Ishidi lesabelomali nokuhamba kwemali

Igama _____ **Ibhizinisi** _____ **Usuku** _____

Uzogcina unalokhu
Isabelomali senyanga ezayo esikhombisa ukuthi uzosala nemali noma uzoshoda, nokuthi uzokwenzani ngakho.

Isabelomali (uhlelo lwemali olindele ukuyithola nokuyisebenzisa enyangeni eyodwa) sikhombisa ukuthi uzosala nemali noma uzoshoda.

Inyanga engiyihlelayo (isb. November 2026)

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1. Imali engenayo elindelekile

Bhala kuphela imali oqinisekile ngayo: amakhasimende ajwayelekile, ama-oda aqinisekisiwe, ukuthengisa okujwayelekile kwezinyanga ezedlule.

Lapho imali izovela khona	Inani (R)
isb. Ukuthengisa okujwayelekile kwesonto x amasonto ama-4	16 000
isb. I-oda eliqinisekisiwe lesikole	3 500
Isamba semali engenayo elindelekile	

ISEXWAYISO
Ungabali okungaqinisekile
Uma umsebenzi ungakaqinisekiswa, ungawufaki esambeni. Wubhale lapha esikhundleni salokho: _____

2. Izindleko ezilindelekile

Sebenzisa izindleko zenyanga edlule njengomhlahlandlela: isitatimende sakho sasebhange, amaslip nama-invoyisi. **Izindleko ezingaguquki** (zihlala zifana njalo ngenyanga, ngisho noma ukuthengisa kuhamba kancane). **Izindleko eziguqukayo** (ziyakhuphuka zehle kuye ngokuthi uthengisa kangakanani). **Izindleko ezenzeka kanye** (azifiki njalo ngenyanga, njengokulungisa into noma ilayisensi yonyaka).

Uhlobo	Izindleko	Inani (R)
Ezingaguquki	isb. Irenti	2 500
Ezingaguquki	isb. Iholo lomsizi	3 000
Ezingaguquki		

Lo msebenzi uhlose ukufundisa kuphela. Akuyona iseluleko sentela, somthetho noma sezezimali. Imithetho nezidingo zingahluka ngohlobo lwebhizinisi nendawo. Buza isiphathimandla esifanele noma umeluleki oqeqeshiwe mayelana nesimo sakho.

Uhlobo	Izindleko	Inani (R)
Ezingaguquki		
Ezingaguquki		
Isamba sezindleko ezingaguquki		
Eziguqukayo	isb. Isitoko senyanga	8 000
Eziguqukayo		
Eziguqukayo		
Eziguqukayo		
Ezenzeka kanye	isb. Ukulungisa ifriji	1 200
Ezenzeka kanye		
Isamba sezindleko ezilindelekile (isamba semigqa ezingaguquki + eziguqukayo + ezenzeka kanye)		

Khokha izindleko ezingaguquki kuqala

1. Izindleko ezingaguquki kufanele zikhokhwe ngisho nasenyangeni lapho ukuthengisa kuhamba kancane.
2. Qinisekisa ukuthi isamba semali engenayo elindelekile sikhulu kunesamba sezindleko ezingaguquki.

ITHIPHU

Bheka phambili izindleko zonyaka

Cabanga ngezindleko okufanele zikhokhwe ezinyangeni eziyi-12 ezizayo, njengokuvuselelwa komshwalense noma ilayisensi. Uma enye kufanele ikhokhwe ngenyanga ezayo, yibhale njengezindleko ezenzeka kanye. Uma kungenjalo, yihlukanise ngo-12 bese ubeka eceleni lelo nani njalo ngenyanga.

3. Imali esalayo noma eshodayo

Isamba semali engenayo elindelekile - Isamba sezindleko ezilindelekile = Imali esalayo noma eshodayo (isb. R19 500 - R17 000 = R2 500 esalayo)

Uma ushoda, khetha lokho ozokwenza. Uma usala nemali, nquma ukuthi ingakanani ozoyibeka eceleni.

UHLU LOKUHLOLA

- ☐ Hlehlisa izindleko ezingalinda (bhala ukuthi yiziphi: _____)
- ☐ Nciphisa izindleko eziguqukayo, isibonelo thenga isitoko esincane
- ☐ Letha ukuthengisa okwengeziwe noma uqinisekise i-oda elilindile
- ☐ Beka imali eceleni yezindleko ezenzeka kanye nezonyaka (inani: R_____)

Lo msebenzi uhlose ukufundisa kuphela. Akuyona iseluleko sentela, somthetho noma sezezimali. Imithetho nezidingo zingahluka ngohlobo lwebhizinisi nendawo. Buza isiphathimandla esifanele noma umeluleki oqeqeshiwe mayelana nesimo sakho.

4. Hlola ekupheleni kwenyanga

Ekupheleni kwenyanga, bhala lokho okwenzeke ngempela eduze kohlelo lwakho.

	Obekuhleliwe (R)	Okwenzeke ngempela (R)	Okwenzeke ngempela - Obekuhleliwe (R)
Imali engenayo			
Izindleko			
Imali esalayo noma eshodayo			

Umehluko omkhulu kakhulu nokuthi kungani (isb. isitoko sibize u-R1 500 ngaphezulu ngoba amanani akhuphukile)

Isinyathelo esilandelayo

Engizokwenza (isb. hlehlisa amashalofu amasha kuze kube yinyanga ezayo)

Ngaphambi kwanini

Usuku engizoqhathanisa ngalo obekuhleliwe nokwenzeke ngempela (isb. uLwesihlanu lokugcina lwenyanga)

Isikhathi sokukwenza kabusha

Njalo ngenyanga, ezinsukwini ezimbalwa ngaphambi kokuthi kuqale inyanga entsha. Qala ngokugcwalisa isigaba 4 ekupheleni kwenyanga, bese usebenzisa lokho okwenzeke ngempela ukuhlela inyanga elandelayo.

Lo msebenzi uhlose ukufundisa kuphela. Akuyona iseluleko sentela, somthetho noma sezezimali. Imithetho nezidingo zingahluka ngohlobo lwebhizinisi nendawo. Buza isiphathimandla esifanele noma umeluleki oqeqeshiwe mayelana nesimo sakho.