KHULA NGOKUCOPHELELA

Isihleli sezindleko zokwandisa ibhizinisi

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

Uzogcina unalokhu
Zonke izindleko ezintsha zesinyathelo esisodwa sokukhula, imali okufanele ube nayo ngaphambi kokuqala, kanye nesivinini ozokhula ngaso.

1. Isinyathelo sokukhula

Isinyathelo sokukhula nosuku lokuqala (isb. Itafula lesibili lokudayisa esikhumulweni samatekisi, kusukela mhla lu-1 Juni)

2. Zonke izindleko ezintsha

Maka izindleko ngayinye ukuthi **Zokuqala** (zikhokhwa kanye, ngaphambi noma ekuqaleni) noma **Zanyanga zonke** (zikhokhwa njalo ngenyanga kusukela ekuqaleni). Uma usuvele ubale izindleko zokuqasha umuntu, imishini noma inkontileka kwamanye amashidi okusebenza ka-Khula Ngokucophelela, kopisha lawo mathothali lapha.

Izindleko ezintsha	Zokuqala noma Zanyanga zonke	Inani (R)	Zikhokhwa nini
isb. Idiphozithi yetafula lokudayisa	Zokuqala	3 000	Inyanga 1
isb. Iholo lomsizi	Zanyanga zonke	6 000	Njalo ngenyanga
isb. Uhambo olwengeziwe lokulanda isitoko	Zanyanga zonke	600	Njalo ngenyanga
Izindleko zokuqala zizonke			
Izindleko zanyanga zonke zizonke			

Izindleko ezifihlekile (izindleko ezingaveli ekhotheshini noma ohlelweni lokuqala). Maka ngayinye uma isifakiwe etafuleni, noma uma usazi ukuthi ayikuthinti.

- **UHLU LOKUHLOLA**
  - ☐ Ezokuthutha noma ukudiliva okwengeziwe
  - ☐ Ukuqeqesha nesikhathi sami sokuqondisa
  - ☐ Ukuphatha, ukugcina amabhuku noma amaphepha amakhasimende
  - ☐ Izinguquko kumshwalense, ukuphepha noma indawo yokugcina
  - ☐ Isitoko esengeziwe okufanele sihlale sikhona

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.

3. Izinyanga ezi-3 zokuqala, imali engenayo ibambezeleka izinsuku ezingu-30

Hlela sengathi imali engenayo entsha ifika inyanga eyodwa kamuva kunalokho owethemba khona. Ngakho imali engenayo entsha ngeNyanga 1 ingu-R0.

	Inyanga 1	Inyanga 2	Inyanga 3
Imali engenayo entsha (R)	0		
Izindleko ezintsha: zokuqala + zanyanga zonke (R)			
Imali engenayo entsha - Izindleko ezintsha (R)			
Ithothali eqhubekayo: hlanganisa le nyanga nenyanga edlule (R)			

Ithothali eqhubekayo ephansi kakhulu = Imali okufanele ngibe nayo ngaphambi kokuqala (isb. -R9 000 kusho ukuthi ngidinga u-R9 000)

Imali enginayo manje, ngemva kokubekela izindleko zamanje - Imali okufanele ngibe nayo = Imali esalayo noma ukushoda (isb. R5 000 - R9 000 = -R4 000)

- **ITHIPHU**

Usashoda?

Nciphisa noma uhlehlise izindleko zokuqala ezinkulu kunazo zonke, noma uqale kancane, bese uphinda ugcwalise Isigaba 3 kuze kungabi khona ukushoda.

4. Khetha isivinini sakho

Maka izinyathelo ezincane ongaqala ngazo.

- **UHLU LOKUHLOLA**
  - ☐ Hlola isidingo ngokuzama kuqala (isb. ngoMgqibelo kuphela izinyanga ezi-2)
  - ☐ Qasha imishini ngaphambi kokuyithenga
  - ☐ Thatha usizo lwesikhashana ngaphambi kokuqasha umuntu unomphela
  - ☐ Cela ikhasimende idiphozithi noma inkokhelo ngezigaba
  - ☐ Khula ngezigaba njengoba imali engenayo ingena
  - ☐ Qongelela imali ngaphambi kwesinyathelo esikhulu kunazo zonke

Isinyathelo esincane kunazo zonke esiqhubekisela ibhizinisi phambili ngokuphepha (isb. Vula itafula lesibili lokudayisa ngoLwesihlanu nangoMgqibelo, uqashe usizo lwalezo zinsuku kuphela)

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.

Isinyathelo esilandelayo

Engizokwenza (isb. bhukha itafula lokudayisa ukuze ngizame izinyanga ezi-2) _____

Ubani ozokwenza _____

Kuze kube nini _____

Isikhathi sokukwenza kabusha

Phinda ugcwalise Isigaba 3 ekupheleni kwenyanga ngayinye kwezi-3 zokuqala, ngemali engenayo nezindleko zangempela. Lokhu kukhombisa kusenesikhathi uma imali engenayo ihamba kancane kunalokho obukuhlelile, ngesikhathi usengakwazi ukwehlisa isivinini.

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.