**ISABELOMALI SABABULUNGI ABAHLAKANIPHILEKO**

Ukwenza isabelomali likghono lepilo yoke elenzeka ngokuzijayeza. Ngencwajaneni le uzokufunda ngokuqakatheka kokuba nesabelomali, isabelomali senziwa njani, lokho ekufanele ukwenzwe nangabe usebenzisa imali ukudlula umrholo kanye nokufunda iiluleko ezimbalwa ngokubambelela kusabelomali.

Ukwenza isabelomali kungakusiza ngokuphila ngokwamandlakho bekukusize ngokusebenzisa khudlwana imalakho.

Ngaphambi kobana uthome, kuqakathekile ukwazi bona amathemu alandelako atjho ukuthini:

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| **IINHLATHULULO** | |
| **Isabelomali** | Isabelomali lirhelo lengeniso lakho (inani olirholako/imali engena nge-akhawundini yakho yebhanga) kanye neendleko zakho (inani olisebenzisako/imali ephuma nge- akhawundini yakho yebhanga). Sisiza ngokulawula imalakho, isibonelo, ngokutjengisa lapho ongayibulunga khulu khona namkha ongayisebenzisa khona kancani. |
| **Iindleko ezitjhugulukako** | Iindleko ezitjhuguluka qobe ngenyanga, ezaziwa nangokuthi ziindleko *ezitjhugutjhugulukako.* Ukwenza isibonelo, igezi, i- airtime, iinthuthi, njll. |
| **Iindleko ezingatjhugulukiko** | Iindleko ezihlala zinjalo qobe ngenyanga nezingatjhugulukiko. Ukwenza isibonelo, irente yakho yaqobe ngenyanga namkha imbadalo yebhondi. Ayitjhuguluki isikhathi esithileko. |
| **Ingeniso** | Ingeniso lakho. Ukwenza isibonelo, umrholwakho, isibonelelo, isondlo, imbadalo yokusebenza ngokweqileko, njll. |
| **Iindleko** | Imali oyisebenzisako kikho koke ekufanele ukubhadele, njengebhili. Lokhu kufaka hlangana nemali oyisebenzisela izipho zelanga lamabeletho. |
| **Itlhayelo** | Nawusebenzisa imali khulu kunalokho okutholako uzokuba netlhayelo (ibhalansi enegethivu). |
| **Isalela** | Imali osele ngayo ngemva kokubhadela woke ama- akhawundi namabhili wakho (ibhalansi ephosethivu). |
| **Iindingo** | Izinto ongekhe wakghona ukuphila ngaphandle kwazo. Ukwenza isibonelo, ukudla, amanzi, ubuphephelo, njll. |
| **Iimfuneko** | Izinto okwaziko ukuphila ngaphandle kwazo. Ukwenza isibonelo, izambatho zamabizo, ama- smartphones, i- DSTV, ama- take-away, njll. |

**Okumumethweko**

1. Siyini isabelomali?

2. Kubayini ukwenza isabelomali kuqakatheke kangaka?

3. Ngithoma njani?

4. Ngibambelela njani kusabelomali sami?

5. Ngizilandelela njani iindleko zami?

6. Ukwenza isabelomali

7. Thoma ngokusebenzisa amathempuleyiti lawa wokwenza isabelomali

8. Iiluleko zokwenza isabelomali

9. Iiluleko ezihlakaniphileko zemali

Imininingwana yokuthintana eqakathekileko

**1. Siyini isabelomali?**

Isabelomali lirhelo lengeniso neendleko zakho elisebenza njengehlelo lapho imalakho oyisebenzele budisi ezokuya khona qobe ngenyanga. Sizokutjengisa kuhle bona imalakho oyirholako neendleko yimalini begodu sizokusiza nokobana uzwisise indlela osebenzisa ngayo imali.

Ukwenza isabelomali ngekwawoke umuntu orhola ingeniso. Akukafaneli urhole imali enengi kobana uthome ukwenza isabelomali. Thoma kwaphela ngengeniso olitholako, nanyana kungasilo ingeniso lanjalo njalo. Ukwenza isabelomali kukunikela amandla wokuthatha iinqunto ezingcono ngemali begodu ngokuthatha iinqunto ezingcono ngemali ungakwazi ukuphila ipilo engcono. Ukwenza isabelomali kuzokutjengisa iindlela ezingcono zokuphatha imalakho.

**2. Kubayini ukwenza isabelomali kuqakatheke kangaka?**

Isabelomali sikufundisa ukuziphatha kwezeemali okuligadango lokuthoma lokwenza umnono.

AmaSewula Afrika ahlangana nabasebenzi abasebenza kabudisi pheze ama-iri ama- 43 basebemsebenzini qobe ngeveke. Nangabe uzokusebenzisa isikhathi esinengi uthola ingeniso, kutlhogeka bona wenze isiqiniseko sokobana imalakho iya ezintweni eziqakathekileko kuwe.

Yenza isabelomali sibe yinto yokuthoma msinyazana nawuthoma ukurhola. Thoma ngokulandelela ukusebenzisa kwakho imali njengombana uhlela ihlelo lakho lezeemali.

Cabanga ngesabelomali ngendlela le:

* Lihlelo elinikela iRanda ngayinye oyirholako umnqopho.
* Uyakwazi lapho imalakho iya khona ngaphambi kobana inyanga ithome, okukuvumela ukubulunga ngcono nokusebenzisa imali kwaphela kilokho okutlhogako.
* Sizokusiza uhlale utjhejile begodu usebenzele neminqopho yakho yesikhathi esifitjhani, esiphakathi neside.

Ezinye iinzathu zokwenza isabelomali:

**Iindingo**

Izinto ongeze wakghona

ukuphila ngaphandle kwazo. Ukwenza isibonelo, ukudla, amanzi, ubuphephelo, izambatho, njll.

**Okufunwako**

Izinto ongakghona ukuphila ngaphandle kwazo. Ukwenza isibonelo, izambatho zamabizo, ama- smart phones, i-DSTV, ama- take-away, njll.

**Needs**

Things you cannot live without. For example food, water, shelter, clothes, etc.

**Wants**

Things you can live without. For example branded clothing, smart phones, DSTV, take-aways, etc.

* tlhadluleka ngendlela osebenzisa ngayo imalakho
* lisa ukulwa mayelana nemali nomlinganakho/nomndenakho
* qeda umzombe womrholo ukuya komunye umrholo
* hlukanisa iindingo ezintweni ozifunako
* sebenzisa kwaphela imali onayo
* phuma eenkolodweni
* bulungela/lungisela ubujamo oburhabekileko

**3. Ngithoma njani?**

* **IGADANGO 1**: Yenza irhelo lalo loke ingeniso lakho
* **IGADANGO 2**: Yenza irhelo lazo zoke iindleko zakho (beka woke amarasidi ngebhoksini bese ukhomba bona ngiziphi zeendleko zakho okuzizinto ezifunwako begodu ngiziphi eziziindingo)
* **IGADANGO 3**: Hlanganisa loke ingeniso lakho
* **IGADANGO 4**: Hlanganisa zoke iindleko zakho
* **IGADANGO 5**: Khipha zoke iindleko engenisweni lakho

**Yelela**: Nangabe inani elipheleleko leendleko zakho lidlula ingeniso lakho kufanele wenze amatjhuguluko. Lokhu kutjho ukuthi usebenzisa imali kunangandlela orhola ngayo. Qala lapho ongaphungula khona iindleko (thoma ngezinto “ozifunako”) kobana ingeniso lakho libe linengi kuneendleko.

**Yelela**: Nangabe inani elipheleleko leendleko lincani kunengeniso, usesenazo iinqunto ongazithatha. Uzoyibulunga namkha uzoyisisa njani imali eseleko leyo?

**4. Ngibambelela njani kusabelomali sami?**

* **IGADANGO 1**: Ungasebenzisi khulu imali kunangendlela ohlele ngayo ukuyisebenzisa
* **IGADANGO 2**: Landelela iindleko zakho
* **IGADANGO 3**: Vuselela isabelomali sakho qobe ngenyanga (ukusebenzisa imali okungakahlelwa nokuhleliweko)
* **IGADANGO 4**: Rhemisa iindleko ngeengaba begodu ingasi ngendawo othenge kiyo (ukwenza isibonelo, rhemisa “Igrozari”, ingasi kwaphela ukuthi “ABC Supermarket”)
* **IGADANGO 5**: Bhadela ibhili ngesikhathi
* **IGADANGO 6**: Madanisa isabelomali sakho neendleko zakho ezingakahlelwa qobe ngeveke
* **IGADANGO 7**: Lungisa Isabelomali lapho ekutlhogeka khona

**5. Ngizilandelela njani iindleko zami?**

Ispreditjhidi sokulandelela sizokunikela isirhunyezo sokusebenzisa koke kwakho imali kodwana sizokusiza nokukhomba iindawo osebenzisa khulu kizo imali.

Khupha amarasidakho ngebhoksini ekupheleni kwenye nenye iveke kobana uwahlele ngeengaba nje ngegrozari, iindleko zekoloyi, ukuzithabisa, njll.

Tlola iingaba lezi espreditjhidini bunjesi:

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| **ISPREDITJHITHI SOKULANDELELA SAQOBE NGENYANGA** | | | | | | |
| Isigaba | Iveke 1 | Iveke 2 | Iveke 3 | Iveke 4 | Iveke 5 | **Inani elipheleleko lesigaba** |
| Igrozari |  |  |  |  |  | R |
| Indlu |  |  |  |  |  | R |
| Iinthuthi |  |  |  |  |  | R |
| Kokuzitlhogomela |  |  |  |  |  | R |
| Ukuzithabisa |  |  |  |  |  | R |
| Iimbadalo zebhanga |  |  |  |  |  | R |
| Okhunye |  |  |  |  |  | R |
| **Inani elipheleleko laqobe ngenyanga** | R | R | R | R | R | **R** |

Ngokulandelela ingeniso neendleko zakho uthola ukuzwisisa ngobujamo bakho bezeemali. Kwanjesi ungathatha iinqunto ezinelwazi lokobana ungawenza kuphi amatjhuguluko akuvulela indlela eya ekuvikelekeni ngokweemali.

**6. Ukwenza isabelomali**

UVicki usebenza njengekhetjhiya begodu urhola ama- R3 360 ngenyanga. Ungumbelethi oyedwana begodu uhlala ngekamureni nendodakazakhe yeminyaka emi- 3 uLebo. Uhlanganyela iindleko zegezi nabantu ahlala nabo begodu uzithengela ukudla kwakhe.

Lesi sisabelomali sakaVicki:

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| **INGENISO** | |
| Ingeniso | R3 360 |
|  | |
| **IINDLEKO: Iindleko ezingatjhugulukiko** | |
| Irente | R 650 |
| Imali kamma | R 200 |
| Imali yekulisa | R 400 |
| Iinthuthi (ukuya nokubuya emsebenzini) | R 900 |
| **Inani elipheleleko leendleko ezingatjhugulukiko** | **R2 150** |
|  | |
| **IINDLEKO: Iindleko ezitjhugulukako** | |
| Izambatho | R 140 |
| Ifenitjhara | R 110 |
| Isikolodo | R 80 |
| Igrozari | R 500 |
| Igezi | R 120 |
| Umtato | R 100 |
| Izinto zokuhlamba/zokwezesa | R 70 |
| Ama- take-away, njll. | R 110 |
| **Inani elipheleleko leendleko ezitjhugulukako** | **R1 230** |
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| **Inani elipheleleko lengeniso** | **R3 360** |
| **Kupha inani elipheleleko leendleko (R2 150+R1 230)** | **(R3 380)** |
| **Itlhayelomali/Itlhayelo** | * **R 20** |

Njengombana ubona, uVicky unetlhayelomali/itlhayelo lama- R20. Angenzani bona asebenzise kancani imali? Angasebenzisa kancani imali ezintweni “azifunako”, njengama- take away, ukubhalansisa isabelomali sakhe namkha afike kusalela. Elinye nelinye inani lesalela analo, angalisebenzisela ukulibulunga namkha ukubhadela msinyana iinkolodo zakhe.

**7. Thoma ukusebenzisa amathempuleyiti lawa wesabelomali**

Thoma ngokuzalisa ingeniso neendleko zakho zaqobe ngenyanga ngemathempuletini alandelako wesabelomali, njengekaVicki ngehla. Tlola inyanga nonyaka (isib. Khukhulamungu 2021) ngaphezulu kobana ukwazi ukubona bona ngeyayiphi inyanga ithempuleti.

Ungasebenzisa nenowtibhugu namkha incwadi ukutlola phasi isabelomali sakho, kodwana njengombana incwajana le kufanele ibe kuwe, sifake amathempuleti lawa alisizo.

**Khumbula**: Inani lesabelomali ngilelo *ohlele ukulisebenzisa*, inani lamambala ngilelo *olisebenzise kwamambala.* Hlela ukuba nesalela enye nenye inyanga ongayisebenzisela ukuyibulunga.

***Isabelomali sami saqobe ngenyanga: Inyanga \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_***

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| **Ihlathululo** | **Inani lesabelomali** | **Inani lamambala** |
| **INGENISO** | | |
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| **IINDLEKO: Iindleko ezingatjhugulukiko** | | |
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| **Inani elipheleleko** |  |  |
| **IINDLEKO: Iindleko ezitjhugulukako** | | |
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| **Inani elipheleleko** |  |  |
| **Inani elipheleleko lengeniso** |  |  |
| **Khupha inani elipheleleko leendleko** |  |  |
| **Isalela/itlhayelo** |  |  |

***Isabelomali sami saqobe ngenyanga: Inyanga \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_***

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| **Ihlathululo** | **Inani lesabelomali** | **Inani lamambala** |
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| **Khupha inani elipheleleko leendleko** |  |  |
| **Isalela/itlhayelo** |  |  |

***Isabelomali sami saqobe ngenyanga: Inyanga \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_***

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| **IINDLEKO: Iindleko ezitjhugulukako** | | |
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| **Inani elipheleleko** |  |  |
| **Inani elipheleleko lengeniso** |  |  |
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| **Isalela/itlhayelo** |  |  |

***Isabelomali sami saqobe ngenyanga: Inyanga \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_***

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| **Inani elipheleleko** |  |  |
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| **Inani elipheleleko** |  |  |
| **Inani elipheleleko lengeniso** |  |  |
| **Khupha inani elipheleleko leendleko** |  |  |
| **Isalela/itlhayelo** |  |  |

***Isabelomali sami saqobe ngenyanga: Inyanga \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_***

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| **Ihlathululo** | **Inani lesabelomali** | **Inani lamambala** |
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| **Inani elipheleleko** |  |  |
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| **Inani elipheleleko** |  |  |
| **Inani elipheleleko lengeniso** |  |  |
| **Khupha inani elipheleleko leendleko** |  |  |
| **Isalela/itlhayelo** |  |  |

***Isabelomali sami saqobe ngenyanga: Inyanga \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_***

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| **Ihlathululo** | **Inani lesabelomali** | **Inani lamambala** |
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| **Inani elipheleleko** |  |  |
| **Inani elipheleleko lengeniso** |  |  |
| **Khupha iindleko** |  |  |
| **Isalela/itlhayelo** |  |  |

**8. Iiluleko zokwenza isabelomali lula**

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| **Hlela iminqopho yemali** | Ukuzwisisa bona kubayini ufuna ukulawula imalakho kwenza kube lula ukubulunga, ukuphila ngokwamandlakho nokusebenzela ukuzuza iminqopho le. Ukuhlela iminqopho kwanjesi kwenza kube lula ukuthatha iinqunto ezihle ngemali ngokukhamba kwesikhathi. |
| **Bhadela okutlhogako ntanzi** | Ukuphatha kuhle imali kusime ekuhlukaniseni lokho okutlhogako kilokho okufunako. Ukucaciseleka ngomehluko kuzokuqunta bona ingabe uyayifikelela iminqopho yakho namkha awa. |
| **Thembeka kuwe** | Ukwakha isithombe samambala sobujamo bakho bezeemali caca bewuthembeke ngeendleko neenkolodo zakho. |
| **Tjheja iinkolodo ezingatlhogekiko** | Isikolodo senza lula ukusebenzisa imali onganayo. Nangabe uzimisele ngokwakha umnono nokuvikeleka ngokwezeemali, bhadela isikolodo sakho sagadesi begodu ubalekele nokuthatha ezinye iinkolodo ezingatlhogekiko. |
| **Landelela ukusebenzisa kwakho imali** | Ukulandelela lapho osebenzisela khona imalakho kuzokusiza ngokukhomba lapho ongaphungula khona iindleko zakho bewubulunge khulu. Kuqakathekile ukulandelela ukusebenzisa kwakho imali kwangamalanga, kwaqobe ngeveke naqobe ngenyanga. Kulula ukukhumbula namkha ukubona bona usebenzisa malini kurente namkha embadelwenakho yebhondi, kodwana kwezinye iindleko beka amarasidakho. Lokhu kwenze nangesitatimende sakho sebhanga nesesikolodo. Khumbula ukufaka iimbadalo zokuthengiselana zamakarada webhanga, iimbadalo zebhanga kanye nemalinzalo ebhadeliswa ekuthengeni kwekarada lesikolodo njengengcenye yeendleko zakho. |
| **Isabelomali sokubulunga** | Isabelomali sizokusiza ngokuhlela indlela engcono yokusebenzisa imalakho. Nokho, kutlhogeka bona uhlele iindlela zokubulunga kobana ubalekele igandelelo lokuthatha isikolodo esitja nawuqalene neendleko zobujamo oburhabekileko. Rhemisa inani ofuna ukulibulunga ngaphasi kweendleko ezingatjhugulukiko. |
| **Tjheja ukuvuza kwemali** | Ukuthenga kungahlelwa, iimbadalo zobulunga bejimu ongabusebenzisiko kanye nokuthenga okungatlhogekiko zoke ziimbonelo zokuvuza kwemali. |
| **Bandakanya umndenakho** | Ukwenza isabelomali njengomndeni kwenza kube lula kuye woke umuntu ukuzwisisa bona kubayini umndeni kutlhogeka bona uzidele kancani bona uzuze iminqopho yawo eqakathekileko. |
| **Vuselela isabelomali sakho** | Tshwaya iimbadalo ezenzeka kusabelomali sakho kobana wazi bona woke amabhilakho abhadelwe. Yenza isiqiniseko sokobana ubhadela amabhilakho ngaphambi namkha ngesikhathi kobana ubalekele ihlawulo engatlhogekiko yokubhadela ngemva kwesikhathi kanye/namkha ezinye iindleko zemalinzalo. Iimbadalo ezenziwa ngemva kwesikhathi ziphazamisa namaphuzwakho wokunikelwa isikolodo. |
| **Sebenzisa iinhlathululo ezinembako** | Rhemisa iinkolodo zakho ngalokho ezingikho kunangeengaba. Lokhu kukuvumela ukubona bona usebenzisa malini eengabeni ezithileko. Ukwenza isibonelo, esikhundleni sokurhemisa ukuthi “ABC Supermarket R1 000”, kungcono uthi “Igrozari R1 000”. |
| **Yenza isabelomali qobe ngenyanga** | Zalisa ikholomu yesabelomali sakho ekuthomeni kwenyanga nenyanga kobana uthole irekhodi lengeniso neendleko zakho. Lokhu kukusiza ngokuthoma ngokucabangela isikhathi eside. Nangabe begade uneendleko eziphezulu ngenyanga ephelileko,ungabona bona uyilungisa njani enyangeni etja. |
| **Hlela ezinye iindleko** | Bekela ngeqadi imali oyibulungako ngaphambi kwesikhathi yeendleko ezingenzeki qobe nganyanga, ukwenza isibonelo, ikhambo lesikolo labentwabakho, isipho selanga lamabeletho lakababakho namkha isambatho somtjhado womnganakho. |

**9. Iiluleko ezihlakaniphileko zemali**

* Yelela iinkimu nomgunyathi wokurega msinyana.
* Yelela ubungozi besikolodo.
* Bulungela izinto ozifunako bese usebenzisa ikhetjhi nawukghonako.
* Hlela umhlalaphasakho ukusuka ngelanga othoma ngalo ukusebenza.
* Hlala unelwazi ngeendingo zakho zemali ezitjhugulukako.
* Qalana nabanikeli bezenzelwa zezeemali abagunyaziweko kwaphela.
* Qala qala imikhiqizo yezeemali efanele iindingo nesabelomali sakho.
* Tjhorensa iimpahla zakho.

**Thoma ukwenza isabelomali namhlanje!**

**Landelela lokho okusebenzisela imali ngokubeka amarasidi neenlibhu zakho la.**

**Imininingwana yokuthintana eqakathekileko**

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UKUNGAZIBOPHELELI

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