma kwezolimo kungaba nzima kakhulu. Sizobhekisisa ukuthi singabala kanjani imali engenayo yezolimo nebhizinisi ngokuhamba kwesikhathi. Okwamanje, ungaqagela okuningi ngangokunokwenzeka.

- Yiziphi ezinye izindlela zokuthola imali emphakathini wethu?
 - Isivuno esikhulu – irayisi noma ummbila; nezinye izitshalo – njengemifino
 - Ukufuywa Kwezilwane
 - Umsebenzi Wansuku zonke
 - Ukuthengisa / Ukuthengisa
 - Ukuhlinzeka ngezinsizakalo ezifana nokuwasha, ukuhlanza, ukugada izingane

UMSEBENZI WOMUNTU NGAMUNYE

Imiyalo Yomhlahlandlela: Dweba isibonelo seShadi 1 ngezansi ebhodini. Qiniseka ukuthi wonke umuntu uyaliqonda ishadi

Imali engenayo	Izinkathi zonyaka ngonyaka	Imali njalo	Isifinyezo
Isilimo Selayisi	2 izitshalo ngonyaka	R1,000	R2,000
Ukuthengisa i-Coca Cola	Amabhodlela angama-500 ngonyaka	30c	R150
YONKE INGENISO			R2,150

Ishadi 1

Cela abahlanganyeli ukuthi bagcwalise Ishadi 1 ngokusekelwe emalini abayitholayo. Bakhumbuze ukuthi sifuna nje izinto ezisizuka imali. Isibonelo: Asicabangi ngezinto ezifana nezinkukhu noma amaqanda esingazithengisi ukuze sithole imali, kodwa sicabanga ukudla. Kodwa-ke, uma sithengisa amaqanda ngemali kufanele sengeze lokho njengomthombo wemali engenayo.

Khumbula ukufaka zonke izindlela ozuza ngazo imali. Isibonelo, mhlawumbe utshala ummbila nelayisi, usebenza nsuku zonke futhi unezingulube; noma, ungathengisa iziphuzo ezibandayo, noma umzanyana ukuze wenze imali. Zama ukubala inani oyitholayo ngayinye. Cabanga ngalokho okwenzile ngonyaka odlule. Bhala isamba semali engenayo, hhayi inzuzo kuphela.

Khumbula ukufaka yonke i-CASH ozoyithola ezinyangeni eziyi-12 ezizayo. Qinisekisa ukuthi uma uhlela ukufuya izingulube, uzithengise, futhi ukhulise ezinye, faka zonke izingulube ohlele ukuzithengisa ngonyaka ozayo.

YABELA UMUNTU

- Ingabe ulindele ukuzuza inani elifanayo nelikanyaka odlule? Futhi? Kancane?

- Uma ngaphezulu, kungani? Iluphi ushintsho olukhiqize okwengeziwe?
- Uma iphansi, ngani? Iluphi ushintsho olwenze wathola okuncane?

B: Bala izindleko zemali yakho

INGXOXO YEQEMBU ELIKHULU

Okulandelayo sidinga ukwengeza izindleko zemali. Lapha udinga ukulinganisa isigaba ngasinye semali engenayo esohlwini lweshadi 1, ukuthi kuzobiza malini ukwenza inqubo. Sizongena kulokhu ngokuningiliziwe ngokuhamba kwesikhathi, kodwa okwamanje, sizogagela. Khumbula ukufaka zonke izindleko zonyaka wonke, hhayi nje umjikelezo webhizinisi owodwa.

Imiyalo Yomhlahlandlela: Dweba isibonelo esingezansi ebhodini bese uxoxa nekilasi.

Izindleko	Izinkathi zonyaka ngonyaka	Imali njalo	Isifinyezo
Isilimo Selayisi	2 izitshalo ngonyaka	R200	R400
Ukuthengisa i-Coca Cola	Amabhodlela angama-500 ngonyaka	20c	R100
UKUHLOLA OKUKHULU			R500

Ishadi 2

- Yiziphi izindleko ezingafakwa ezilinganisweni zokulima irayisi?
Ingabe kunezindleko zokuthengisa i-Coca Cola?
 - Ukuthutha ukuya lapho besebenza khona
 - Ngithenge uCoca Cola
 - Iqhwa
- Buyini ubudlelwano phakathi kweshadi lesi-2 neshadi loku-1?
 - Izigaba zemali engenayo ziyefana nezigaba zezindleko.
 - Lindela inani lamaseshini ngonyaka ukuthi lifane

UMSEBENZI WOMUNTU NGAMUNYE

Imiyalo Yomhlahlandlela: Manje cela ababambiqhaza bagcwalise Ishadi 2 ngokusekelwe emalini abayitholayo. Khumbula ukufaka zonke izindleko zonyaka wonke.

C: Bala yonke imali yakho

INGXOXO YEQEMBU ELIKHULU

Ekugcineni, sizobala imali engenayo.

Imiyalo Yomhlahlandlela: Dweba isibonelo ngezansi ebhodini ukuze uqedele lesi sigaba. Bonisa ukuxhumana phakathi kwamashadi 1, 2 kanye no-3.

YONKE INGENISO	- UMONAKALO WOMholo	= IMALI YANGEMPELA
R2,150	- R500	= R1,650

Ishadi 3

UMSEBENZI WOMUNTU NGAMUNYE

Manje usungakwazi ukuqedela Ishadi lesi-3. Bala isamba semali engenayo, ukhiphe izindleko zakho, futhi uzothola isamba sakho semali engenayo.

Ukuqonda Izindleko Zomuntu Siqu

UMSEBENZI WEQEMBU (Sebenzisa **USIZO LAPHA**: Izidingo kanye Nokufuna Amakhadi Ezithombe)

Isinyathelo sesibili sokwenza isabelomali ukwazi izindleko zethu. Kubalulekile ukuqonda umehluko phakathi kwezinto esifuna ukuba nazo nezinto esizidingayo.

Imiyalo Yomhlahlandlela: *Cela iqembu ukuthi licabange ngezinto eziningi ezahlukenesisebenzisa imali yethu kuzo. Uma unekhadi lento abayishoyo, yibeke phambi kwakho. Uma kungenjalo, dweba noma ubhale imibono ekhadini elingenalutho. Khumbula ukucabangela amaphuzu alandelayo.*

- Yiziphi ezinye zezinto esichitha kuzo imali?
 - Ukudla
 - Izinsiza – lokhu kuhlenganisa amanzi, igesi, ugesi
 - Izindleko zezempilo
 - Ukuya esikoleni – umfaniswano, izincwadi nezinye izindleko ezihlobene nesikole
 - Izingubo
 - Izindleko zokuthutha, isb. uphethiloli, ukulungisa amabhayisikili, amatekisi, amabhasi, amaveni amancane.
 - Izindleko zeholo – inani okufanele ulisebenzise ukuze uthole iholo lakho
 - Okweshumi

Uma sebeqedile uma sekusele amakhadi ezithombe bese ubabuza ukuthi into esekhadini yinto abantu abachitha ngayo imali endaweni yabo noma cha.

Cela iqembu ukuthi lihlele amakhadi abe yizingqaba ezimbili - izidingo kanye nezidingo. "Izidingo" yizinto okumelwe sibe nazo ukuze siphile noma sithole imali noma sinikeze imindeni yazo izinto ezidingekayo. "Izidingo" yizinto esingathanda ukuba nazo.

Bavumele bahlele amakhadi futhi baxoxe ngezinqumo nabo. Qinisekisa ukuthi wonke amakhadi enqwabeni "yezidingo" abalulekile ezimpilweni zabo—ngaphandle kwawo bangafa. Lokhu kuhlenganisa ukudla, imbewu, imfundo, njll. "Izidingo" kufanele zihlanganisa izinto ezenza ukuphila kube kuhle, kodwa singaphila ngaphandle, njengophahla olusha.

Amakhadi Ezithombe abhalwe lapha. Sicela uqaphele ukuthi izimfuneko (N) kanye nezimfuneko (W) zizohluka ngokwesifunda ngesifunda. Izincomo zenziwe ngezansi.

ukudla kwezilwane (N)	khase (W/N)	incwadi yokufunda (N)
ukudla okuyisisekelo (N)	ukudla okuhle (W)	imali yesikole (N)
ibhayisikili (W)	umuthi (N)	imbewu yokutshala (N)
izingubo (N/W)	isithuthuthu (W)	izinsiza (N)
i-coca-cola (W)	i-coranta (W)	I-TV (W)
ugesi	ipani elisha lokuthosa (W)	umfaniswano (N)
ifeni (W)	lebone la oli (N)	izingubo (W)
isiqandisi (W)	umsakazo (W)	amanzi (N)

Kubalulekile ukuqonda umehluko phakathi kwezinto esifuna ukuba nazo nezinto esizidingayo. Uma senza ibhajethi siqale sibale izindleko zezinto esizidingayo bese sibheka ukuthi ayikho yini imali esele yokuthenga izinto esizifunayo.

Gcina umbhalo walokho yonke imali esetshenzisiwe

INGXOXO YEQEMBU ELIKHULU

Ukusisiza ukubala izindleko zethu, isinyathelo esilandelayo sokwenza isabelomali, siwukuba silandelele indlela esisebenzisa ngayo imali. Ngokufanelekile, sidinga ukwenza lokhu inyanga eyodwa noma ezimbili ukuze sinikeze isithombe esinembe kakhulu sokuthi siyisebenzisa kanjani imali yethu. Eqinisweni, ungase umangale ngemiphumela. Ngezinye izikhathi into esichitha kuyo amarandi ambalwa kuphela kodwa sithenge njalo, njengokudla okulula kwezingane, empeleni ingeza kokuningi uma sicabangela inani esilisebenzisayo unyaka ngamunye.

Uma sisebenzisa irandi eli-1 kathathu ngeviki esitolo setiye lokho kungangeza amarandi ayi-156 ngonyaka.

Uma sithenga i-coke & candy ngo-R1 ngosuku, lokho kungu-R365 ngonyaka.

Uma sithenga into efana nekhofi noma ugwai noma i-betel nut ngama-rand angu-5 ngosuku okungaba amaRandi angu-1825 ngonyaka.

Ukugcina umkhondo wemali esetshenzisiwe akusizi nje ukwenza isabelomali, kodwa futhi kususiza ukuba sibone izindawo esingasebenzisa kuzo imali ngaphandle kokuqaphela.

IZINYATHELO EZENGEZIWE

Imiyalo Yomhlahlandlela: Aba **UMHLAHLANDLELA WABAFUNDI** – Umbiko Wezindleko Zasekhaya

Ungasebenzisa leli khasi ukuze ulandelele yonke into wena nomndeni wakho enichithe imali kukho phakathi nesonto elizayo noma ngaphezulu.

Isifundo 3: Ukwenza Isabelomali

Somndeni (Ingxenye 2)

Umbono Osemqoka

- Isinyathelo sesibili sokwenza isabelomali siwukubala izidingo zethu zomuntu siqu zonyaka wonke
- Manje sibala umehluko phakathi kweholo lethu nezidingo zethu

Izinsiza Kusebenza

- I-Visual Aid: Iphosta Yezezimali (Kusuka Esifundweni 2)
- Umhlahlandlela Womfundi - Izinyathelo Zokuhlola 2 no-3 (amakhasi ama-2 - ikhophi engu-1 umuntu ngamunye)
- Amakhasi amakhulu noma ishadi elikhulu elinezibonelo
- Inhlamba

Isingeniso

INGXOXO YEQEMBU ELIKHULU

Imiyalo Yomhlahlandlela: Indawo **USIZO LAPHA** – Ishadi Lezezimali leSifundo 2 endaweni lapho wonke umuntu angayibona ukuze ayisebenzise phakathi nesifundo.

- Uzilandele kanjani izindleko zakho?
- Ingabe kukhona okumangazayo?

Manje sizofaka Izinyathelo 2 & 3 zokudala ibhajethi yomndeni.

Isinyathelo sesi-2: Bala Izidingo Zakho

INGXOXO YEQEMBU ELIKHULU

Uma sesiligcinile irekhodi lezindleko zethu zenyanga yonke singabhala ibhajethi. Uma singenakho lokhu, singaqagela kuphela. Sizobheka izidingo zethu kuqala.

- Yiziphi ezinye izidingo esinazo sonke ukuze siphile futhi sondle imindeni yethu ngokwanele?

Imiyalo Yomhlahlandlela: Bhala imiphumela ephepheni elikhulu noma ebhodini. Qiniseka ukuthi konke okusohlwini kuyisidingo, hhayi nje ukufuna.

Njengasemdlalweni odlalwe ngaphambilini, khumbula ukuthi ezinye izindleko zikhokhwa nyanga zonke, kanti ezinye zingakhokhwa izikhathi ezimbalwa kuphela ngonyaka (isib. imali yesikole, izindleko zezempilo, ukuthenga imbewu). Khumbula ukucabangela lezi zindawo ezilandelayo:

- Ukudla
- Izinsiza – lokhu kuhlenganisa amanzi, igesi, ugesi
- Izindleko zezempilo
- Ukuya esikoleni – umfaniswano, izincwadi nezinye izindleko ezihlobene nesikole
- Izingubo
- Izindleko zokuthutha, isb. uphethiloli, ukulungisa amabhayisikili, amatekisi, amabhasi, amaveni amancane.
- Okweshumi

Manje hlukanisa uhlu lube izinhlobo ezimbili ezihlukene:

- Izindleko Zanyanga Zonke Ezivamile – Izinto esizikhokha nyanga zonke noma njalo

- Ezinye izindleko – Izinto esizikhokha izikhathi ezimbalwa kuphela ngonyaka.

Imiyalo Yomhlahlandlela: Dweba izibonelo ezimbili zamashadi angezansi ebhodini bese nixoxa nekilasi.

IZINDLEKO EZIWAYELEKILE NGENYANGA

Into	Inombolo yezikhathi/inyanga	Izindleko ngokuhamba kwesikhathi	Isifinyezo
Ukudla	30	R2	R60
Ugesi	1	R4	R4
Amanzi	1	R3	R3
Okweshumi	4	R3	R12
Izindleko zasendlini, isibonelo, izinto zokuhlana	4	R2	R8
Imali yokufunda/Imali Yesikole Yanyanga zonke	1	R5	R5
Ezokuthutha	30	R0.1	R3
Isifinyezo esincane seNYANGA EYODWA			R95
Bala u-20% Wezindleko Eziyingxube			R19
INYANGA YE-KEMOLO			R114
phindaphinda izikhathi eziyi-12 nge-INGQIKITHI YONYAKA			R1,368

Qaphela ukuthi ngaphansi kweshadi ngalinye kunamaphesenti engeziwe okuthi "Izinhlobonhlobo."

- Ucabanga ukuthi kungani sengeza u-10% noma u-20%?
 - Nakuba sizama ukulinganisa inani elifanele, kulula ukubukela phansi noma ukukhohlwa uhlobo oluthile lwezindleko. Ezinye izindleko azilindelekile nhlobo. Ukuze siqiniseke ukuthi isabelomali sethu singokoqobo kudingeka sibe nendawo yezindleko ezingalindelekile. Enye indlela ukwengeza iphesenti (njenge-10%) Enye indlela ukwengeza inani elithile, njengamarandi ayi-10 ngenyanga. Kuphela ngokubeka eceleni imadlana yezindleko ezingalindelekile lapho singaqinisekisa khona ukuthi siyasigcina isabelomali sethu. Uma kunemali esele ekupheleni konyaka, ungayengeza emalini oyilondolozile noma uyisebenzise kokuthile okukhethekile.*

EZINYE IZINDLEKO

Into	Inani lezikhathi/unyaka	Izindleko ngokuhamba kwesikhathi	Isifinyezo
Umfaniswano Wesikole	1	R30	R30
Izincwadi Zesikole	1	R15	R15
Izingubo/Izicathulo	2	R15	R30
Ukuthuthukiswa Kwekhaya	1	R25	R25
Isamba esincane soNYAKA OWODWA			R100
Vumela u-10% Wezindleko Eziyingxube			R10
ISIFINYEZO SONYAKA			R110

UKUZIVOCAVOCA KOMUNTU NGAMUNYE

Imiyalo Yomhlahlandlela: Nika isandla **UMHLAHLANDLELA WABAFUNDI:** Izinyathelo 2 no 3. Uma iningi lekilasi lingafundile, cela iqembu ukuthi lisebenze ngababili noma ngabathathu. Labo abakwazi ukufunda nokubhala bangabhalela abangafundile.

Usebenzisa uhlu lwezidingo esilwenzile, bese ugcwalisa “Ishadi Lezindleko Ezivamile” (Ishadi 4) kanye “Neshadi Lezinye Izindleko” (Ishadi 5) ekhasini lokuqhathanisa, lomndeni wakho.

Khumbula zonke izinhlobo zezindleko zanyanga zonke. Uma kukhona okushodayo eshadini, yengeze.

Uma usuqedile, yabelana nabanye ngohlelo lwakho futhi ubacele iseluleko. Bangase bakwazi ukucabanga ngento oyikhohliwe.

Isinyathelo sesi-3. Bala umehluko

INGXOXO YEQEMBU ELIKHULU

Manje sesiyazi ukuthi sihora malini minyaka yonke nokuthi sidinga malini ukuze siphile. Sekuyisikhathi sokubala umehluko, okuyisinyathelo sesi-3 seSabelomali.

Ngokwesibonelo:

Umholo ophelele	- Izindleko Ezivamile	- Ezinye Izindleko	= ISIFINYEZO
1,650	- 1,368	- 110	= R172

Emininingwaneni yakho yamanje, susa izindleko ezimbili ku-NET INCOME yakho usebenzisa Ishadi 6.

- Ngabe ugcine usunebhalansi ephozithivu noma engeyinhle?

Isilinganiso esibi

Uma iholo lakho LINCANE kunezindleko zakho, uzoba nebhhalansi engeyinhle. Lokho kusho ukuthi uzosebenzisa imali engaphezu kwaleyo oyiholayo. Kuyinkinga. Qiniseka ukuthi zonke izinto ozibhale njengokuthi "Izimfuneko" ziyadingeka ngempela. Ingabe kukhona okuthile kulolu hlu okufanele ube nakho ngokuphelele? Ingabe kukhona ongakuyeka unyaka wonke?

Uma ungenalutho lokuyeka futhi unebhalansi embi, kufanele ucabangele ukuthola omunye umthombo wemali engenayo ukuze uhlangabezane nazo zonke izidingo zakho. Imali mboleko kufanele ibhekwe kuphela ezimweni eziphuthumayo, noma ezindlekweni zokukhiqiza imali.

Isifundo 4: Ukuqonda Indlela Yokusebenzisa Imali

Umbono Osemqoka

- Ziningi izindlela esingasebenzisa ngazo imali
- Ukonga imali kubalulekile ngoba kusivikela ezindlekweni ebesingazilindele
- Ukutshala imali kubalulekile ngoba kususiza ukuthi sibe nemali eningi esikhathini esizayo
- Ukupha kubalulekile ngoba sinikela ngokulalela uNkulunkulu futhi ngenxa yodumo lwakhe

Izinsiza Kusebenza

- I-Visual Aid: Izindlela Zokusebenzisa Imali - "Buza", "Store", "Invest" kanye "Nikeza" (phrinta futhi uhlukanise isethi eyodwa)
- I-Visual Aid: Indoda Ecebile, Indoda Empofu Edlala Amakhadi. (nobhontshisi ngemali uma uthanda)
- Umhlahlandlela Womfundi: Indoda Ecebile, Imithetho Yegeyimu Yomuntu Ompofu (ikhophi eyodwa ngomuntu ngamunye)
- Amakhadi angenalutho (20 isethi encane ngayinye)
- Amabanga (iqembu eli-1 elincane)

Isingeniso

INGXOXO YEQEMBU ELIKHULU

- Yiziphi izinto ezahlukeni ongazenza ngemali?

Sebenzisa, Gcina, Tshala, Nika

UMSEBENZI WEQEMBU

Imiyalo Yomhlahlandlela: Hlukanisa abahlanganyeli emaqenjini aba-3. Nikeza iqembu ngalinye amakhadi angenalutho angama-20, bese ubacela ukuthi babhale imibono yezinto abangazenza ngemali ekhadini ngalinye. Batshele ukuthi bazame ukucabanga ngezinto ezahlukeni njengokuthi, "ukuthenga izingubo," "ukuthenga ukudla," "konga," "ukuthenga umhlaba," "ukuthenga inkomo," "ukuthenga umkhiqizo wokuthengisa," "ukunikeza abampofu," (ungabhali nje ukuthi "thenga irayisi," "thenga isanqante," "thenga utamatisi," "thenga ingulube"...). Bavumele bagcine amakhadi abo ngesikhathi sengxoxo yeqembu elikhulu, ngezansi.

INGXOXO YEQEMBU ELIKHULU - USIZO LAPHA: Izindlela Zokusebenzisa Imali

Kunezindlela ezine zokusebenzisa imali.

Ngokwesibonelo, lapho umlimi evuna ummbila, kunezinto ezine angazenza ngommbila.

1. **"Kuphele"** – Lokhu kusho ukudla ngokushesha. Ayisatholakali ukuze sisetshenziswe kamuva futhi ngeke isisize ukuba sizuze imali esikhathini esizayo.
2. **"Thenga"** – Yigcine ukuze uyidle kamuva. Kulapho sibekela eceleni noma songa imali yesikhathi esizayo - iyatholakala ukuze isetshenziswe kamuva.
3. **"Faka imali"** – Gcina imbewu ukuze uyisebenzise ngonyaka ozayo. Kulapho sisebenzisa khona imali ukusisiza ukuthi sizuze imali ethe xaxa ngokuzayo.
4. **"nikeza"** – Nika abanye ummbila. Kulapho sinikela ngemali, kungaba komunye umuntu noma esontweni njengokweshumi.

Imiyalo Yomhlahlandlela: Beka uhlamvu ngalunye (Sebenzisa, Isitolo, Ukutshala imali, Nikeza) phansi. Bacele ukuthi babeke ikhadi ngalinye abalibhale ngaphambili ngaphansi kwesinye sezihloko. Qiniseka ukuthi babeka amakhadi ngaphansi kwesihloko esifanele futhi bawaqonde kahle. Okulandelayo, cacisa:

Lapho sidla okuthile, kusuke kungasekho—asibi nakho kamuva.

Lapho silondoloza okuthile, sikulondolozela kamuva ukuze sikwazi ukukusebenzisa kamuva.

Uma sitshala entweni ethile, sisebenzisa imali njengoba ikhula ukuze sibe nemali eningi esikhathini esizayo.

Lapho sipha okuthile, sibopha abanye ngokulalela uNkulunkulu.

- Yiziphi ezinye zezibonelo zezindlela esingatshala ngazo imali?

Imiyalo Yomhlahlandlela: Cela ababambiqhaza ukuthi bengeze eminye imibono emi-5 yamasu okutshala imali.

Isicebi, Umdlalo Wendoda Empofu

UMDLALO WEQEMBU ELIKHULU – Sebenzisa **UMHLAHLANDLELA WABAFUNDI**: Indoda Ecebile, Imithetho Yemidlalo Yendoda Empofu futhi yanyatheliswa futhi yasika Izinsiza Ezibonwayo: Indoda Ecebile, Amakhadi Egeyimu Yendoda Empofu.

Ukusisiza ukuthi siqonde kangcono le mibono nomthelela enawo sizodlala umdlalo.

Imiyalo Yomhlahlandlela: Hlukanisa abahlanganyeli emaqenjini abantu abangu-2-3. Uma kunabantu abangaphansi kuka-8, bangadlala ngabodwana. Nikeza imithetho yomdlalo, **UMHLAHLANDLELA WABAFUNDI**: Imithetho Yomdlalo. Buyekeza imithetho yomdlalo.

1. Nikeza amakhadi emali ayi-10 (noma ubhontshisi) anenani elilinganayo eqenjini ngalinye.
2. Nikeza amaqembu imizuzu embalwa ukuze anqume ukuthi angayisebenzisa kanjani 'imali' yawo.
3. Yiya eqenjini ngalinye futhi uqoqe amakhadi emali kuwo ngokusekelwe endleleni abakhetha ngayo ukuphila, yenza lokhu okulandelayo:
 - a. Nikeza amaqembu ikhadi lempahla yasekhaya kanye/noma ikhadi lokutshalwa kwezimali uma belithengile.
 - b. Hlanganisa amakhadi ezempilo ayisithupha kanye nekhadi lokugula elilodwa. Bacele ukuthi bakhethe ikhadi.
 - c. Uma bethola ikhadi lokugula, kufanele bakhokhe amakhadi angama-2. Uma bengakwazi ukukhokha ngokushesha balahlekelwa amakhadi ama-3 emholweni wabo olandelayo.
4. Uma iqembu ngalinye seliqediwe bese nikhipha amakhadi emali ayi-10 emzuliswaneni olandelayo, kanye namakhadi emali engeziwe avela ekutshalweni kwemali okwenziwe noma kokuthweswa iziqu. Thatha amakhadi ama-3 kunoma ubani othole ikhadi lokugula kodwa ongakwazi ukukhokha ngokushesha.

Dlala imizuliswano eminingana.

Khumbuza ithimba mayelana nokutshalwa kwezimali uma kungekho muntu otshalile.

Ngemuva kwemizuliswano embalwa eyengeziwe, uma besebenzisa yonke imali yabo emzuliswaneni, bese ubasiza ukuthi bacabange ngomphumela okungaba nawo uma begcina imali ethile ukuze bayitshale.

Dlala izikhathi ezimbalwa, ukwenza abantu bongе futhi batshale imali.

IQEMBU LOKUNAKELA

- Kwenzekeni kulo mdlalo?
- Uzizwe kanjani ngenkathi udlala lo mdlalo?
- Unqume kanjani ukuthi wenzeni?
- Ingabe ubunayo imali eyanele yokwenza lokho obukufuna ngaso sonke isikhathi?

- Ingabe lo mdlalo uhlobene ngani neqiniso?
- Uma abampofu benemali eyengeziwe, ngokuvamile benzani ngayo?
- Kunzima kangakanani kwabampofu ukutshala imali?
- Kungani ucabanga ukuthi kubalulekile ukuthi abampofu batshale imali?
- Yini esingayenza ukuze kube lula kwabampofu ukutshala imali?

Ingabe abampofu bangakwazi ukonga noma batshale imali? *Fingqa:*

- Kunzima kwabampofu ukutshala imali nokonga, kodwa uma bezimisele bangazidela bathuthukise izimpilo zabo.
- Esinye sezicupho ezinkulu kwabampofu ababolekisa ngemali. Ukuze lokho kungenzeki, abampofu kufanele bazilungiselele ngokwezimali imicimbi emikhulu yempilo njengemishado, imingcwabo, izifo, njll.
- Ngokuvamile uma abampofu benemali bathenga izinto ezifana ne-TV noma ukudla okwengeziwe. Nakuba kungekho lutho olungalungile ngalezi zinto, azizona ukukhetha okungcono kakhulu. Uma abampofu bengatshala le mali esikhundleni salokho bazokwazi ukuthuthukisa izimpilo zabo ngokuhamba kwesikhathi.
- Ngokungafani nalo mdlalo, abampofu ngokuvamile abayisebenzisi kahle imali yabo. Abantu abaningi abampofu bazokutshela ukuthi abanayo imali abayilondolozile kodwa banemali eyanele yokuthenga utshwala.

KANYE NOMLINGANI

Xoxa:

- Ingakanani imali yomndeni wakho oyisebenzisayo, ulondoloze, uyitshale noma uyinikeze?
- Ucabanga ukuthi lezi yizimali ezifanele? Ingabe utshala imali eyanele? Yonga ngokwanele? Nika okwanele?
- Ungatshala kanjani imali eyengeziwe?

Umhlahlandlela Womfundi: Imithetho Yomdlalo Wendoda Ecebile

Izindleko zemali

Ithimba ngalinye lithola amakhadi emali angu-10 (noma ama-linas) amakhadi.

Izindleko ze

Iqembu ngalinye linquma ukuthi lifuna ukuyisebenzisa kanjani imali yalo. Akudingeki usebenzise wonke amakhadi akho emali nxazonke.

● Ukudla	- Ukudla ngosuku	5		
	- Inyama	7		
	- Ikhwalithi ephezulu	10		
● Ugesi		2		
● Isikole sezingane		1 ea ngane (esinezingane ezi-3)		
● Izinhloko zomndeni				
	- Indlu yangasese	5	Usofa omusha	2
	- Ibhayisikili	2	Ukufaka kabusha uphahla	5
	- TV	3	Uhlelo lomsindo	1

Amakhadi ezempilo

Uma ugula, udinga ukukhokha amakhadi ama-2 ngemali elahlekile nemithi. Uma ungakwazi ukukhokha ngokushesha, ulahlekelwa amakhadi ama-3 kusuka emalini yakho elandelayo (amabili emithi kanye neyodwa yokukhokha imali mboleko.)

Ukutshalwa kwezimali

Konke lokhu ukhetha ukukugcina. Wonke amakhadi kumele abe namakhadi esikweletu ama-3. Ukuze utshalomali ngamunye 3 cash amakhadi uthola eengeziwe 1 million amakhadi emhlabeni ukuthi une utshalomali. Nganoma yisiphi isikhathi, ungathengisa ukutshalwa kwezimali kwakho kodwa uzothola kuphela amakhadi emali ama-2 okuthengisa utshalomali lwakho.

ISikole Sokufundisa

Umfundi ngamunye uthola amakhadi esikweletu angu-3 engeziwe.

Isifundo 5: Ukwenza Isabelomali

Somndeni (Ingxenye 3)

Umbono Osemqoka

Kunezinto ezinhlanu esingazenza ngemali esele ngemva kokukhishwa kwezidingo emalini engenayo:

- Zokonga
- Ukutshala imali
- Ukupha
- Ukusebenzisa 'Izidingo'
- Izingobo zomlando ezikhethekile

Izinsiza Kusebenza

- I-Visual Aid: Iphosta Yezezimali (Isifundo 2)
- I-Visual Aid: Izindlela Ezinhlanu Zokusebenzisa Imali (amakhasi ama-3 - phrinta futhi uhlukanise ikhophi eyodwa yekhasi ngalinye)
- Umhlahlandlela Womfundi: Indlela yesi-4 yokuhlola (ikhophi eyodwa kumuntu ngamunye)
- Isiqondiso Sabafundi: Abahlanganyeli badinga amakhophi abo agcwalisiwe Ezinyathelo 1-3 zesabelomali esivela kuSifundo 2 no-3; Amanani 1-6.
- Ibhodi Eliyinhloko/Ikhasi Lesiginesha
- Uthisha kufanele abe nekhophi egcwalisiwe yeZibonelo kulo Mhlahlandlela Kathisha wezinyathelo 1-4; Izibalo 1-7

Isingeniso

INGXOXO YEQEMBU ELIKHULU

Imiyalo Yomhlahlandlela: Indawo **USIZO LAPHA** Isifundo 2: Ishadi Lezezimali endaweni lapho wonke umuntu angalibona ukuze alibhekise phakathi nesifundo.

- Kulo mphakathi, abantu bayisebenzisa kanjani imali eyengeziwe abayenzayo?

Manje sizobheka Isinyathelo 4 Sokwenza Isabelomali: Ukunquma ukuthi sizosebenzisa noma yiziphi izinsalela okungenzeka sibe nazo, ngokuhlakanipha.

Izindlela ezinhlanu zokusebenzisa imali

INGXOXO YEQEMBU ELIKHULU

Akuwona wonke umuntu oyoba nebhalsi embi uma senza isabelomali kusukela kusinyathelo 1 ukuya kusinyathelo sesi-3. Uma ungenayo ibhalsi embi, ungaqala ukwenza izinhlelo zokuthi uzoyisebenzisa kanjani imali eyengeziwe. Kunezinto ezinhlanu ezahlukeni ongazenza ngebhalsi efanele.

Imiyalo Yomhlahlandlela: Layisha izithombe kusuka **USIZO LAPHA**: Izindlela Ezinhlanu Zokusebenzisa Imali, eyodwa ngesikhathi, njengoba nixoxa ngesihloko ngasinye. Xhumanisa emuva kugeyimu edlalwe esifundweni sangaphambilini lapho kufanele khona.

1. Ukonga

Khumbula indaba kaJosefa eBhayibhelini?

- Ingabe ukhona ongathanda ukusitshela ngakho futhi?

UJosefa wathengiswa ebugqilini futhi wayiswa eGibhithe. Ngemva kokumangalelwa ngamanga waboshwa. Ngelinye ilanga uFaro waphupha iphupho angaliqondi. Zonke izazi zakhe azikwazanga ukumtshela ukuthi lisho ukuthini leli phupho. Khona-ke umphathi wemali wakhumbula ukuthi ngesikhathi esejele uJosefa wamchazela iphupho. UJosefa wayiswa kuFaro futhi ngosizo lukaNkulunkulu wamchazela incazelo yephupho. Ephusheni kwakukhona izinkomo eziyisikhombisa ezikhuluphele nezinkomo eziyisikhombisa ezondile. Izinkomo eziyisikhombisa ezondile zadla izinkomo eziyisikhombisa ezikhuluphele ezafika kuqala. Kodwa ngemva kokuba sezidlile, akekho owayazi ukuthi zazidlile izinkomo eziyisikhombisa ezikhuluphele. Kwenzeka okufanayo nokusanhlamvu. UJosefa wachaza ukuthi lokhu kusho ukuthi kwakuyoba neminyaka eyisikhombisa yenala neminyaka eyisikhombisa yendlala. Weluleka uFaro ukuba agcine ukudla eminyakeni emihle iminyaka emibi. UFaro wasilalela iseluleko sakhe futhi iGibhithe lasinda endlaleni.

Njengasesikhathini sikaJosefa, nathi siyobhekana nezikhathi ezijabulisayo nezidabukisayo ekuphileni kwethu. Kungase kubonakale sengathi zonke izikhathi ziyizikhathi ezimbi, kodwa uma sinokuthile esisele ngemva kokukhokhela izidingo, akusona isikhathi esibi—sekuyisikhathi sokulondoloza imali. Ezimpilweni zethu sizobhekana nazo zonke izinhlobo zezikhathi lapho sidinga khona imali - ukugula, ukuhluleka kwezitshalo, imishado nemingcwabo, njll. Njengoba uNkulunkulu abonisa uJosefa, kudingeka songe lapho- kukhona okunye ukuze silungiselele okubi kakhulu. . izikhathi. Ngisho noma silondoloza imali encane kakhulu ngokuhamba kwesikhathi, izohlanganisa. Uma kufanele uboleke ngezikhathi zobunzima uzokuthola kunzima ukuphuma ebuphofini.

Uma unokungeziwe, khona-ke enye yezinto zokuqala okufanele uzenze ngayo ibekelwa eceleni kancane izindleko zezokwelapha ezingalindelekile, njll.

2. Ukutshala imali

Enye indlela esingasebenzisa ngayo imali esele ukuyisebenzisela ukuthenga okuthile okuzosisiza ukuba sithole imali eyengeziwe esikhathini esizayo. Sithole leso sipiliyoni emdlalweni esifundweni esedlule. Uma sitshala imali ngokuhamba kwesikhathi kuzosisiza ukuthi sithole enye imali. Kusabelomali sethu sesivele siyibekile imali yokutshala amasimu ethu ngonyaka ozayo. Ngaphezu kwalokho, uma kunemali eyanele, singatshala imali encane emithonjeni emisha efana nemfuyo (izinkukhu, amadada, izimbuzi), ichibi lezinhlanzi, ingadi yemifino noma izihlahla zezithelo. Cabanga ngokucophelela ngezinye izinto ongazenza ukuze ukhulise iholo lakho. Uma uqala ibhizinisi elisha ngemali encane kakhulu, ngonyaka ozayo uzoba nemali eningi yokutshala ebhizinisini elisha elikhulu. Uzoqala ukuphuma ebuphofini njengoba utshala imali yakho ukuze unyaka nonyaka ukwazi ukuhola ngaphezu konyaka odlule.

- Yiziphi ezinye izindlela zokutshala imali?

3. Ukupha

IBhayibheli lisitshela ukuthi uNkulunkulu uyosinika ngokwalokho esikunikezayo (Luka 6:38). Uma sinikela ngokuphana, khona-ke uNkulunkulu uyoba nesandla esivulekile ukuze asibusise, kodwa uma sinikela kancane, sizoyeka izibusiso zikaNkulunkulu kithi. Kudingeka siqale ukukhipha okweshumi, kodwa futhi sibheke abanye abantu noma amaphrojekthi esingawanikela.

- Iyiphi oyifuna kakhulu? Amathuba okuthola izipho noma amathuba okunikeza izipho?
- Uma simkholelwa ngempela uLuka 6:38, khona-ke yini okufanele ize phambi kwethu? Ukwamukela noma ukupha?

4. Ukusebenzisa imali ku-'Desirables'

Yebo uma imali ikhona singayisebenzisela izinto esizifunayo. Kufanele ubuyekeze ngokucophelela uhlu lwakho lwezifiso futhi unqume ukuthi yiziphi ezibaluleke kakhulu kuwe. Akufanele silingeke ukuba sifune ukufana neminye iminden, kodwa kunalokho, kufanele sicabange kuqala ngalokho okukhazimulisa uNkulunkulu. Ukulungisa indlu yethu noma ukwakha indlu yangasese kuyizinto ezimangalisayo. Nokho kufanele siqaphele

ngokusebenzisa imali eningi ezintweni ezifana ne-TV nezithuthuthu ngaphandle uma sinemali. Esikhundleni sokuthenga izinto ukuze nje uthole ukuzijabulisa noma ukunethezeka, kubaluleke kakhulu ukutshala imali ukuze wandise iholo lakho ngonyaka ozayo. Njengoba iholo lakho likhuphuka ungasebenzisa imali yakho ezintweni ezinjengalezi. Ngenxa yokuthi isabelomali sethu sithatha kuphela ubuncane obudingekayo ukuze siphile, singase futhi sifune ukwandisa imali yethu yenyanga kancane ukuze kube lula ukuphila ukuze ukwazi ukuya ekhofi, njalunjalo.

5. Insindiso Ethile

Phambilini sike sakhuluma ngokulondoloza izimo eziphuthumayo nezindleko ezingalindelekile. "Ukulondoloza okukhethekile" kusho ukonga ngenjongo ethile, njengokwakha indlu entsha noma ukuthenga isithuthuthu. Lezi zinto zingakuthatha ngaphezu konyaka ukuthi wonge. Kungcono ukonga lezi zindleko ngesineke kunokungena ezikweletini ukuze uzithenge. Ungakwazi ukubekela eceleni imali ethile unyaka ngamunye kulezi zindleko. Enye indlela yokonga lezi zinto iwukutshala entweni ethile futhi usebenzise inzuzo ngokuqondile ngenjongo ethile. Isibonelo, ungatshala ezinye izihlahla manje futhi lapho sezilungele ukusika khona-ke uzoba nemali yokuthuthukisa indlu yakho. Kumele ubekezele ulinde uze ube nemali.

- Yiziphi izindleko ezinkulu ongathanda ukonga kuzo?

Isinyathelo sesi-4: Sebenzisa okusele ngokuhlakanipha

INGXOXO YEQEMBU ELIKHULU

Silungiselele iSigaba 1, 2 kanye nesesi-3 sesabelomali sethu. Manje sizobona ukuthi singathanda yini ukusebenzisa noma yiziphi izingxenye ezisele.

Esifundweni sesi-3 siqede ingxenye yokuqala yesabelomali sethu. Sasisele no-R172. Manje sesingaqala ukuhlela ukuthi sizokwenzani ngaleyo R172.

Imiyalo Yomhlahlandlela: Dweba ishadi elilandelayo ebhodini noma ephepheni elikhulu:

Indawo Yezezimali	Imali
Zokonga	R20
Ukutshala imali	R50
Ukupha	R20
Sesha	R30
Ukonga Okukhethekile	$R50 + R2 = R52$
ISIFINYEZO	R172

Isibonelo seshadi 7

Chaza – ake ucabange ukuthi sinquma ukonga u-R20, sitshale u-R50, sinikele ngo-R20, sisebenzise u-R30 ekuthengeni futhi songe u-R50 wesithuthuthu. Uma sengeza lokhu sigcina sino-R170 ngakho-ke siseno-R2 esizokwengeza. Ake senze sengathi sinqume ukuyifaka esikhwameni sethu sezithuthuthu.

Manje zenzele esakhe isabelomali. Hlola isilinganiso onaso eSifundweni 3. Sibhale phansi. Bhala inani ongathanda kuphuzu ngalinye kulawa. Bese wengeza. Uma inani liphezulu kakhulu uzodinga ukususa okunye, uma liphansi kakhulu ungangeza okunye.

UKUZIVOCAVOCA KOMUNTU NGAMUNYE

Imiyalo Yomhlahlandlela: Nika isandla **UMHLAHLANDLELA WABAFUNDI:** Izinyathelo 4. Mema ababambiqhaza ukuthi bagcwalise ishadi nezinombolo zabo.

Uma usuyiqedile ibhajethi yakho yikhombise abanye abantu futhi ubabuze noma yiziphi iziphakamiso abanazo.

BIKA NGENGXOXO

Imiyalo Yomhlahlandlela: *Njengoba uqedela ukuhlola kokugcina ngezansi, bonisa isibonelo sakho esibhaliwe, futhi ukhuthaze ababambiqhaza ukuthi bahlele izinguqulo zabo noma balandele. **UMHLAHLANDLELA WABAFUNDI.***

Ake sihlale zonke Izinyathelo:

Isinyathelo 1: Bala inani esilitholayo. (Umhlahlandlela Womfundi: Isifundo 2: Ukulinganisa Isinyathelo 1)

Iholo Eliphelele (*Ishadi 1*) – Izindleko Zemali Engenayo (*Ishadi 2*) = Ukugeleza Kwemali (*Ishadi 3*)

Isinyathelo sesi-2: Funda izidingo zethu. (Umhlahlandlela Womfundi: Isifundo 3: Ukuhlola Izinga lesi-2)

Izindleko Zanyanga Zonke Ezijwayelekile (*Ishadi 4*) & nezinye izindleko (*Ishadi 5*)
(ungakhohlwa ukufaka izindleko ezihlukene)

Isinyathelo sesi-3: Bala umehluko. (Umhlahlandlela Womfundi: Isifundo 3: Isinyathelo sesi-3 Ukuhlola)

Ukugeleza Kwemali – Izindleko Ezivamile – Ezinye Izindleko = Ingqikithi (*Ishadi 6*)

Isinyathelo sesi-4: Sebenzisa okusele ngokuhlakanipha. (Umhlahlandlela Womfundi: Isifundo 5: Ukulinganisa Isinyathelo 4)

Ukuzibophezela okwenziwe (*Ishadi 7*)

Ngemva kwalokho sizofunda enye indlela engasisiza ukuba sigcine isabelomali.

Isifundo 6: Ukuphatha Imali

Umbono Osemqoka

- Sidinga indlela yokugcina isabelomali sethu
- Ukuphatha imvilophu kuyindlela enhle yokuphatha imali yethu
- Bobabili indoda nomkayo kufanele bazibophezele ekugcineni uhlelo lokusebenzisa imali

Izinsiza Kusebenza

- I-Visual Aid: Amalebula Ezindleko (isethi eyodwa iphrintiwe futhi yahlukaniswa)
- I-Visual Aid: Izimvilophu eziyisampula, ezibhalwe ngaphambili (isethi e-1 yezimvilophu ezinezinhlamvu eziyi-16)
- Izimvilophu ezingenalutho (10 umuntu ngamunye)
- I-Visual Aid: Amakhadi Emali Yephepha anenani lama-250. Qiniseka ukuthi angahlukaniswa ngenani elincane. Ungasebenzisa amakhadi emali avela esifundweni 1, amakhadi angama-R1 anikeziwe.
- Isiqondiso Somfundi: Abahlanganyeli kufanele babe nekhophi egcwalisiwe yezinyathelo zabo zokuhlola 1-4 (isifundo esiqediwe esidlule)
- Ikhophi egcwalisiwe nguthisha yesampula yesabelomali Izinyathelo 1-4 (kusukela esifundweni esidlule)

Isingeniso

Isinyathelo sokuqala sokuba umphathi omuhle wemali yethu ukwakha ibhajethi. Nokho, lokho akwanele — sidinga ngempela ukulandela ibhajethi. Ngeshwa, ngokuvamile kulula ukwenza isabelomali kunokusigcina. Nokho, ngesiyalo esithile kanye nesiyo kungenzeka.

- Uyisebenzisa kanjani imali yakho manje? Yini oyisebenzisayo ukugcina umkhondo wezinto ezahlukeneyo ozidingayo imali?

Kulesi sifundo sizobheka indlela elula yokuphatha imali yethu sisebenzisa uhlelo lwemvilophu.

Isinyathelo sokuqala sendoda nomfazi siwukunquma ukuthi bazimisele ukunamathela ohlelweni lokusebenzisa imali. Uma umuntu oyedwa ezimisele, uzosheshe athole ukuthi ngeke kusebenze. Ndawonye phambi kukaNkulunkulu, zibophezele ekuzameni ukuphatha imali akunika yona ngobuhlakani futhi nigcine icebo enilenzile.

Uhlelo lwemvilophu

ENGEZA IQEMBU – *Sebenzisa Izinsiza Ezibonwayo: Amalebula Ezindleko Nezimvilophu Zesampula*

Imiyalo Yomhlahlandlela: *Yenzani lo msebenzi weqembu lwemvilophu kuzo zonke Izingxenye a) – d) ngezansi.*

Indlela engcono kakhulu futhi elula yokuphatha imali yakho uhlelo lwemvilophu. Uma sisebenzisa lolu hlelo, sihlukanisa imali yethu ngokwesabelomali sethu futhi siyifake ezimvilophini. Sibe sesisebenzisa imali esiyifaka ezimvilophini ukuze sibhekane nezindleko zethu. Ngokwenza lokhu senza isiqiniseko sokuthi asisebenzisi imali eningi ngoba silinganiselwe kulokho okusemvilophini. Ukuze siqonde okwengeziwe, sizobheka isibonelo.

Imiyalo Yomhlahlandlela: *Beka ilebula ngayinye ukusuka **USIZO LAPHA**: Izindleko Amalebula phansi noma etafuleni bese nixoxa njengoba nixoxa ngokulandelayo. Chaza ukuthi maduze nizoxoxa ngelebula Yesikhwama Somnden, ehluke, hhayi izindleko.*

Izindleko Zemali Engenayo	Izindleko Zanyanga Zonke Ezijwayelekile	Ezinye Izindleko	Isikhwama Somndeni
---------------------------	---	------------------	--------------------

Kusabelomali sethu uyakhumbula ukuthi besinezingxenywe ezintathu ezihlukene zezindleko zethu.

1. Izindleko zemali
2. Izindleko ezimaphakathi zanyanga zonke
3. Ezinye izindleko ezingavamile

Ngohlobo ngalunye lwezindleko, singakha imvilophu. Sidinga imvilophu eyodwa yezindleko zemali, enye yezindleko zanyanga zonke futhi eyodwa yohlobo ngalunye lwezinye izindleko ezingavamile (njengazo zonke izindleko zesikole, eyokulungisa, enye yezingubo zokugqoka nezinye eziningi.)

Imiyalo Yomhlahlandlela: Beka imvilophu ngayinye elungiselelwe kusukela kuSifundo 6 **INGCULAZA EBONAKALAYO**, Isibonelo A - izimvilophu zokuqala eziyisithupha zezindleko zokuhlela, phambi kwabahlanganyeli. Chaza ukuthi lezi zimvilophu uzilungiselele ngokusekelwe ezindlekweni zemodeli yebhajethi oyidalile ezifundweni ezedlule.

Manje, cela ikilasi ukuthi lihlele lezi zimvilophu ngaphansi kwamalebula afanele osuvele uwabhalile kusukela ku-6- Izindleko.

- Iluphi uhlobo lwelebula okufanele imvilophu ngayinye ibe ngaphansi kwayo?

Izindleko Zemali Engenayo	Izindleko Zanyanga Zonke Ezijwayelekile	Ezinye Izindleko
Izindleko Zemali Engenayo 500 ngonyaka	Izindleko Zanyanga Zonke 114 ngenyanga	Ukulungisa 25 ngonyaka
		Okuhlukahlukeni 10 ngonyaka
		Izindleko Zesikole 45 ngonyaka
		Izingubo 30 ngonyaka

- Aphi amanani amabili ahlukeni emali yakho aboniswe kulezi zimvilophu?
 - Izindleko zonyaka zinemvilophu yazo ngaphansi kokuthi 'Ezinye Izindleko'
 - Izindleko zanyanga zonke zifakiwe kuzo zonke izindleko zenyanga.

Manje sizokhuluma ngendlela yokusebenzisa lolu hlelo.

a) Dala Isikhwama Somndeni wakho

Njalo uma uthola imali, kufanele uqale uyibeke enqwabeni ekhethekile. Le nqwaba ibizwa ngeSikhwama Somndeni.

Imiyalo Yomhlahlandlela: Beka lonke inani lephepha elilungisiwe, ngenani lama-250, ngaphansi Kwelebula Yesikhwama Somndeni.

Kuye ngokuthi ukuphi, ungasebenzisa imvilophu, ibhokisi elikhiyiwe, i-akhawunti yasebhangeni nanoma iyiphi enye indlela ephephile yokugcina imali yalokhu.

b) Yabela izindleko zakho zenyanga

Ngosuku lokuqala lwenyanga ngayinye, thatha imali eSikhwameni Somndeni bese ufaka inani elifanele emvilophini Yezindleko Zenyanga ngayinye.

Abanye abantu bakhetha ukhulukanisa imvilophu 'yanyanga zonke' ibe izimvilophu eziningi ezihlukene zezindleko zanyanga zonke, njengezimvilophu zokudla, izinsiza, izindleko zasendlini, njll.

Imiyalo Yomhlahlandlela: Susa isamba sezindleko zenyanga (114 ngenyanga) bese ubeka imvilophu ngayinye elungisiwe ku-Exercise 6. **USIZO LAPHA** Isibonelo B: Izimvilophu ezinhlanu ezengeziwe zanyanga zonke zokuhlela izindleko, njengoba kuboniswe ngezansi, ngaphansi kwesilinganiso sezindleko zanyanga zonke. Bese ucela iqembu ukuthi ligcwalise izimvilophu zanyanga zonke ukuze lisebenzise imali yesikhwama somndeni. Ingabe ihlanganisa izindleko zenyanga zonke?

Izindleko Zemali Engenayo	Izindleko Zanyanga Zonke Ezijwayelekile	Ezinye Izindleko
Izindleko Zemali Engenayo 500 ngonyaka	Okusele Nyanga Zonke 30 ngenyanga	Ukulungisa 25 ngonyaka
Izingubo 30 ngonyaka	Isikole 5 ngenyanga	Okuhlukahlukene 10 ngonyaka
	Okweshumi 12 ngenyanga	Izindleko Zesikole 45 ngonyaka
	Ukudla 60 ngenyanga	
	Ugesi Namanzi 7 ngenyanga	

c) Ukwaba ezinye izindleko zonyaka

Izimvilophu "zonyaka" zidinga ukugcwalisa kanye ngonyaka. Lokhu kufanele kube ngemva kokuthola imali enkulu kakhulu yonyaka, isibonelo, ngemva nje kokuvunwa kwerayisi. Ngokushesha ngemva kwesikhathi sokuvuna, faka imali ezimvilophini.

Imiyalo Yomhlahlandlela: Chaza ukuthi kulesi sibonelo kungemva nje kokuvunwa kwerayisi. Cella iqembu ukuthi ligcwalise izimvilophu zonyaka ukuze lisebenzise imali yesikhwama somndeni.

d) Ukusebenzisa imali

1. Sebenzisa izimvilophu kuphela

Ungaphinde uthinte Isikhwama Somndeni kuze kube yinyanga ezayo. Sebenzisa izimvilophu kuphela.

Isibonelo, uma udinga imali kagesi, vula imvilophu yanyanga zonke futhi usebenzise leyo mali. Uma ingekho imali emvilophini, awukwazi ukusebenzisa imali eyengeziwe entweni. Kufanele ulinde kuze kube yinyanga ezayo lapho usunemali futhi.

Okuhlukile kuphela esimweni esiphuthumayo, njengokudinga ukuya kudokotela futhi ukhokhele umuthi. Bese ungathatha imali encane emvilophini ehlukile ukuze ukhokhele izindleko eziphuthumayo. Ungasebenzisi imvilophu ehlukile ukuze ukhokhele into oyifunayo ukuze nje uzijabulise, isibonelo, izingubo ezintsha. Yisebenzise kuphela kokuthi "Izimfuneko". Kufanele sifunde ukuziphatha nesineke futhi silinde size sibe nemali yokuthenga okuthile. Ungase ugcine ngokudla okumnandi ngosuku lokuqala lwenyanga lapho kunemali entsha emvilophini, kodwa irayisi elingcolile ngosuku lokugcina lwenyanga.

Kufanele siqaphele ukuthi singathathi enye imali esiKhwameni soMndeni wethu. Lokhu akuyona insalela. Kukhona icebo lakho KONKE. Uma sithatha imali eyengeziwe esiKhwameni Somndeni, ngeke yanele unyaka wonke. Uma sifuna imali ngento eyengeziwe, kufanele sithole indlela yokuthola imali eyengeziwe ukuze sibe nayo. Kodwa akufanele siyithenge size sithole enye imali.

2. Yabelana ngobuhlakani noma iyiphi ingxenye esele

Uma uneqile, ungakwazi futhi ukulungisa imvilophu yakho konke okuhlelile kubhajethi yakho ukuze usebenzise noma iyiphi imali esele, njengokulondoloza, ukutshala imali noma ukupha.

Imiyalo Yomhlahlandlela: Beka izimvilophu 'ezidlule' ezisele (**USIZO LAPHA:** Izimvilophu Zesibonelo-Isibonelo C) zihlukaniswe kumalebula. Mema iqembu ukuthi libagcwalise ngemali esele eSikhwameni Somndeni.

Zokonga R20 ngonyaka	Ukutshala imali R50 ngonyaka	Ukupha R20 ngonyaka	Sesha R30 ngonyaka	Izingobo zomlando ezikhethekile R52 ngonyaka
-------------------------	---------------------------------	------------------------	-----------------------	--

Kulesi sibonelo, ngeke ibe nemali eyanele yokugcwalisa zonke izimvilophu ngokulinganayo. Kodwa-ke, imali oyilondolozile kulesi sibonelo eyesithuthuthu othemba ukuyisebenzisela ibhizinisi lakho, ngakho uncoma ukuthi bakubeke phambili lokho ngaphezu kwezinye izindawo.

Lesi isiphetho semodeli yethu yokuphatha izindleko zasekhaya.

Isicelo

INGXOXO YEQEMBU ELIKHULU

Kuthiwani ngezindleko zemali?

- Ucabanga ukuthi kungani singakakhulumi ngezindleko zekhephithali ngokuningiliziwe lapha?
 - Kudingeka igcinwe ihluke ngokuphelele ezindlekweni zasekhaya

Izindleko ezivamile zanyanga zonke zomuzi wakho kanye nezinye izindleko ezingajwayelekile zibalwa ngokusekelwe ezindlekweni esezinikeziwe kakade, kusetshenziswa i-"Net Income".

Noma ngubani obhekele ibhizinisi ngaleso sikhathi noma umsebenzi, kufanele aqinisekise ukuthi izindleko zikhokhiwe NGAPHAMBI kokuba noma iyiphi imali ifakwe eSikhwameni Somndeni.

Ungasebenzisa indlela efanayo yemvilophu ukuhlela nokuphatha indlela osebenzisa ngayo imali; kodwa kumelwe zigcinwe zihlukene Nezindleko Ezivamile nezinye zomkhaya.

KANCANE KANCANE

Imiyalo Yomhlahlandlela: Mema ababambiqhaza ukuthi bakhe amaqembu abantu abathathu, bahlale lapho wonke umuntu angabona khona isibonelo. Uzoba nemibuzo engu-7 esekelwe kulesi sibonelo.

Imibuzo:

- 1: Hlobo luni lwamakhukhi ongathanda ukuwasebenzisa?
- 2: Kungenzeka yini ukulahla isikhangiso?
- 3: Usebenzisa uhlobo luni lwe-soda kanye ngenyanga nomngane wakho oseduze?
- 4: Usanda kuqeda umsebenzi izinsuku ezimbili phakathi nenyanga. Uzoyibeka kuphi imali?
- 5: Umama wakho wayegula ngokungalindelekile futhi edinga umuthi amasonto amabili; Hlobo luni lwezimvilophu oluzodonsa imali kuyo?
- 6: Uyenza kanjani imali minyaka yonke ngemva kokuba uthole imali eningi unyaka wonke?
- 7: Uzokwenzani ngemali ongayisebenzisanga kule nyanga ngoba ugcine ngaphakathi kwesabelomali sakho senyanga futhi unezinhlupho ezisele?

Impendulo ithi:

- 1: Izindleko ezijwayelekile zenyanga zokudla
- 2: Ezinye izimali, imali yesikole
- 3: Intengo ejwayelekile yenyanga, okusele kwenyanga
- 4: Isikhwama Somndeni (uma ucabanga ukuthi imali isivele imboziwe)
- 5 kuye ngokuthi ubuningi, kungaba
 - a) Isilinganiso sezimali zenyanga, ezisele zenyanga (ngoba isabelomali sakho sihlenganisa izindleko ezingezinhle zenyanga)
 - (b) Ezinye izindleko, hhayi ukukhathazeka ngama-capsules wonyaka.
- 6: Gcwalisa njalo izimvilophu zakho zenyanga, bese ugcwalisa izindleko zonyaka. Uma ufika ephuzwini lokuthi izindleko zonyaka ziphelile, khona-ke ungaqala ukusatshalaliswa ku "Ukusebenzisa iMasala Ngokuhlakanipha."
7. Uzoyibela kuqala ibe yi- 'Ezinye Izindleko' Isigaba Izimvilophu engagcwalisiwe. Uma ziqediwe ngonyaka, uzothuthela ezindaweni "Ukuchitha i-Whole Sagely" ngokwesabelomali sakho.

IQEMBU LOKUNAKELA

- Ungakwazi yini ukuchaza ukuthi le sistimu ihluke kanjani kulokho okwenzayo njengamanje? Yini engenza kube nzima kuwe?
- Lesi simiso singenza kanjani izinto zibe lula emkhayeni wakho?
- Ucabanga ukuthi lesi simiso sisiza kanjani ukuba sihloniphe uNkulunkulu?

IZINYATHELO EZENGEZIWE

Manje usungakwazi ukudala uhlelo lwakho lwemvilophu lomndeni wakho. Qala ngokubheka ibhajethi yakho (**UMHLAHLANDLELA WABAFUNDI** isabelomali esiqediwe). Lungiselela imvilophu eyodwa yezindleko ezivamile zanyanga zonke. Yibe usulungiselela enye imvilophu yezinye izindleko zonyaka. Uma unemali eningi, ungalungisa nezimvilophu zokuthi uyisebenzisa kanjani imali esele. Uma uthanda, ungakwazi ukwephula isilinganiso sakho sezindleko zenyanga njengesibonelo lapha. Okokugcina, uzophinde ufune ukulungisa izimvilophu zezindleko zento ngayinye, uma usuzazi kahle ukuthi ziyini.

Zama ukuphila ngesabelomali izinyanga ezimbalwa usebenzisa imali ephuma ezimvilophini kuphela. Uma ukwazi ukugcina uhlelo lwemvilophu lwanyanga zonke, ungaqala ukuthenga ezinye zezinto ozifaka ohlwini 'olufunayo'.

Isifundo 7: Ingabe Siyayenza Imali?

****KWEZAKHAMUZI ZEZOLIMO KUPHELA**

Umbono Osemqoka

- Sidinga ukwazi ukuthi siyibala kanjani inzuzo yethu
- Singakwazi ukuhlela esizokwenza uma senza inzuzo encane noma singayitholi nhlobo
- Kudingeka sigcine amarekhodi

Izinsiza Kusebenza

- I-Visual Aid: Ipulazi elinezithombe eziningi zezitshalo (Printa ikhophi eyodwa)
- Umhlahlandlela Womfundi: Ukubala Izinzuzo
- Ibhodi nomaka

Isingeniso

INGXOXO YEQEMBU ELIKHULU

Manje sesifunde ukuhlela imali yemindeni yethu nokusebenzisa imali yethu ezindlekweni zethu zomuntu siqu. Manje sesizogxila ezindlekweni zethu zebhizinisi. Lezi zidinga ukucatshangelwa ngokwehlukana.

Abantu abaningi basebenza kanzima, kodwa basazuza kancane noma abatholi lutho. Kudingeka sizinike isikhathi sokubala inzuzo ukuze senze isiqiniseko sokuthi ukusebenza kwethu kanzima kunezithelo.

Imiyalo Yomhlahlandlela: Misa isithombe phezulu **USIZO LAPHA**: Ezolimo ezinezithombe eziningi zezitshalo. Buza ithimba:

- Ingabe ibhizinisi eliphumelelayo? Kungani noma cha?
- Kungenzeka yini ukubona kulesi sithombe ukuthi leli pulazi lenza imali?
- Yini okudingeka siyazi ukuze sibone ukuthi inenzuzo yini?

Ukuthi ipulazi linezitshalo eziningi akusho ukuthi linenzuzo. Ukubheka nje ukuthi wenza malini ngokuthengisa izitshalo zakho kungase kungasitsheli ukuthi kunenzuzo engakanani.

Udinga ukwenza izibalo ezilula futhi ugcine amarekhodi ukuze ubone ukuthi ibhizinisi liyaphumelela yini. Ukuze sazi ukuthi ipulazi linenzuzo yini kudingeka sazi izinto ezimbili eziyisisekelo.

1. Sithole malini ngokudayisa izilimo?
2. Ingakanani imali eyasetshenziswa ekutshaleni, ekutshaleni nasekuvuneni izitshalo.

Ngokubala umehluko phakathi kwalezi zinto ezimbili, singanquma ukuthi ipulazi linenzuzo noma cha.

Imiyalo Yomhlahlandlela: Aba **UMHLAHLANDLELELA WABAFUNDI**: Ukubalwa kwenzuzo (amakhasi ama-4). Kuso sonke isifundo, funda futhi usebenzise i-handout njengoba kuchazwe ngezansi. Bhala isibonelo sokuqala ebhodini bese nisebenza kancane ndawonye.

Isibonelo sokuqala: Ibhizinisi lika-Anna lemifino

INGXOXO YEQEMBU ELIKHULU

Manje sizobheka ibhizinisi lika-Anna lemifino ukuze lisisize siqonde lokhu ngokucacile.

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
- Izivundisi	5
- Izinsiza Kusebenza	4
- Indawo yokuthengisa emakethe	2
- Izikhwama zepulasitiki namabhokisi	3
- Amathikithi ebhasi	1
Isifinyezo	R21
Imali - Linganisela	Imali
Isifinyezo	R25

IMALI EJWAYELEKILE	- WONKE UMSHUWALENSE	= OKUHLE
R25	- R21	= R4

Njengoba singabona, u-Anna wenza inzuzo - kodwa amarandi angu-4 kuphela.

ISIKHATHI

- Ngaphandle kwenzuzo abenzile ucabanga ukuthi kungaba yini enye into okumele ayibhekisise ukuze abone ukuthi weneme yini ngebhizinisi lakhe?
 - *Isikhathi asichitha ebhizinisini lakhe. (Abahlanganyeli babhala izimpendulo emakhasini abo)*

Kwesinye isikhathi ibhizinisi elinenzuzo encane lingabhekwa njengeliyimpumelelo uma isikhathi esidingekayo ukwenza imali sincane. Kodwa-ke, uma isikhathi esiningi namandla kutshalwa ebhizinisini futhi ibhizinisi lithola inzuzo encane kuphela, khona-ke umuntu kufanele acabangele kabusha umqondo webhizinisi.

Isikhathi sokuqala sokukhula sika-Anna sathatha izinyanga ezi-4 u-Anna wagcina amarekhodi ukuthi mangaki amahora awasebenza ngosuku. Lapho u-Anna eqala ibhizinisi lakhe, wayecabanga ukuthi ngeke achithe isikhathi esiningi engadini nsuku zonke. Nokho, kulo nyaka, izinyanga zasebusika zomile ngendlela engavamile, futhi u-Anna kwadingeka enze umsebenzi omningi ukuze agcine imifino inamanzi. Ukutshala nokuvuna kwathatha isikhathi eside kunalokho ayekulindele, futhi kwadingeka acele usizo endodakazini yakhe.

Isikhathi Sokukhula (inombolo yezinyanga):	4
Amahora/innyanga:	12.5
Isamba (Hrs./innyanga x No. izinyanga)	50

U-Anna walinganisela ukuthi sonke isikhathi asichitha ebhizinisini kusukela ekutshaleni kuya ekuthengiseni, okuhlanganisa nesikhathi asichitha evakashela imakethe cishe amahora ayi-12.5 ngenyanga. Lokhu kwenza ingqikithi yamahora angu-50 ngesikhathi esisodwa sokukhula. Amarandi angu-4 ahlukaniwa ngamahora angu-50 amarandi angu-0.08 kuphela (amasenti angu-8) ngehora. Manje sekucace nakakhulu ukuthi ama-rand angu-4 mancane kakhulu kuwo wonke umsebenzi awenzile.

U-Anna udinga uhlelo lokuthi angayenza kanjani inzuzo engcono ngesizini ezayo. Kufanele uzame ukunciphisa izindleko. Mhlawumbe angasebenzisa umanyolo wemvelo ozomsiza akhule kakhulu noma athole indlela yokuvuna imbewu yakhe. Uma u-Anna engakwazi ukunciphisa izindleko ebhizinisini lemifino, kungamsiza kakhulu ukuzama ibhizinisi elihluke ngokuphelele.

Ngeshwa, amabhizinisi amaningi afana nemifino ka-Anna. Sisebenza kanzima futhi asikaze siqaphele ukuthi senza imali encane kakhulu.

Isibonelo sesibili: Izingulube zikaPawulu

ENGEZA IQEMBU

Singasebenzisa ithebula elifana nelika-Anna ukuze sibale ukuthi siyayenza yini inzuzo. Ngaphambi kokuthi sicabangele amabhizinisi ethu ake sibheke amanye amabhizinisi amabili.

Imiyalo Yomhlahlandlela: Bheka itafula elingenalutho lezingulube zikaPaul **UMHLAHLANDLELA WABAFUNDI.** Khuluma ngesinyathelo ngasinye. Qiniseka ukuthi bayaziqonda izingxenye ezihilelekile ezindlekweni nasemalini engenayo.

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

Sicela ugcwalise ishadi likaPawulu ekhasini lokusebenza.

- Ingabe uPawulu wenza inzuzo?

Isinyathelo 1. Igama Lebhizinisi	Izingulube zikaPawulu
Isinyathelo 2. Ubude bezohwebo	izinsuku eziyi-100
Isinyathelo sesi-3. Izindleko - Uhlu lwezinto ezidingekayo	Izindleko
2 izingulube	R40
Ukudla kwemidlwane emibili	R50
Ibhizinisi	R2
Izindleko Eziphelele	R92
Isinyathelo 4. Imali - Linganisela	Imali
Iholo Eliphelele	R280

Qaphela: Inani lemali engenayo: [imali / kg] x [isisindo sengulube] x 2 [# yezingulube] (1.75 X 80 x 2 = 280)

Imali engenayo	- Izindleko	= Inzuzo
R280	R92	R188

Isikhathi	
Isikhathi Sokukhula (inani lezinsuku)	100
Inzuzo / cha. izinsuku (188/100)	1.88

Isibonelo sesi-3: Isitolo Sezingubo sikaJohn

KANYE NOMLINGANI

NjengoPaul, uJohn wayefuna ukuqiniseka ukuthi isitolo sakhe sezingubo sihamba kahle. Uphinde wagcina amarekhodi ezinyangeni ezingu-6 ezedule kodwa wayedidekile kakhulu. Wayengenaso isiqiniseko sokuthi kufanele abhale ini nokuthi yini okungafanele ayibhale.

Imiyalo Yomhlahlandlela: Hlukanisa ababambiqhaza babe ngababili. Bangasebenza ngemodeli 3

UMHLAHLANDLELA WABAFUNDI ishidi lokusebenza ndawonye.

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

Isinyathelo 1: Susa noma yini engahlobene nebhizinisi lokuthengisa izingubo.

Isinyathelo sesi-2: Bheka ohlwini bese ukhetha inani alithole esitolo sezingubo – libeke engxenyeni yemali engenayo ekhasini lokusebenza.

Isinyathelo sesi-3: Dlula futhi uthole zonke izindleko. Faka izindleko esigabeni sezindleko seshidi lokusebenza.

Isinyathelo sesi-4: Njengoba wenze kuPawulu, sebenzisa izindleko nenzuzo ukuze ubone ukuthi uJohn uyenzile yini inzuzo.

Encwadi kaJohn

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	Izingubo zikaJohane
Isinyathelo 2. Ubude bezohwebo	6 izinyanga
Isinyathelo sesi-3. Izindleko - Uhlu lwezinto ezidingekayo	Izindleko
Ukuthenga izingubo zokuthengisa	500
Ukuqasha okudayisa	100
Izindleko Eziphelele	600
Isinyathelo 4. Imali - Linganisela	Imali
Ukuthengisa izingubo	400
Ukuthengisa izingubo	600
Ukuthengisa izingubo	500

Iholo Eliphelele	1500
------------------	------

Imali engenayo	- Izindleko	= Inzuzo
R1500	R600	R900

Isikhathi

Ubude bohwebo (izinyanga)	6
Inzuzo / cha. izinyanga ($900/6 = 150$)	150
Inzuzo / cha. izinyanga / izinsuku ezingama-30 ($150/30 = 5$)	5

Izindleko zokusebenza

UKUZIVOCAVOCA KOMUNTU NGAMUNYE

Kufanele sizinike isikhathi sokuqinisekisa ukuthi ibhizinisi lethu alifani nelika-Ana, kodwa njengelikaPawulu. Bheka ishadi lokugcina elingenalutho ku-Handout yakho.

Isinyathelo Sokuqala: Nquma ukuthi yiluphi uhwebo ozolisebenzisa ukubala inzuzo yakho. Ungazihlengi zonke izindlela ozuza ngazo imali (isibonelo, ukuthengisa irayisi, ukuthengisa imifino, izinkukhu, izingulube.). Udinga ukukhetha uhlobo lwemali olulodwa eshadini elilodwa.

Imiyalo Yomhlahlandlela: Qiniseka ukuthi wonke umuntu ukhethe imodeli yebhizinisi efanayo.

Isinyathelo Sesibili: Nquma ukuthi singakanani isikhathi ozosichitha. Isibonelo, u-Anna wasebenzisa izinyanga ezi-4 ngoba lesi yisikhathi esiphakathi kokuthi aqale ukutshala imifino nalapho eyithengisa. UPaul wasebenzisa izinyanga eziyisi-6 ngoba kwathatha isikhathi eside ukukhulisa ingulube enkulu. Uma utshala ilayisi noma ummbila, cabangela isikhathi kusukela lapho uqala ukulungisa amasimu kuze kube yilapho usukwazi ukudayisa irayisi. Uma wenza okuthile njengokuthunga izingubo noma ukuthengisa isobho, ungasebenzisa isonto elilodwa noma inyanga eyodwa.

Imiyalo Yomhlahlandlela: Vumela ababambiqhaza ukuthi benze Izinyathelo 1 no-2 **UMHLAHLANDLELA WABAFUNDI** ngaphambi kokudlulela ezinyathelweni 3 no-4.

IQEMBU ELIKHULU

Isinyathelo Sesi-3: Bala izindleko zebhizinisi. Ngaphambi kokuthi sikuthole lokhu kufanele sicabange ngokuthi yini ezodingeka ebhizinisini. Ukuzama ukucabanga ngayo yonke into akulula futhi kulula kakhulu ukukhohlwa izinto. Ukusizisa ngalo msebenzi, ngizofunda isibonelo:

U-Lily usebenza ebhizinisini lezinkukhu. U-Lily uqhamuke nohlu lwezinto ezidingekayo ebhizinisini lakhe lezinkukhu ngokucabanga ngosuku ekuphileni kwebhizinisi lezinkukhu. Wazibuza imibuzo eminingi ngalelo langa. Isibonelo, kusekuseni uLily uya ehhokweni lezinkukhu. Kuphi? Ingabe iseduze nendlu yakhe? Uma kukude uzofika kanjani lapho? Ingabe kufanele uyikhokhele irenti? Ngemva kwalokho, uzibona eseshede. Uzokwenzani kuqala? Uphakela izinkukhu. Mayelana nani? Ukutholephi lokhu kunikezwa? Malini lokhu? Yini enye edingwa izinkukhu ukuze zibe nempilo? Ingabe udinga ukukhokha noma ubani ukuze akusize ngebhizinisi lakho? Ngemva kokwenza lo msebenzi, uLily weza nohlu lwezinto eziningi ezidingwa yibhizinisi lakhe.

Imiyalo Yomhlahlandlela: Njengeqembu elikhulu, bhalani phansi izinto ibhizinisi elingase lizidinge ebhodini.

Wonke amabhizinisi azohluka kodwa kufanele ucabangisise ukuthi yini oyidingayo ebhizinisini lakho.

UKUZIVOCAVOCA KOMUNTU NGAMUNYE

Yenza uhlu oluphelele lwakho konke ongacabanga ngakho okudingayo ebhizinisini lakho. Sebenza nabanye abanebhizinisi elifanayo ukuze uzame futhi ucabangele zonke izindleko.

Manje sidinga ukulinganisa izindleko zalezo zinto. Bhaka uhlu lwezinto ozidingayo bese ubhala phansi izindleko zento ngayinye. Uma ungazazi izindleko eziqondile, zama ukuzilinganisela.

Uzoqaphela ukuthi ezinye zezinto ezisohlwini ziyadingeka isikhathi ngasinye lapho ukhiqiza okuthile kuyilapho ezinye zidinga ukuthengwa ekuqaleni kwebhizinisi. Uma usuvele ukhokhele indawo futhi unomhlaba odingekayo ukuze uqhube ibhizinisi lakho, awudingi ukufaka lezo zinto ohlwini lwakho lwezindleko.

Isinyathelo esilandelayo siwukuhlanganisa zonke izindleko zakho. Bhala Izindleko Eziphelele ekhasini lokusebenza.

Ukubala Inzuzo

Isinyathelo Sesi-4: Ngenhla **UMHLAHLANDLELA WABAFUNDI**, bala ukuthi uholo malini. Emabhizinisini amaningi lokhu akunzima ngoba sidayisa ngesikhathi esisodwa, njengokuthi sisanda kuvuna ilayisi, ngakho siyazi ukuthi sithole malini. Zama ukulinganisa inani eliphelele lemali oyitholayo ngokuthengisa kwakho. Bhala Isamba Semali Engenayo eshadini. Khumbula ukuthi sifuna ukuthengisa kuphela ngesikhathi sebhizinisi osifakile.

Uma empeleni ungazithengisi izitshalo zakho, njengerayisi, kodwa wonga ezinye zazo ukuze zisetshenziswe, bese uzama ukulinganisa ukuthi ubungadla malini uma uthenga leli rayisi elingaka. Isibonelo, uma uvune u-500kg, futhi ungasawusebenzisi emndenini wakho, uzodinga ukuwuthenga ngo-50 kg, bese usebenzisa u-500kg * 50 rands ukubala imali engenayo. Kubalulekile ukuthi sibale inzuzo ngoba uma silahlekelwa kungangcono sithenge ilayisi lethu kunokulitshala.

Isinyathelo Sesi-5: Manje singathola ukuthi ibhizinisi lakho linenzuzo noma cha. Sebenzisa isifinyezo ukuze ubale.

- Ingabe ibhizinisi lakho linenzuzo?

ISAZISO ESIBALULEKILE

Ngokuzayo lapho uqala ukuzalanisa noma ukuthenga izilwane ezintsha bhala zonke izindleko zakho ukuze uhlale ukuthi wenza inzuzo ngempela yini. Kwesinye isikhathi izilinganiso zethu zingase zibe zingalungile ngakho-ke kuhle ukubika kakhulu ngangokunokwenzeka. Uma udidekile, vele ubhale phansi yonke into ocabanga ukuthi ibalulekile, bese ucela omunye umuntu ukuthi akusize ngezibalo kamuva.

IZINYATHELO EZENGEZIWE

Uma unamabhizinisi amaningana, kuzoba usizo ukuphinda lo msebenzi namanye amabhizinisi owaqhubayo.

Cela ilungu lomndenini noma umngani ukuthi abuyekeze izilinganiso zakho futhi akusize uqhamuke nezindlela zokudala zokuthuthukisa inzuzo yakho.

Isifundo 8: Izindleko kanye Nemiphumela Yesikweletu

Umbono Osemqoka

- Kunezindleko eziningi ezikweletini, hhayi nje ezezimali
- Ngidinga ukubala inzalo yemalimboleko
- Ngidinga ukuqonda uhlobo lwemali mboleko
- Isikweletu singaba sihle; Ngidinga ukwenza isiqiniseko sokuthi ngiyakwazi ukuyikhokha ngebhizinisi lami noma ngemali engenayo

Izinsiza Kusebenza

- Inketho Yesiqondiso Somfundi A NOMA B (*Phrinta kuphela isibonelo esihle kakhulu somongo wakho; 1 eqenjini ngalinye elincane*)
 - Inketho A ngeyabantu bezolimo: ihlanganisa ukuthengisa izitshalo kusenesikhathi; ayifaki inzuzo ehlanganisiwe
 - Inketho B ingeyabahlali basemadolobheni: ihlanganisa inzalo ehlanganisiwe; ngaphandle kokuthengisa izitshalo kusenesikhathi
- Wonke umuntu udinga ipeni nephepha
- Izibali noma amafoni
- Ibhodi noma iziqephu ezinkulu zephepha nomaka ukukhombisa izibonelo

QAPHELA: KUPHELA IINGXENYE EZINGAPHI NABANTU BASEKHAYA NEYASEDOLOBHENI

Isingeniso

INGXOXO YEQEMBU ELIKHULU

- Kungani abantu benezikweletu?
- Yini abantu abavame ukuyithenga besebenzisa isikweletu?
- Yiziphi izinzuzo zemalimboleko?
- Yiziphi izinkinga ngezikweletu?
 - *Singacina sikweleta umuntu imali eningi.*
 - *Isikweletu singaba umthwalo osenza siswele esikhathini esizayo.*
 - *Izikweletu zingasikhuthaza ukuba sisebenzise imali eyengeziwe kunaleyo esinayo.*
 - *Ngokuvamile asicabangi ngemiphumela yesithakazelo.*
- Ukhona yini umuntu omcabangayo oye wakwazi ukusebenzisa isikweletu ngokuphumelelayo?
- Ukhona yini umuntu omcabangayo oye wahlupheka ngenxa yezikweletu?

Kunezindleko eziningi zezikweletu - ingcindezi, ukukhathazeka, ukucindezeleka komshado, ukungalali ebusuku, njll. Kulolu cwaningo sizogxila kuphela ezindlekweni zokuxhasa ngezimali izikweletu. Nokho, akufanele sicabange ukuthi lena ukuphela kwezindleko.

Ukulinganisa Inzalo

INGXOXO YEQEMBU ELIKHULU

Imiyalo Yomhlahlandlela: Bhala izibonelo zezibalo ezikhonjiswe emabhokisini aphambi kwekilasi.

Ukuze siqale, kufanele sazi ukuthi siyibala kanjani inzalo, okuyimali eyengeziwe esiyikhokhayo ngesikweletu.

Uma sisebenzisa ipeni nephepha:

Thatha inani lemalimboleko, isibonelo, amarandi ayi-100 Sika ama-zero amabili. Ngokwesibonelo, $100 = 1$ bese uphindaphinda ngezinga lenzalo, isibonelo, u-6%. $1 \times 6 = 6$ amarandi inzalo.

$$100 = 1$$

$$1 \times 6 = 6 \text{ yisithakazelo}$$

Uma sisebenzisa isibali noma ifoni:

Thatha imalimboleko. Hlukanisa ngo-100. Phindaphinda ngesilinganiso senzalo.

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

$$100 / 100 = 1$$

$$1 \times 6 = 6 \text{ isithakazelo}$$

Kulesi sibonelo, amarandi ayi-6 yimali eyengeziwe esiyikhokhayo; izindleko zokuboleka.

NGAMUNYE NOMA NGAMUNYE

Prakthiza lezi zibonelo emaphepheni akho asele manje:

Imiyalo Yomhlahlandlela: Bhala inani lenzalo. Uma ababambiqhaza sebeqedile izibalo zabo, engeza izimpendulo.

Inzalo engu-8% ku-500 =	40
4% isithakazelo ku 70 =	2.8
Inzalo engu-12% ku-1,000 =	120
Inzalo engu-10% ku-200 =	20
Inzalo engu-6% ku-400 =	24

Noma iyiphi imali ebolekiwe eyesikhathi esinqunyiwe. Ngaphezu kokubala isilinganiso senzalo esiyisisekelo semali mboleko, udinga ukucabangela uhlobo lwemali mboleko enikezwayo nokuthi ihlala isikhathi esingakanani.

Izinhlobo Ezimbili Zemalimboleko

ISIBONELO GROUP

Kunezinhlobo ezimbili zezikweletu.

Ukuchofoza kuqala: ukhokha inzalo nyanga zonke enanini olibolekile kuphela. Lokhu kubizwa ngokuthi Inzalo Elula. Lena yinguqulo osanda kuyifunda.

Thayipha okwesibili: ukhokha inzalo nyanga zonke enani elibolekiwe kanye nesithakazelo. Lokhu kubizwa ngeCompound Interest.

Imiyalo Yomhlahlandlela: Khombisa isibonelo esingezansi phambi kwekilasi, uqhathanise umehluko phakathi kwalezi zinhlobo ezimbili zemalimboleko.

Isibonelo: Inzalo engu-10% ngenyanga ngo-300 izinyanga ezi-4:

Ukuthepha kokuqala: Inzalo kuphela enanini lemalimboleko yanyanga zonke (Inkokhelo Elula)

Uma inzalo ikunani elibolekiwe kuphela, kusho ukuthi inzalo iyonke iba

- Inzalo engu-10% ku-300 = 30
- 30×4 izinyanga = 120 inani lenzuzo
- **Isamba semali okufanele uyikhokhe yi-120 + 300 (inani lemalimboleko yokuqala) = 420**

Isithakazelo esilula (10%)

10% isithakazelo 300 = 30
 $30 \times 4 = 120$ inzuzo egcwele
 $300 + 120 = 420$ inkokhelo

Ukuthepha kwesibili: Inzalo ehlanganisiwe yanyanga zonke (I-Compound Offer)

- Inzalo engu-10% ku-300
- Inzalo yenyanga engu-1 = 30
- Ukuphela kwenyanga 1 = 330
(inzalo engama-30 + 300 mboleko)
- Inzalo yezinyanga ezi-2 = 33
- Ukuphela kwenyanga yesi-2 = 363
(inzalo engama-33 + 330 isiyonke inyanga engu-1)
- Inyanga yesi-3 inzuzo = 36.3
- Ukuphela kwenyanga 3 = 399.3
(inzalo engu-36.3 + 363 isiyonke inyanga 2)
- Inzalo yenyanga yesi-4 = 39.93
- **Ukuphela kwenyanga yesi-4 = 439.23**
(39.93 inzalo + 399.3 isiyonke inyanga 3)

Isithakazelo esikhulu (10%)

Kuyaqala	300
Kuyisithakazelo	<u>30.00</u>
Ukuphela kwenyanga	330
Kuyisithakazelo	<u>33.00</u>
Izinyanga ezi-2	363
Kuyisithakazelo	<u>36.30</u>
Izinyanga eze-3	399.3
Kuyisithakazelo	<u>39.93</u>
Izinyanga ezi-4	439.23

Qhathanisa isamba sokugcina efomini lokuqala (Inzalo Elula) kanye nefomu lesibili (Inzalo Ehlanganisiwe). Esibonelweni sokuqala, inani lesamba lokukhokha lingu-420. Esibonelweni sesibili, inani eliphelele lingu-439.23.

Njengoba ubona, ohlotsheni lwesibili, inzalo ehlanganisiwe, ukhokha inzalo eyengeziwe. Cabanga nje ukuthi le mali ebolekiwe bekungeyonyaka esikhundleni sezinyanga ezi-4 kuphela.

- Inzalo Elula Ehlanganisiwe ngemva konyaka ongu-1 = 660
- Inzalo Ehlanganisiwe ngemva konyaka ongu-1 = 942!

Lapho kungenzeka khona, awufuni ukuthola imali ebolekiwe esekelwe ku-Compound Interest, kodwa uma kunesidingo, qiniseka ukuthi ucela omunye umuntu ukuthi akusize ubale izindleko kuqala.

Intshisekelo Elula

NGAMUNYE NOMA NGAMUNYE

Prakthiza lezi zibonelo ezilula zokuthakasela manje:

Imiyalo Yomhlahlandlela: Bhala izibonelo ezingenhla. Uma abahlanganyeli sebewuqedile umsebenzi, engeza izinombolo nezimpendulo.

- Iyini inzuzo enkulu kusibonelo ngasinye salezi?

Inzalo engu-7% ku-3,000 izinyanga ezi-3	= 210x3	= 630
Inzalo engu-6% ku-2,000 izinyanga ezingu-10	= 120x10	=1,200
I-12% Isithakazelo ku-5,000 izinyanga ze-2	= 600x2	= 1,200
Inzalo engu-10% ku-2,500 izinyanga ezingu-8	= 250x8	= 2,000
Inzalo engu-8% ku-4,000 izinyanga ze-6	= 320x6	= 1,920

Inzalo Engenayo – IZAKHAMUZI ZASEDOLOBHENI KUPHELA

ENGEZA IQEMBU

Ukuhlanganisa inzalo yilapho ukhokha inzalo enani elibolekiwe kanye nenzalo nyanga zonke.

Ngesandla, sibala inani lenzalo, siyengeze enanini lemalimboleko ukuze senze isamba esisha, futhi siqhubeke senza njalo nyanga zonke.

Ake sibheke isibonelo.

Ukusebenzisa umshini wokubala ukubala inzalo ehlanganisiwe

Ungakwazi futhi ukubala inzalo ehlanganisiwe usebenzisa izinombolo ezilandelayo.

Imiyalo Yomhlahlandlela: Bhala izinombolo ezisebhokisini ebhodini futhi ubasize babone iphethini. Babuze ukuthi kungaba yini u-13% no-4%.

Ukuze ubale uthatha isamba senani lemalimboleko bese uyiphindaphinda ngenombolo ekhombisa izinga lenzalo.

Bese, uyiphindaphinda ngaleyo nombolo ngenyanga ngayinye yesikhathi semalimboleko.

Lokhu kukunika inani eliphelele elifunekayo.

Bese ukhipha inani lokuqala lemalimboleko ukuze ukhokhiswe inzalo.

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% = ??

Imiyalo Yomhlahlandlela: Dweba isibonelo esilandelayo ebhodini

Isibonelo, uma ufuna ukubala inzalo yemalimboleko engu-200,000 ngo-8% izinyanga ezi-3 ubala:

$$200,000 * 1.08 * 1.08 * 1.08 = 251,942 \text{ (inkokhelo ephelele)}$$
$$251,942 @ 200,000 = 51,942 \text{ (isithakazelo)}$$

ISIVIVINYO SEQEMBU

Manje bala imali ebolekiwe efanayo kusukela kuNzalo Elula njengangaphambili, kodwa Ngenzalo Ehlanganisiwe.

- Iyini inzuzo enkulu kusibonelo ngasinye salezi?

Izimpendulo zentshisekelo ehlanganisiwe

Isithakazelo se-7% kuya ku-3,000 izinyanga ze-3 = [Ukuphindaphinda okuphelele]	3,675 – [Imali yesikweletu yokuqala]	3,000 = 675
I-6% isithakazelo se-2,000 izinyanga ze-10 =	3,582 – 2,000 =	1,582
Inzalo ye-12% ku-5,000 izinyanga ze-2 =	6,272 – 5,000 =	1,272
I-10% isithakazelo ku-2,500 izinyanga ze-8 =	4,872 – 2,500 =	2,372
Inzalo engu-8% ku-4,000 izinyanga ze-6 =	6,347 – 4,000 =	2,347

Imiyalo Yomhlahlandlela: Akubalulekile ukuthi zonke izimpendulo bathole kahle. Okubaluleke nakakhulu ukuthi bafunde ukuthi 'ukuhlanganisa' kusho ukuthi kuba kubi nyanga zonke.

- Zihluke kangakanani izimpendulo zemibuzo elula ethokozisayo? Yiziphi ezihluke kakhulu?
 - Ziphakeme
 - Imali mboleko yesikhathi eside ihluke kakhulu

Uma kufanele uthathe i-compound interest loan, uzama ukuyigcina imfushane futhi uyikhokhe ngokushesha.

Ukuthengisa imalimboleko yokuqala – IZAKHAMUZI ZEZOLIMO KUPHELA

ENGEZA IQEMBU

Iningi lemalimboleko akuyona imali kodwa uma sithengisa izitshalo zethu kusenesikhathi. Ukuze sibale izindleko zesikweletu sidinga ukwazi ukulinganisa inani langempela lokuthengisa. Ungaqiniseka ukuthi umthengi wenza inzuzo enkulu. Intengo abakunika yona iphansi ngokusobala kunaleyo abalindele ukuthi inani lemakethe libe yikho.

Isibonelo: Uthengisa i-1,000 kg yekhofi ngaphambi kokuvunwa ngamarandi angu-1.5 esikhundleni sangemuva kokuvuna ngamarandi angu-2.

Izindleko zezikweletu

Umkhomelo wokuqala = $1.5 * 1,000\text{kg} = 1,500\text{ kg}$

Imali obuzoyithola ngemuva kokuvuna = $2 * 1,000\text{kg} = 2,000\text{kg}$

Izindleko zemalimboleko = 500

Masenze esinye isibonelo njengeqembu: Nithengisa u-2,000 kg wekhofi ngaphambi kokuvunwa ngamarandi angu-1.4 esikhundleni sangemuva kokuvuna ngamarandi angu-2.

Izindleko zezikweletu

Umkhomelo wokuqala = $1.4 * 2,000\text{kg} = 2,800\text{ kg}$

Imali obuzoyithola ngemuva kokuvuna = $2 * 2,000\text{kg} = 4,000\text{kg}$

Inani lezikweletu = 1,200

Uma kufanele udayise izitshalo ngokushesha, qiniseka ukuthi uthola inani eliphakeme kakhulu ongayithola, futhi uzame ukuyeka ukwenza kanjalo ngokushesha ngangokunokwenzeka.

Ukuqhathanisa Izinhlalo Zezindleko Zezikweletu

Kunezinhlalo ezahlukeni zemalimboleko ongangena kuzo. Kulo msebenzi wokugcina, uzobheka ezinye zezinketho ezahlukeni.

ISIVIVINYO SEQEMBU

Imiyalo Yomhlahlandlela: Yenza amaqembu 3-4; qiniseka ukuthi iqembu ngalinye linomuntu oyedwa onamandla kunokufunda. Nika isandla **UMHLAHLANDLELA WABAFUNDI:** Inketho A noma Inketho B.

Cabanga ukuthi udinga ukuboleka imali. Ngeqembu lakho, nqumani ukuthi iyiphi inketho engcono kakhulu.

Udinga amanye umanyolo we-500 nelayisi. Ngakho, ungakhetha:

Thengisa imikhiqizo yakho ngokushesha. Uthengisa umvuno wakho (1200kg) ngo-1.5 kg esikhundleni sika-2 kg.

$$\text{Inzuzo engenzeka} = 1200\text{kg} * 2 = 2,400$$

$$\text{Imali etholwe} = 1200\text{kg} * 1.5 = 1,800$$

$$\text{Imali mboleko} = 2,400 - 1,800 = 600$$

Uboleka u-500 izinyanga ezinhlanu ukukhokha inzalo engu-10% ekuxubeni.

$$\text{Inani eliphelele lokukhokha} = 500 * 1.1 * 1 * 1.1 * 1 * 1.1 * 1 * 1 * 1 = 805.255$$

$$\text{Imali mboleko} = \text{inkokhelo yezikweletu ephelile} = 805.255 - 500 = 305.255$$

Uchitha izinyanga ezingu-500 izinyanga ezinhlanu ukhokha u-12% olula.

$$\text{Imali mboleko} = 500 * 12\% * 5 = 300$$

Uboleka i-500 futhi uyavuma ukukhokha i-800 ezinyangeni ze-5

$$\text{Imali mboleko} = 800 - 500 = 300$$

UKUBUYISWA KWEZIMALI OKUNIKEZIWE

- Iyiphi inketho iqembu lakho elinqume ukuthi iyona engcono kakhulu? Baxoxe
- Lokhu kuzosetshenziswa kanjani umndeni wakho noma eminye imindeni endaweni yangakini?
- Ingabe zikhona ezinye izinhlobo zemalimboleko ezitholakalayo kule ndawo?

Imiyalo Yomhlahlandlela: Cela iqembu ukuthi linikeze izibonelo zezivumelwano zokubolekwa ezifanayo kanye nezinkokhelo zenzalo. Ndawonye bala izindleko zemali mboleko ezibonelweni zabo.

Kufanele sisebenzise nini isikweletu?

INGXOXO YEQEMBU ELIKHULU

IBhayibheli alicacisi kahle ukuthi kufanele silisebenzise nini nokuthi akufanele silisebenzise nini. Nokho, ineziqondiso ezingana ezingasisiza sicabange ukuthi kuwukuhlakanipha yini ukusebenzisa imali ebolekiwe noma cha.

Funda iziqephu ezilandelayo. Ngokusekelwe kulawa mavesi, isiphi iseluleko ongasinikeza umuntu mayelana nokusebenzisa imali?

- Luka 12:15
- UmShumayeli 4:7-8
- IZaga21:17
- Jakobe 4:3
- KwabaseRoma 13:8
- IZaga22:7

IBhayibheli lisixwayisa ngokucacile ukuba singazifuneli injabulo. Siyakhunjuzwa ukuthi ukuphila akukhona ngalokho esinakho. Kungcono ukuphila ukuphila okulula kunokuba nezinto ezingi nokusindwa yizikweletu. Kufanele siqaphe izinhlobo zethu ekuhahameni nasemoneni.

- Isikweletu akufanele sisetshenziswe nini?
 - Imalimboleko akufanele isetshenziselwe ukuthenga izinto zokuzijabulisa noma zikanokusho, njengesithuthuthu, i-T.V., noma umakhalekhukhwini. Nini siyahamba ukungena ezikweletini ukuze sithenge lezi zinto, senza izinto ngendlela engafanele. Sifisa okuthile okungcono, kodwa asizimisele ukwenza umsebenzi kuqala. Lokhu ukuhaha. Isithuthuthu esisha noma

indlu enhle akuzona izinto ezimbi, kodwa kufanele silinde size sibe nemali ukuze sibe nalezi zinto esikhundleni sokuboleka ukuze sibe nazo. Lapho siboleka ukuze sibe nokuthile, kufanele sikhokhe inzalo futhi sizibeke ngaphansi kokulawulwa omunye umuntu. IBhayibheli lisikhuthaza ukuthi singakweleti muntu lutho (KwabaseRoma 13:8; IZaga22:7).

- Ukuboleka imali kungaba yinzuzo kanjani?
 - Uma kusivumela ukuthi sitshale ebhizinisini elisivumela ukuthi senze imali eyengeziwe.

Kufanele sisebenzise isikweletu ngokuhlakanipha, ngoba singasisiza. Kufanele sihlale siqaphela:

1. ukuthi sizokwazi ukukhokha isikweletu, ngisho noma ibhizinisi lethu lingaphumeleli ngendlela ebesifisa ngayo.
2. esibolekisa yo ezindaweni ezingakhokhisi inzalo ephezulu, ngaphandle kwalokho obolekisa ngemali uzothola yonke inzuzo yakho emsebenzini wakho onzima.
3. ukuthi sicabangele ukuthi kufanele siyibuyisele kanjani imali (hhayi nje inani lenzalo) ngaphambi kokuba sinqume ukuthi imali ebolekiwe inalo yini ithuba lokuba yinhle.

Ezindaweni eziningi, mancane amathuba okuthola inzalo efanele ngakho qaphela kakhulu ngaphambi kokukhetha ukwenza ibhizinisi ngemalimboleko.

Kufanele ngaso sonke isikhathi wenze uhlelo lwebhizinisi olucophelelayo olubonisa ukuthi ungasikhokha kanjani isikweletu ngaphambi kokuthatha isinqumo sokusebenzisa imali oyibolekile ngombono wokutshala imali. Udinga ukwazi ukuthi ingakanani inzuzo ozoyenza ebhizinisini lakho, bese uthatha inani lemali imboleko kanye nenzalo. Ngamanye amazwi, enye yezindleko ohlelweni lwakho lwebhizinisi izindleko zesikweletu.

Ingabe usayenza imali eyanele ukuze uzuze?

IZINYATHELO EZENGEZIWE

KANYE NOMLINGANI

Thandaza ucele uNkulunkulu akusize ungafisi izinto ongenazo nongazidingi. Bonga ngalokho Asekuphe kona.

Isifundo 9: Ukuphuma Esikweletini

Umbono Osemqoka

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

Izinsiza Kusebenza

- Umhlahlandlela wabafundi: Ungaphuma Kanjani Esikweletini
- Iphepha elikhulu noma ibhodi nomaka wokukhombisa izibonelo
- 10 imbewu, ubhontshisi noma amatshe

Isingeniso

INGXOXO YEQEMBU ELIKHULU

- Ingabe abantu abaningi, abanye noma abambalwa endaweni yakini banezikweletu ngesikhathi esithile phakathi nonyaka?
- Ingabe abaningi, abanye noma abambalwa kuphela ebandleni lakho banezikweletu esikhathini esithile phakathi nonyaka?
- Ucabanga ukuthi kungenzeka yini ukusulwa sonke isikweletu? Kungani noma cha?
- Ungamkhuthaza kanjani umuntu ukuba aphume ezikweletini?

Abantu abaningi sebenezikweletu futhi badinga ukuthola indlela yokuphuma.

Indlela yokuphuma esikweletini

INGXOXO YEQEMBU ELIKHULU

1. Vuma amaphutha akho bese unquma ukushintsha.

Qaphela ukuthi awumhloniphi uNkulunkulu lapho indlela yakho yokusebenzisa imali ingalawulwa kahle. UNkulunkulu ulesihawu kulabo abavuma izono zabo futhi baguqule izindlela zabo. IZaga28:13 zithi: “Ofihla izono zakhe ngeke aphumelele, kodwa ozitshelayo azishiye uyothola umusa.”

Lapho sivuma izono, kudingeka futhi senze isinqumo futhi sizibophezele ukuthi ngeke singene emacaleni angenasidingo.

ENGEZA IZIZATHU

- Yabelana ngesikhathi esisodwa empilweni yakho lapho ungawubonanga umusa kaNkulunkulu; noma lapho usuvume okuthile futhi wathola ukuthula nenkululeko kaNkulunkulu ngenxa yalokho.
- Cabanga ngesibonelo empilweni yakho lapho uthatha isinqumo sokuzibophezela kokuthile. Yini enzima noma elula? Kwenzekani ngokuhamba kwesikhathi?
- Ingabe uzizwa sengathi ungenza isibopho esifanayo sokungabi nesikweletu?

2. Nikelani izifiso zenu manje ukuze nibe nenkululeko.

Kungase kudingeke uphile ukuphila okulula isikhashana. Hlola ukuthenga kwakho okuyinhloko ngokucophelela. Ungathengi izinto ongazidingi. Ungalingeki ukuthi udayise isivuno sakho kusenesikhathi noma isitolo sakho segrosa sishibhile ngoba ufuna imali. Phila ngokucophelela phakathi kwesabelomali sakho futhi wenze ukuzidela okuningi ngangokunokwenzeka ukuze ukwazi ukuthengisa isivuno sakho uma sesilungile noma

isitoko sakho segrosa ukuze uthole imali egcwele. Ngaleyo ndlela imali yakho engenayo yonyaka ozayo izoba phezulu kakhulu futhi ungaba nezinto eziningi ngaleso sikhathi.

3. Thengisa izinto ezingabalulekile.

Ingabe imali oyibolekile uyisebenzisile kokuthile obungaphila ngaphandle kwayo? Ingabe kukhona ongakudayisa ekhaya ukuze uphume ezikweletini? UNGADAYISI noma yini edingekayo ukuze uthole imali, ngaphandle uma imali oyitholayo incane kunenzalo oyikhokhayo.

Futhi umlingani wakho:

- Thandazani ndawonye.
 - Cela uNkulunkulu aqaphe inhliziyi yakho futhi akusize ungafisi izinto ongadingi ukuba nazo.
 - Cela uNkulunkulu akubonise uma kukhona izinto ezingabalulekile emndenini wakho
 - Cela uNkulunkulu ukuthi akunike ubuhlakani nobuhlakani bokuhlala ukukhokha isikweletu ngokushesha

4. Yiba nobuhlakani futhi wenze uhlelo olunezinguquko ezincane ukuze ukhokhe isikweletu esisele.

Singahlala kusenesisikhathi, sisebenzisa isabelomali sethu, ukukhokha sonke isikweletu sethu ngokuhamba kwesikhathi ngokwazi lapho singanciphisa khona izindleko emalini ethu eholo kanye/noma noma ezindlekweni zasekhaya.

- Yiziphi izindlela zokudala ozibonile ukuthi umndeni wakho noma abanye bakwazile ukunciphisa izindleko zasendlini?
 - *Izibonelo: thenga amabhisikidi anoshukela noma aphansi ngeviki; tshala ingadi yemifino yasekhaya; sebenzisa imali encane emaphathini; ukusebenzisa izithuthi zomphakathi esikhundleni sesithuthuthu ukuya emsebenzini noma esikoleni;*
- Yiziphi izindawo ozibonile ukuthi abantu behlisa izindleko zebhizinisi ngobuchule?
 - *Izibonelo: ukuzenza ngokwakho umquba esikhundleni sokuyithenga; ukusebenzisa umphakeli ongafiseleki kancane kodwa oshibhile okwesikhashana; usebenzisa izithuthi zomphakathi esikhundleni sesithuthuthu ukuletha izimpahla*

Ake sibheke isibonelo sendlela esingalingiselela ngayo kusengaphambili ukukhokha izikweletu zethu ezisele.

UMBUZO IQEMBU ELIKHULU

Imiyalo Yomhlahlandlela: Bhala izibonelo zezibalo ezikhonjiswe emabhokisini angezansi phambi kwekilasi. Uma kungenzeka, dweba amabhokisi esampula eduze kwelinye ukuze aqhathaniswe kalula.

UMaria

UMary noJohn banezikweletu.

Unyaka ngamunye bahola u-R1,950 futhi kufanele bakhokhe isikweletu sezinyanga ezinhlanu sika-R300 kanye nenzalo ka-R150. Njalo ngonyaka kuyafana, ezinyangeni ezi-5 ngaphambi kokuvuna baphelelwa yimali futhi kufanele baboleke ama-rand angu-300 ukuze bondle umkhaya kuze kufike isikhathi sokuvuna.

Izibalo zibukeka kanjena:

Ikhredithi Yamanje:	
Thola imali	1,950
- Ukukhokhwa Kwemalimboleko (5m)	300
- Ukukhokha Inzalo	150

- Izindleko zasekhaya	1,800
= Isamba (Isikweletu siyadingeka)	-300

UDorka weza ukuzosiza uMariya noJohane. Wasiza uMaria ukuba enze uhlelo lokusebenzisa imali futhi acabange ngendlela imali esetshenziswe ngayo. Ebheka isabelomali, uDorka uphakamise ukuthi kungenzeka anciphise isabelomali sokudla nokudla okulula ngo-10 ngenyanga. Kungadinga imihlatshelo kodwa uma betshala imbewu ethile bazikhulisela imifino yabo futhi baphakele izinkukhu ngendlela ehlukile kungenzeka. Njengoba kwakungama-rand angu-0,3 kuphela ngosuku uMaria wavuma ukuzama. UDorka ubakhumbuze ukuthi kudinga ukuzidela kodwa kungcono ukuba nenkululeko yezimali.

Izingxenye zonyaka wokuqala zibukeka kanjena:

Unyaka 1	
Thola imali	1,950
- Ukukhokha kwemali mboleko (ngonyaka odlule)	300
- Ukukhokha Inzalo	150
- Izindleko zasendlini (izindleko ezincishisiwe)	1,680
= Isamba (Isikweletu siyadingeka)	-180

Futhi uma kwenziwa unyaka wesibili, izinombolo zibukeka kanjena:

Unyaka 2	
Thola imali	1,950
- Ukukhokha kwemali mboleko (ngonyaka odlule)	180
- Ukukhokha Inzalo	72
- Izindleko zasendlini (izindleko ezincishisiwe)	1,680
= Isamba (Asikho isikweletu esidingekayo)	18

AKUKHO ISIKWELETU ESIDINGEKAYO. Ngonyaka wesibili, uMaria usevele ekhululekile ngokwezimali. Akadingi ukubolekwa.

Okungcono nakakhulu ukuthi ngonyaka ozayo uzoba nemali yokutshala noma ukuthenga ezinye izinto. Noma enyusa izindleko zokuphila abuyele ku-1 800 usazoba ne-150 azoyitshala. Uma etshala ngobuhlakani uzoba nemali eningi ngokuzayo.

Unyaka wesi-3	
Thola imali	1,950
- Ukukhokha kwemali mboleko (ngonyaka odlule)	
- Ukukhokha Inzalo	
- Izindleko zasendlini (izindleko ezincishisiwe)	1,800
= Inani Ayikho ikhredithi edingekayo	150

- UDorka wamsiza kanjani umngane wakhe uMariya?
 - Wamsiza ukuthi abone laphe ayengenza khona ukulungisa okuncane ezindlekweni zakhe - kwakungamarandi angu-0.30 kuphela/ngosuku.
- Yini esingayifunda kuDorka noMariya?

- Ukunciphisa izindleko zethu ngezindlela ezincane kungahamba ibanga elide ekwehliseni izikweletu ngokuhamba kwesikhathi
- Singakhululeka ezikweletini ngokuhlela nokwenza ukuzidela okuncane ngokushesha kunokuba sicabanga
- Ukucela othile esimethembayo ukuthi asisize sibuyekeze uhlelo lwethu lokusebenzisa imali futhi siphume esikweletini kungaba yinzuzo.

Imiyalo Yomhlahlandlela: Qinisekisa ukuthi ithimba liyiqonda kahle indlela yokubala umthelela wezinguquko ezilula ezikweletini. Nika isandla **UMHLAHLANDLELA WABAFUNDI**: Ungaphuma Kanjani Esikweletini. Buyekeza isibonelo futhi ubonise lezi zinyathelo:

Isinyathelo 1: Bala iholo lakho (Imali engenayo iyonke)

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

Isinyathelo sesi-3: Hoxisa inzalo (Inkokhelo yenzalo)

Isinyathelo sesi-4: donsa 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.

QAPHELA – Uma ufundisa amalungu ebandla, akubalulekile ukuthi wonke amalungu aqonde ukuthi kwenziwa kanjani lezi zibalo. Kodwa-ke, uma ungumfundisi onekhono, ufundisa Abashayeli Bendawo kungasiza ukuzijwayeza okwengeziwe ukuze basize iqembu ngalo mqondo. Izifundo ezimbili ezilandelayo zifakiwe ukufundisa abaholi hhayi ibandla lonke.

Isibonelo 1: Isamba Semali Engenayo engu-R2000, Imalimboleko engu-R700, Inzalo engu-15%, Izindleko ezingu-R2000 + Amaholo.

Unyaka 1

Imali engenayo	2000
Ukukhokhwa kwemali mboleko	-700
Inkokhelo yenzalo	-105
Izindleko	-2000
Isikweletu Esisha	-805

Unyaka 2

Imali engenayo	2000
Ukukhokhwa kwemali mboleko	-805
Inkokhelo yenzalo	-120.75
Izindleko	-2000
Isikweletu Esisha	-925.75

Imali mboleko iyanda minyaka yonke. Kodwa-ke, ake ucabange ukuthi bathola ithiphu futhi banciphise izindleko ngo-R200 kuya ku-R1800 futhi bakhulise imali engenayo ngo-R120 kuya ku-R2120.

Unyaka 1

Imali engenayo	2120
----------------	------

Ukukhokhwa kwemali mboleko	-700
Inkokhelo yenzalo	-105
Izindleko	-1800
Isikweletu Esisha	-485

Unyaka 2

Imali engenayo	2120
Ukukhokhwa kwemali mboleko	-485
Inkokhelo yenzalo	-72.75
Izindleko	-1800
Isikweletu Esisha	-237.75

Unyaka wesi-3

Imali engenayo	2100
Ukukhokhwa kwemali mboleko	-237.75
Inkokhelo yenzalo	-35.66
Izindleko	-1800
Isifinyezo esisha - asisekho isikweletu	46.59

Ake sibheke esinye isibonelo. Inani Eliphelele R3000, Imalimboleko engu-R1200, Inzalo engu-20%, Izindleko ezingu-R2800 + Umholo.

Unyaka 1

Imali engenayo	3000
Ukukhokhwa kwemali mboleko	-1200
Inkokhelo yenzalo	-240
Izindleko	-2800
Isikweletu Esisha	-1240

Unyaka 2

Imali engenayo	3000
Ukukhokhwa kwemali mboleko	-1240
Inkokhelo yenzalo	-248
Izindleko	-2800
Isikweletu Esisha	-1288

Imali mboleko iyanda minyaka yonke. Kodwa-ke, ake ucabange ukuthi bathole iseluleko futhi behlisa izindleko ngama- R 200 kuya ku- R 2600 futhi bakhulisa imali engenayo ngama- R 200 kuya ku- R 3200.

Unyaka 1

Imali engenayo	3200
Ukukhokhwa kwemali mboleko	-1200
Inkokhelo yenzalo	-240
Izindleko	-2600

Isikweletu Esisha	-840
-------------------	------

Unyaka 2

Imali engenayo	3200
Ukukhokhwa kwemali mboleko	-840
Inkokhelo yenzalo	-168
Izindleko	-2600
Isikweletu Esisha	-408

Lapha singabona ukuthi ngemva kweminyaka emibili esikhundleni sokuthi imali ebolekiwe inyuke ibe ngu-R1288, yehle yafinyelela ku-R408. Ingakanani inzalo ongayikhokha ku-R1288? $R1288 * .20 = 257,60$. Kodwa ngenxa yoshintsho manje ukhokha u-R408 * .20 okuyi-R89.60 kuphela. Lona umehluko omkhulu. Asiqhubeke.

Unyaka wesi-3

Imali engenayo	3200
Ukukhokhwa kwemali mboleko	-408
Inkokhelo yenzalo	-81.60
Izindleko	-2600
Isifinyezo esisha - asisekho isikweletu	-89.6

Yize bengaphumanga ezikweletini uyabona ukuthi ngonyaka ozayo bazophuma kalula ezikweletini.

NGEZAKHAMUZI ZEZOLIMO KUPHELA - Xoxa:

Ezimeni lapho okuwukuphela kohlobo lwemali mboleko kuwukuthengisa umhlaba wakho kusenesikhathi, udinga ukuthola umuntu omethembayo ngokuphelele futhi usebenze naye. Khetha insimu encane futhi uyithengise ukuze ube nemali yokudla. Khona-ke ngesikhathi sokuvuna ungavuna insimu enkulu futhi ungalahlekelwa yimali kulokho. Noma tshala ingxenye yensimu yakho ngokuthile ongakuvuna kusenesikhathi, njengommila. Kungase kuthathe umsebenzi omningi, kodwa ngaleyo ndlela ungakwazi ukuthengisa lesi sitshalo esikhundleni sokudayisa sonke isilimo sakho kusenesikhathi. Yiba nobuchule.

(Uma usendaweni lapho kungenakwenzeka khona ukuthi abantu bathole imali ebolekiwe nyanga zonke, cabangela ezinye izindlela zokubasiza banciphise inani elibalahlekelayo ngonyaka ngamunye.)

5. Thandaza ucele usizo lukaNkulunkulu futhi ululindele

INGXOXO YEQEMBU ELIKHULU

Isinyathelo sokugcina sokuphuma esikweletini siwukubheka kuNkulunkulu ukuze uthole usizo Lwakhe. Kuyiqiniso ukuthi kumelwe siphile ngokuvumelana nentando kaNkulunkulu uma silindele ukuba asisize.

Lalela le ndaba:

Ngelinye ilanga kwafika indoda kumakhelwane wayo izocela usizo ngesikweletu. Wayeboleke u-2,500 ngo-10% kanye nenzalo futhi ngemva kwezinyanga ezingu-7 lo muntu wathi udinga ukukhokha ngaphezu kuka-6,000. Lapho umakhelwane ebala isithakazelo, wathola ukuthi inombolo yayingalungile ngokuphelele. Kodwa indoda yayingakwazi ukubala inzuzo ngokwayo. Wayelokhu esuka kwesinye isimo sezinkinga zezimali aye kwesinye. Umakhelwane walalela ukulandisa kwakhe ngezinkinga zezimali futhi wazibuza, "Kungani uNkulunkulu engayisizi le ndoda?" Kungani ehlale enezikweletu? Ingabe lokhu kwakungenxa yokungabi nabulungisa kwabanye?" Ngaleso sikhathi le

ndoda yaqala ukukhuluma ngendawo eya kuyo ukuyobona isangoma. Umthakathi wayemtshelile ukuthi lonyaka kuzobe kubi yavuma indoda.

UNkulunkulu wathi uyoletsa izinkinga zezimali kulabo abangamlaleli.

- Ucabanga ukuthi le ndoda yayilalele?

Nansi enye indaba evela eBhayibhelini:

Lapho amaJuda ayedingisiwe eqala ukubuyela eJerusalema eBhabhiloni, aqala ukwakha kabusha ithempeli kodwa ngokushesha ayeka. UHagayi wakhuya abantu ngokuhlala ezindlini ezinhle kuyilapho ithempeli—indlu kaNkulunkulu—liyincithakalo. Waxwayisa abantu ngokuthi babengeke baneliseke futhi babusiswe inqobo nje uma uNkulunkulu ebathukuthelele.

Funda wonke uHagayi Isahluko 1 kanye nevesi 2:19.

- Ingabe izinkinga zezimali zihlala zibangelwa ukungalaleli?
 - *Izinkinga zezimali azibangelwa ukungalaleli ngaso sonke isikhathi. Eqinisweni, uDavide wayevame ukukhononda ngokuthi kungani ababi babonakala bechuma. Nokho, uDavide wabuye wathi akakaze abone umuntu olungileyo elambile (IHubo 37:25).*

Izinkinga zezimali ngokuvamile ziyindlela kaNkulunkulu yokuzama ukunaka. Lapho sibhekene nezinkinga zezimali kufanele siyoke, sihlale ukuphila kwethu, siphenduke kunoma yini embi futhi sithandazele umusa kaNkulunkulu. Uma siqhubeka siphila ukuphila okungamlaleli uNkulunkulu, akufanele silindele isibusiso nesihe sakhe.

IZINYATHELO EZENGEZIWE

- Zibophezele ekwenzeni uhlelo lokunciphisa izikweletu uma unalo.
- Xoxa ngohlelo nomndeni wakho bese ucela wonke umuntu ukuthi azibophezele ohlelweni.
- Thandaza ucele usizo lukaNkulunkulu lokunciphisa izikweletu, futhi usilindele.

QAPHELA

Siyalwa nguNkulunkulu ukuba sibe ngabaphathi abahle bemali.

INGXOXO YEQEMBU ELINCANE

Yenza uhlu lwemibono eyi-10 oyifundile kule workshop.

Yiziphi ezinye zezinto oqale ukuzisebenzisa? Yini enye ongaqala ukuyenza njengamanje?

Bika Ngengxoxo

UNkulunkulu ufuna sijabulele inkululeko yezimali. Akafuni sibe imilutha yemali noma sikhathazeke ngemali. Uma sisebenzisa amakhono amahle okuphatha imali futhi sicela ubuhlakani Bakhe nosizo, singakwazi ukukhululeka.

Thandazani ndawonye ukuze nivale.