**MUGAGANYAGWAMA WA VHABINDUDZI VHA SAVVY**

U ita mugaganyagwama ndi tshikili tsha vhutshilo hoṱhe tshi shumiswaho. Kha tshibugwana itshi vha ḓo guda nga ha ndeme ya u vha na mugaganyagwama, uri u itiswa hani, zwo fanelaho u zwi ita musi vha tshi badela u fhirisa zwine vha holisa zwone na u guda tsivhudzo dzi si gathi na uri vha dzule tshoṱhe kha mugaganyagwama.

U ita mugaganyagwama zwi ḓo vha thusa u tshila nga tshelede yavho na u vha thusa u shumisa tshelede nga nḓila yavhuḓi.

Vha sa athu u thoma, ndi zwa ndeme u ḓivha zwine matheme aya a tevhelaho a amba zwone:

|  |  |
| --- | --- |
| **ṰHALUTSHEDZO** | |
| **Mugaganyagwama** | Mugaganyagwama ndi mutevhe wa muholo wavho (uri vha hola vhugai/tshelede ine ya khou dzhena kha akhaunthu yavho) na tshinyalelo dzavho (vha shumisa tshelede nngafhani/tshelede ine ya khou bva kha akhaunthu yavho ya bannga). U thusa nga u langula tshelede yavho nga, tsumbo, u sumbedza hune vha vhulunga nga maanḓa kana u shumisa tshelede ṱhukhu. |
| **U shanduka ha dzi mbadelo** | Mbadelo dzine dzi a shanduka ṅwedzi nga ṅwedzi, dzine dza ḓivhea sa mbadelo dza u fhambana. Sa tsumbo, muḓagasi, airtime, vhuendedzi, n.z. |
| **Mbadelo dzo tiwaho** | Tshinyalelo dzine dza fana ṅwedzi nga ṅwedzi nahone a dzi shanduka. Sa tsumbo, rennde yavho ya ṅwedzi nga ṅwedzi kana mbadelo dza bondo. Zwo tiiwa u linganela tshifhinga tsho raliho. |
| **Muholo** | Izwi zwine vha wana. Sa tsumbo, muholo wavho, mundende, tshelede ya u unḓa, magavhelo, awarambadelwa dza phirisatshifhinga, n.z. |
| **Dzitshinyalelo** | Tshelede ine vha i shumisa kha zwoṱhe zwine vha zwi badela, u fana na dzibiḽi. izwi zwi katela tshelede ine vha i shumisa kha zwithu zwi fanaho na mpho dza ḓuvha ḽa mabebo. |
| **Ṱhahelelo** | Musi vha tshi shumisa u fhira zwine vha hola vha ḓo vha na ṱhahelelo (vha ḓo koloda tshelede). |
| **Maselela** | Tshelede yo salaho nga murahu musi vho badela akhaunthu dzavho dzoṱhe na dzibiḽi (u sa kolodi tshithu). |
| **Ṱhoḓea** | Zwithu zwine a vha nga koni u tshila zwi siho. Sa tsumbo, zwiḽiwa, maḓi, vhukhudo, zwiambaro, n.z. |
| **Zwithu zwine vha zwi ṱoḓa** | Zwithu zwine vha nga tshila zwisiho. Sa tsumbo, zwiambaro zwa pfungavhuṋe, simathifounu, DSTV, zwiḽiwa zwa u rengiwa zwo bikiwa, n.z. |

**Zwi re nga ngomu**

1. Mugaganyagwama ndi mini?

2. Ndi ngani u ita mugaganyagwama zwi zwa ndeme?

3. Na ndi thoma hani?

4. Na ndi farelela hani kha mugaganyagwama wanga?

5. Na ndi humbulisa hani tshinyalelo dzanga?

6. U ita mugaganyagwama

7. Vha thome nga u shumisa themphuḽeithi idzi dza u ita mugaganyagwama

8. Tsivhudzo dza u ita mugaganyagwama u leluwe

9. Tsivhudzo dza vhuṱali dza tshelede

Vhukwamani ha ndeme

**1. Mugaganyagwama ndi mini?**

Mugaganyagwama u tou vha mutevhe wa muholo wavho na mbadelo dzavho dzine dza shuma tsumbanḓila ya hune tshelede yavho ye vha i wana u konḓa ya ḓo ya hone ṅwedzi muṅwe na muṅwe. U ḓo vha sumbedza zwavhuḓi muholo wa u wanaho na tshinyalelo zwi ḓo vha thusa kha u pfesesa uri kushumisele kwa tshelede yavho.

U ita mugaganyagwama ndi zwa muthu muṅwe na muṅwe ane a wana muholo. A vha faneli u hola tshelede nnzhi u thoma u ita mugaganyagwama. Kha vha thome nga muholo une vha khou wana, naho hu si muholo wa tshifhinga tshoṱhe. U ita mugaganyagwama zwi vha fha maanḓa a u ita tsheo dza khwiṋe dza masheleni na u khetha ha khwiṋe vha nga tshila vhutshilo havhuḓi. u ita mugaganyagwama zwi ḓo vha sumbedza nḓila dza khwiṋe dza u langula tshelede yavho.

**2. Ndi ngani u ita mugaganyagwama zwi zwa ndeme?**

Mugaganyagwama u ri funza u vheya ṱhoḓea dza masheleni dzine dza vha ḽiga ḽa u thoma ḽa u sika lupfumo.

MaAfrika Tshipembe vha vhukati ha vhathu vhane vhashumaho mishumo yo ḓalaho ine vha dzula 43 wa dziawara vha mushumoni nga vhege. Arali vha tshi ḓo dzula tshifhinga tshinzhi vha tshi khou wana muholo, vha fanela u khwaṱhisedza uri tshelede yavho i khou ya kha zwithu zwa ndeme kha vhone.

Vha ite mugaganyagwama u vhe kha tshiimo tsha u thoma nga u ṱavhanya musi vha tshi thoma u wana tshelede. Vha thome nga tevhelela mbadela dzavho sa izwi vha tshi khou shumana na nzudzanyo dzavho dza masheleni.

Vhahumbule mugaganyagwama nga nḓila heyi:

* Ndi nzudzanyo ine ya fha Rannda iṅwe na iṅwe ine vha i wana i vhe na ndivho.
* Vha a zwi ḓivha ṅwedzi u sa athu u thoma uri tshelede yavho i khou ya ngafhi, zwi vha tendela u vhulunga zwavhuḓi na u shumisa fhedzi kha zwine vha zwi shaya.
* Zwi ḓo vha thusa kha u futelela kha zwithu zwine vha zwi ṱoḓa na u shuma kha ndivho dzavho dza tshifhinga tshiṱuku, dza vhukati na dza tshifhinga tshilapfu.

Zwiitisi zwiṅwe zwa u ita mugaganyagwama:

**Ṱhoḓea**

Zwithu zwine a vha nga koni u tshila zwi siho. Sa tsumbo, zwiḽiwa, maḓi, vhukhudo, zwiambaro, n.z.

**Zwithu zwine vha zwi ṱoḓa**

Zwithu zwine vha nga tshila zwisiho. Sa tsumbo, zwiambaro zwa pfungavhuṋe, simathifounu, DSTV, zwiḽiwa zwa u rengiwa zwo bikiwa, n.z.

**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.

* u divha uri vha shumisa hani tshelede yavho khagala
* vha ime u lwa nga mafhungo a tshelede na mufarisi/muṱa wavho
* fhelisa u kundelwa u swikelela pfanelo dzavho dza tshelede
* fhambanyise ṱhoḓea u bva kha zwithu vha zwi ṱoḓaho
* shumisa tshelede ine vhanayo fhedzi
* vha bve zwikolodoni
* vhulunga/lugisela zwiimo zwa khombo

**3. Na ndi thoma hani?**

* **ḼIGA ḼA 1**: Vha ite mutevhe wa miholo yavho yoṱhe
* **ḼIGA ḼA 2**: vha ite mutevhe wa tshinyalelo dzavho dzoṱhe (vha vhulunge zwiḽipi zwoṱhe bogisini na u ḓivha uri ndi dzifhio tshinyalelo dzi re zwine vha zwi ṱoḓa na zwine zwa vha ṱhoḓea)
* **ḼIGA ḼA 3**: vha ṱanganyise miholo yavho yoṱhe
* **ḼIGA ḼA 4**: vha ṱanganyise tshinyalelo dzavho dzoṱhe
* **ḼIGA ḼA 5**: vha ṱuse tshinyalelo dzavho ubva kha muholo wavho

**Vhaḓivhe:** arali ṱhanganyelo dzavho dzoṱhe dzi tshifhira muholo wavho vha fanela u ita tshanduko. Izwi zwi amba uri vhashumisa u fhira muholo wavho. Vhalavhelese he vha ṱhukhula tshinyalelo dzavho (vha thome nga zwithu zwine vha zwi “ṱoḓa”) uri muholo wavho u kone u vha nṱha ha tshinyalelo dzavho.

**Vhaḓivhe**: arali tshinyalelo dzavho dzoṱhe dzi fhasi na muholo wavho, vha na tsheyo ine vha fanela u ita. Na tshelede yeneyo vha ḓo i vhulunga hani kana u i bindudza hani?

**4. Na ndi farelela hani kha mugaganyagwama wanga?**

* **ḼIGA ḼA 1**: vha songo shumisa u fhira zwe vha dzudzanya u shumisa zwone
* **ḼIGA ḼA 2**: vha ḓivhe uri hu khou bvelela mini kha dzi tshinyalelo dzavho
* **ḼIGA ḼA 3**: vuseledza mugaganyagwama wavho ṅwedzi nga ṅwedzi (u shumisa hu songo dzudzanyiwaho vs na wo dzudzanyiwaho)
* **ḼIGA ḼA 4**: mutevhe wa tshinyalelo nga khethekanyo na hu si nga fhethu he vha renga hone (sa tsumbo, mutevhe wa “Gurozara”, hu si “Supamakete ya ABC”)
* **ḼIGA ḼA 5**: badela biḽi nga tshifhinga
* **ḼIGA ḼA 6**: vha vhambadze mugaganyagwama wavho na tshinyalelo dzavho dza vhukuma vhege nga vhege
* **ḼIGA ḼA 7**: shandukise mugaganyagwama wavho hune zwa zwi tshi khou ṱoḓea

**5. Na ndi humbulisa hani tshinyalelo dzanga?**

Shithi ya u shumela vha lavhelesisa i ḓo vha ṋetshedza mbonelo ya kushumele kwavho hoṱhe fhedzi i ḓo vha thusa u ḓivha fhethu hune vha khou shumisesa tshelede hone.

Vha bvise rasiti dzavho kha bogisi mafheloni ha vhege iṅwe na iṅwe vha a vheye nga zwigwaga zwa zwone u fana na zwa gurozari, tshinyalelo dza moḓoro, mvumvusa, n.z.

Vha ṅwale khethekanyo fhasi kha tshati ḽa u fana na iḽi:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **SHITHI YA U SHUMELA ḼA LAVHELESISA ḼA ṄWEDZI NGA ṄWEDZI** | | | | | | |
| Khethekanyo | Vhege ya vhu 1 | Vhege ya vhu 2 | Vhege ya vhu 3 | Vhege ya vhu 4 | Vhege ya vhu 5 | **Category**  **total** |
| Gurozari |  |  |  |  |  | R |
| Muṱa |  |  |  |  |  | R |
| Vhuendi |  |  |  |  |  | R |
| Zwa u ḓilondola |  |  |  |  |  | R |
| Mvumvusa |  |  |  |  |  | R |
| Mbadelo dza bannga |  |  |  |  |  | R |
| Zwiṅwe |  |  |  |  |  | R |
| **Ṱhanganyelo ya ṅwedzi nga ṅwedzi** | R | R | R | R | R | **R** |

Nga u tevhedzela muholo wavho na tshinyalelo vha wana mihumbulo ya tshiimo tsha vho tsha masheleni. Zwino vha nga kona u dzhia tsheo nga u pfesesa ho fanelaho u ita tshanduko i fhaho nḓila ya tsireledzo ya zwa masheleni.

**6. U ita mugaganyagwama**

Vicki u shuma sa ramali nahone u hola R3 360 nga ṅwedzi. Ndi mubebi a eṱhe nahone u dzula na nwana wawe kamarani wa miṅwaha mi 3 wa musidzana. Vha kovhana tshinyalelo dza muḓagasi na vhane a dzula navho nahone u na vhuḓifhinduleli ha ha zwiḽiwa zwazwe.

Uyu ndi mugaganyagwama wa Vicki:

|  |  |
| --- | --- |
| **MBUELO** | |
| Mbuelo | R3 360 |
|  | |
| **TSHIṄYALELO: Tshinyalelo yo tiwaho** | |
| Rennde | R 650 |
| Tshelede ya mme | R 200 |
| Tshelede ya khireshe | R 400 |
| Vhuendi (u ya na vhuya mushumoni) | R 900 |
| **Ṱhanganyelo ya tshinyalelo yo tiwaho** | **R2 150** |
|  | |
| **TSHINYALELO: Tshanduko dza tshinyalelo** | |
| Zwiambaro | R 140 |
| Fanitsha | R 110 |
| zwikolodo | R 80 |
| Gurozari | R 500 |
| Muḓagasi | R 120 |
| Luṱingo | R 100 |
| khosimetiki | R 70 |
| Zwiḽiwa zwa u rengiwa zwo bikiwa, n.z. | R 110 |
| **Ṱhanganyelo ya tshanduko ya mitengo** | **R1 230** |
|  |  |
| **Ṱhanganyelo ya mbuelo** | **R3 360** |
| **Ṱhanganyelo ṱhukhu ya tshinyalelo (R2 150+R1 230)** | **(R3 380)** |
| **Tshelede yo salaho/tshelede i songo eḓanaho** | * **R 20** |

Sa musi vha tshi khou zwi vhona, Vicki u na tshelede yo ṱahelaho ndi R20. Na a nga ita mini u shumisela fhasi? A nga shumisela fhasi kha zwithu zwine a tou u zwi “ṱoḓa”, u fana na zwiḽiwa zwa u rengiwa zwo bikiwa, u linganisa mugaganyagwama wawe kana u wana masalela. Ṱhanganyelo iṅwe na iṅwe ya masalela a re nayo, a nga i shumisa u vhulunga kana badela zwikolodo zwawe zwoṱhe nga u ṱavhanya.

**7. Vha thome nga u shumisa themphuḽeithi idzi dza u ita mugaganyagwama**

Vha thome nga u ḓadza muholo wavho na tshinyalelo dza ṅwedzi nga ṅwedzi kha themphuḽeiti ya mugaganyagwama u tevhelaho, u fana na ya Vicky nga nṱha. Vha ṅwale ṅwedzi kana ṅwaha (i.e. Khubvumedzi 2021) nga nṱha uri vha kone u vhona uri ndi themphuḽeiti ya ṅwedzi ufhio.

Zwi a konadzea, vha nga, shumisa bugu ya dzi notsi kana bugu ya maṅwalo u ṅwala mugaganyagwama wavho, ubva musi tshibugwana itshi tsho itiwa nga vhone, vho katela na themphuḽeithi ya idzi dza ndeme.

**Vhahumbule:** tshelede ya mugaganyagwama ndi nzudzanyo ine vha i shumisa, tshelede ya vhukuma ndi ine vha i shumisa zwa vhukuma. Ndivho ndi u vha na masalela ṅwedzi na ṅwedzi ane vha nga shumisa u vhulunga.

***Mugaganyagwama wanga wa ṅwedzi na ṅwedzi: Ṅwedzi \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_***

|  |  |  |
| --- | --- | --- |
| **Ṱhalutshedzo** | **Tshelede ya mugaganyagwama** | **Tshelede ya vhukuma** |
| **MUHOLO** | | |
|  |  |  |
|  |  |  |
| **Ṱhanganyelo ṱhukhu** |  |  |
| **TSHINYALELO:** **Tshinyalelo yo tiwaho** | | |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
| **Ṱhanganyelo ṱhukhu** |  |  |
| **TSHINYALELO: Tshanduko dza tshinyalelo** | | |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
| **Ṱhanganyelo ṱhukhu** |  |  |
| **Ṱhanganyelo ya mbuelo** |  |  |
| **Ṱhanganyelo ṱhukhu ya tshinyalelo** |  |  |
| **Tshelede yo salaho/tshelede i songo eḓanaho** |  |  |

***Mugaganyagwama wanga wa ṅwedzi na ṅwedzi: Ṅwedzi \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_***

|  |  |  |
| --- | --- | --- |
| **Ṱhalutshedzo** | **Tshelede ya mugaganyagwama** | **Tshelede ya vhukuma** |
| **MUHOLO** | | |
|  |  |  |
|  |  |  |
| **Ṱhanganyelo ṱhukhu** |  |  |
| **TSHINYALELO: Tshinyalelo yo tiwaho** | | |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
| **Ṱhanganyelo ṱhukhu** |  |  |
| **TSHINYALELO: Tshanduko dza tshinyalelo** | | |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
| **Ṱhanganyelo ṱhukhu** |  |  |
| **Ṱhanganyelo ya mbuelo** |  |  |
| **Ṱhanganyelo ṱhukhu ya tshinyalelo** |  |  |
| **Tshelede yo salaho/tshelede i songo eḓanaho** |  |  |

***Mugaganyagwama wanga wa ṅwedzi na ṅwedzi: Ṅwedzi \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_***

|  |  |  |
| --- | --- | --- |
| **Ṱhalutshedzo** | **Tshelede ya mugaganyagwama** | **Tshelede ya vhukuma** |
| **MUHOLO** | | |
|  |  |  |
|  |  |  |
| **Ṱhanganyelo ṱhukhu** |  |  |
| **TSHINYALELO: Tshinyalelo yo tiwaho** | | |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
| **Ṱhanganyelo ṱhukhu** |  |  |
| **TSHINYALELO: Tshanduko dza tshinyalelo** | | |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
| **Ṱhanganyelo ṱhukhu** |  |  |
| **Ṱhanganyelo ya mbuelo** |  |  |
| **Ṱhanganyelo ṱhukhu ya tshinyalelo** |  |  |
| **Tshelede yo salaho/tshelede i songo eḓanaho** |  |  |

***Mugaganyagwama wanga wa ṅwedzi na ṅwedzi: Ṅwedzi \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_***

|  |  |  |
| --- | --- | --- |
| **Ṱhalutshedzo** | **Tshelede ya mugaganyagwama** | **Tshelede ya vhukuma** |
| **MUHOLO** | | |
|  |  |  |
|  |  |  |
| **Ṱhanganyelo ṱhukhu** |  |  |
| **TSHINYALELO: Tshinyalelo yo tiwaho** | | |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
| **Ṱhanganyelo ṱhukhu** |  |  |
| **TSHINYALELO: Tshanduko dza tshinyalelo** | | |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
| **Ṱhanganyelo ṱhukhu** |  |  |
| **Ṱhanganyelo ya mbuelo** |  |  |
| **Ṱhanganyelo ṱhukhu ya tshinyalelo** |  |  |
| **Tshelede yo salaho/tshelede i songo eḓanaho** |  |  |

***Mugaganyagwama wanga wa ṅwedzi na ṅwedzi: Ṅwedzi \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_***

|  |  |  |
| --- | --- | --- |
| **Ṱhalutshedzo** | **Tshelede ya mugaganyagwama** | **Tshelede ya vhukuma** |
| **MUHOLO** | | |
|  |  |  |
|  |  |  |
| **Ṱhanganyelo ṱhukhu** |  |  |
| **TSHINYALELO: Tshinyalelo yo tiwaho** | | |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
| **Ṱhanganyelo ṱhukhu** |  |  |
| **TSHINYALELO: Tshanduko dza tshinyalelo** | | |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
| **Ṱhanganyelo ṱhukhu** |  |  |
| **Ṱhanganyelo ya mbuelo** |  |  |
| **Ṱhanganyelo ṱhukhu ya tshinyalelo** |  |  |
| **Tshelede yo salaho/tshelede i songo eḓanaho** |  |  |

***Mugaganyagwama wanga wa ṅwedzi na ṅwedzi: Ṅwedzi \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_***

|  |  |  |
| --- | --- | --- |
| **Ṱhalutshedzo** | **Tshelede ya mugaganyagwama** | **Tshelede ya vhukuma** |
| **MUHOLO** | | |
|  |  |  |
|  |  |  |
| **Ṱhanganyelo ṱhukhu** |  |  |
| **TSHINYALELO: Tshinyalelo yo tiwaho** | | | TSHINYALELO: Tshinyalelo yo tiwaho |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
| **Ṱhanganyelo ṱhukhu** |  |  |
| **TSHINYALELO: Tshanduko dza tshinyalelo** | | |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
| **Ṱhanganyelo ṱhukhu** |  |  |
| **Ṱhanganyelo ya mbuelo** |  |  |
| **Ṱhanganyelo ṱhukhu ya tshinyalelo** |  |  |
| **Tshelede yo salaho/tshelede i songo eḓanaho** |  |  |

**8. Tsivhudzo dza u ita mugaganyagwama u leluwe**

|  |  |
| --- | --- |
| **Vha vheye ndivho dza masheleni** | U pfesesa uri ndi ngani vha tshi ṱoḓa u vha kha ndangulo ya masheleni avho zwi ita uri zwi leluwe u vhulunga, vha tshile nga hune vha kona u swikelela na vha tshi ya kha ndivho idzo. U ita zwi swikelelwa zwino zwi ita uri zwi leluwe kha u ita tsheo dza masheleni nga murahu. |
| **Va thome u badela zwine vha ṱhoga** | Ndangulo yavhuḓi ya tshelede a languliwa nga u fhambanyisa zwine vha zwi ṱhoga ubva kha zwithu zwine vha zwi ṱoḓa. u vha khagala nga ha zwifhambanaho zwi ḓo laula uri vha swikelela ndivho yavho kana a vha nga swikeleli. |
| **Kha vha fulufhedzee** | U sika tshifanyiso tsha vhukuma kha tshiimo tshavho tsha masheleni vha vhe khagala na u fulufhedzea ngaha tshinyalelo na zwikolodo zwavho. |
| **Vha ṱhogomele zwikolodo zwi sa ṱoḓei** | Tshikolodo tshiita uri zwi leluwe u shumisa tshelede ine a vha na yo. Arali vho ḓiimisela u sika lupfumo na tsireledzo ya masheleni, kha vha badele tshoṱhe tshikolodo tshi re hone na u ilisa u dzhia zwikolodo zwiṅwe zwi sa ṱoḓei. |
| **Vha lavhelese kushumisele kwavho** | U lavhelesa hune vha shumisa tshelede hone zwi ḓ vha thusa u ḓivha hune vha fanela u fhungudza hone tshinyalelo dzavho na u vhulunga hunzhi. Ndi zwa ndeme u lavhelesa na u ṅwala kushumisele kwavho kwa ḓuvha na ḓuvha, vhege nga vhege na ṅwedzi nga ṅwedzi. Zwo leluwa u zwi humbula na u vhona ndi vhugai ine vhashumisa kha rennde kana kha mbadelo dza bondo, fhedzi kha dziṅwe tshinyalelo, vha vhulunge rasiti dzavho. Vha ite hezwi khathihi na tshitatamennde tsha bannga tsha karaṱa ya khredithi na debithi. Vha humbule u katela mbadelo dza thengiselano dza karaṱa dza debithi, mbadelo dza bannga na nzwalelo dzo badeliswaho kha u renga ha karaṱa ya khredithi sa izwi hu tshipiḓa tsha tshinyalelo. |
| **Mugaganyagwama wa u vhulunga** | Mugaganyagwama u ḓo vha thusa u dzudzanya u shumisa hani zwavhuḓi tshelede yavho. Naho zworalo, vha ṱhoga nzudzanyo ya nḓila ya u vhulungauri vha kone u ilisa mutsiko wa u dzhia tshikolodo tshiswa arali vha tshe vho lavhelesana na mbadelo ya shishi. Mutevhe wa tshelede ine vha ṱoḓa u vhulunga nga fhasi ha tshinyalelo dza tiwaho. |
| **Vha sedze hune ha vuḓa tshelede** | U renga nga u tama, tshelede ya muraḓo wa dzhimu ine vha sa i shumise nahone u renga hu sa ṱoḓei hoṱhe ndi tsumbo dza u vuḓa ha tshelede. |
| **Vha dzhenisa muṱa wavho** | U ita mugaganyagwama nga muṱa zwi ita uri zwi leluwe kha muṅwe na muṅwe a pfesese uri ndi ngani muṱa u tshi ita zwithu zwiṱuku zwa u ḓidzima u itela u kona u swikelela ndivho dza ndeme. |
| **U vusuludza mugaganyagwama wavho** | Vha sumbedze mbadelo vho dziitaho kha mugaganyagwama wavho u kona u ḓivha uri biḽi dzavho dzoṱhe dzo badeliwa. Vha khwaṱhisedze uri vha badela biḽi dzavho nga tshifhinga u itela u ilisa ndifho dza u lenga u badela na/kana mbadelo dza nzwalelonyinganyengedzedzwa. U lenga u badela nazwone zwi vhakwama kha tshikalo tsha thendelatshikolodo nga nḓila i si yavhuḓi. |
| **U shumisa ṱhalutshedzo dzone** | Mutevhe wa tshinyalelo dzavho nga zwine dza vha zwone hu si nga khethekanyo. Izwi zwi vhatendela u vhona uri vha shumisa vhugai kha khethekanyo nkene. Sa tsumbo, nga nnḓa ha u ita mutevhe “Supamakete ya ABC R1 000”, vha nga amba uri “Gurozari R1 000”. |
| **Mugaganyagwama wa ṅwedzi nga ṅwedzi** | Va ḓadze khoḽomu ya ṱhanganyelo yavho ya gaganyiwaho mathoni a ṅwedzi muṅwe na muṅwe u wana rekhodo ine ya thusa ya muholo na tshinyalelo dzavho. Izwi zwi thusa vhone u thoma u humbulelwa tshifhinga tshilapfu. Arali vho vha na tshinyalelo dzi re nṱha ṅwedzi wo fhiraho, vha ḓo kona u vhona uri vha ḓo zwiitisa hani kha ṅwedzimuswa. |
| **Nzudzanyelo dza dziṅwe mbadelo** | Vha vhetshele thungo mbulungonginganyengedzedzwa phanḓa kha tshifhinga tsha tshinyalelo dzine a dzi bvelela ṅwedzi nga ṅwedzi, sa tsumbo, nyendo dza tshikolo dza vhana, tshifhiwa tsha ḓuvha ḽa mabebo a khotsi avho kana tshiambaro tsha munyanya wa khonani yavho. |

**9. Tsivhudzo dza vhuṱali dza tshelede**

* Vha ṱhogomele vhufhura ha zwikimu zwa u pfumisa nga u ṱavhanya.
* Vha ṱhogomele khombo dza zwikolodo.
* Vha vhulungele zwithu zwine vha ṱoḓa na u shumisa tshelede arali vha tshi nga kona.
* Nzudzanyo dza nyawelo yavho ubva kha ḓuvha ḽa u thoma u shuma.
* Vha dzule vha na mafhungo maswa kha dzi ṱhoḓea dzavho dza tshanduko dza masheleni.
* Vhashumisane fhedzi na vhaṋetshedzi vha tshumelo dza zwa masheleni vho tendelwaho.
* Vha ṱoḓe u thoma tshibveledzwa tsha masheleni tshi fushaho ṱhoḓea dzavho na mugaganyagwama wavho.
* Vha tsireledze thundu yavho.

**Vha thome u u ita mugaganyagwama namusi!**

**Vhalavhelese zwine vha badela nga u vhulunga rasiti dzavho na zwiḽipi hafha.**

**Vhukwamani ha ndeme**

**Ndaulo ya Vhuḓifari ha Sekithara ya zwa Masheleni (****Financial Sector Conduct Authority) (FSCA)**

U khwaṱhisedza uri mueletshedzi wa zwa masheleni o tendelwa u vha rengisela tshumelo na zwibveledzwa zwa masheleni, na zwibveledzwa zwine vha nga rengiselwa vha nga kwama vha FSCA

|  |  |
| --- | --- |
| **Nomboro ya Senthara ya Luṱingo** | 0800 20 3722 (FSCA) |
| **FSCA switchboard** | 012 428 8000 |
| **Nomboro ya fekisi** | 012 346 6941 |
| **Imeiḽi** | [info@fsca.co.za](mailto:info@fsca.co.za) |
| **Aḓirese ya fhethu** | Riverwalk Office Park, Block B, 41 Matroosberg Road, Ashlea Gardens,  Pretoria, South Africa 0081 |
| **Aḓirese ya poswo** | P.O. Box 35655, Menlo Park, Pretoria 0102 |
| **Webusaiti** | [www.fsca.co.za](http://www.fsca.co.za) |

U wana **themphuḽeithi ya mugaganyagwama ya mahala** kana tsivhudzo nnzhi nga u shumisa tshelede nga nḓila yavhuḓi, kha vha kwamane na **Muhasho wa Pfunzo dza Vharengi vha FSCA**.

|  |  |
| --- | --- |
| **Imeiḽi** | [CED.Consumer@fsca.co.za](mailto:CED.Consumer@fsca.co.za) |
| **Webusaiti** | [www.FSCAmymoney.co.za](http://www.FSCAmymoney.co.za) |

**Tshiimiswa tsha u Vhulunga tsha Afrika Tshipembe (SASI)**

U guda zwinzhi ngaha **u vhulunga hani**, vhakwame SASI.

|  |  |
| --- | --- |
| **Luṱingo** | 011 269 3789 |
| **Nomboro ya fekisi** | 086 552 7561 |
| **Imeiḽi** | [info@savingsinstitute.co.za](mailto:info@savingsinstitute.co.za) |
| **Aḓirese ya fhethu** | 19 Fredman Dr, Sandown, Sandton 2196 |
| **Aḓirese ya poswo** | PO Box 252, Bramley 2018 |
| **Webusaiti** | [www.savingsinstitute.co.za](http://www.savingsinstitute.co.za) |

© 2020 FSCA

TSHIHUMBUDZO

*Mafhungo haya a wanaleaho kha tshibugwana itshi tsha mafhungo o ṋetshedzwaho nga Ndaulo ya Vhuḓifari ha Sekithara ya zwa Masheleni (Financial Sector Conduct Authority) (FSCA) ndivho hu ya u wana mafhungo fhedzi. Mafhungo haya ha iti tsivhudzo ya mulayo, ya phurofeshinaḽa, kana ya zwa masheleni. Arali ndondolo iṅwe na iṅwe wo itiwa nga khwaṱhisedza zwa uri izwi zwi re ngomu zwi na ndeme a zwi na vhukhakhi, FSCA a yi ṋetshedzi pfufhedziso, u ḓivhofha kana waranthi nga nḓila iyi nahone a i ṱanganedzi mulandu ufhio na ufhio wa mulayo na vhuḓifhinduleli ha zwi re nga ngomu kana ngoho ya mafhungo o ṋetshedzwaho, kana tshinyalelo iṅwe na iṅwe kana ndozwo yo vhangwaho u bva kha vhuṱumanyi ho livhaho na hu songo livhaho zwi tshi yelana na u fulufhela ha u shumiswa a mafhungo ayo. Nga nnḓa ha musi zwo bulwa nga iṅwe nḓila, nzivhanyedziso ya mafhungo oṱhe a langwa nga FSCA. A hu na tshipiḓa tsha tshibugwana hetshi tsha mafhungo tshine tsha nga gandiswa nahone kana u pfukiselwa kana u shumiswa nahone kana u itwa uri tshi wanalea nga nḓila ya iṅwe na iṅwe kana kha midia muṅwe na muṅwe nga nnḓa ha musi hu na thendelo yo tou ṅwaliwa u thoma yo wanwaho u bva kha Ofisini ya Khoro Khulwane ya Ndaulo ya Vhuḓifari ha Sekithara ya zwa Masheleni.*