LUNGELA IZITHIYO

Isihleli semali eyisipele yezikhathi ezinzima

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

Uzogcina unalokhu
Umgomo wemali eyisipele ngamarandi, inani ozolonga njalo, kanye nohlu lwezikhathi lapho ungasebenzisa khona le mali.

1. Hlanganisa izindleko zakho ezibalulekile zanyanga zonke

Izindleko ezibalulekile (izindleko okufanele uzikhokhe ukuze ibhizinisi liqhubeke, ngisho nangenyanga ethule), njengerenti, amaholo, ama-akhawunti abahlinzeki ababalulekile, ugesi kanye nezokuthutha. Ungafaki izinto zokuthuthukisa noma ukusebenzisa imali yakho siqu.

Izindleko ezibalulekile	Inani ngenyanga (R)
isb. Irenti	2 500
isb. I-akhawunti yomhlinzeki omkhulu	4 000
Isamba sezindleko ezibalulekile ngenyanga	

2. Beka umgomo wemali yakho eyisipele

Imali eyisipele yezikhathi ezinzima (imali ebekwe eceleni, ehlukile emalini yansuku zonke, esetshenziswa kuphela ezimweni eziphuthumayo nasezinyangeni ezithule). Umgomo ovamile yizindleko ezibalulekile zezinyanga ezi-1–3. Uma lokho kukukhulu kakhulu, qala ngenyanga e-1, noma ngisho nesonto eli-1.

Isamba sezindleko ezibalulekile × inani lezinyanga = Umgomo wemali eyisipele (isb. R8 000 × 2 = R16 000)

Umgomo wemali eyisipele - Imali osuyongile = Imali osazoyonga (isb. R16 000 - R2 000 = R14 000)

3. Hlela ukuthi uzoyakha kanjani

Inani lami elijwayelekile nokuthi nini (isb. R500 njalo ngoLwesihlanu, noma u-5% wenkokhelo yomsebenzi ngamunye)

Imali osazoyonga ÷ Inani elijwayelekile = Amasonto noma izinyanga zokufika emgomeni (isb. R14 000 ÷ R500 = amasonto angu-28)

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.

Lapho ngizoyigcina khona, ihlukile emalini yokusebenzisa (isb. iphokhethi yokonga ebhange ebizwa ngokuthi "Imali eyisipele yebhizinisi")

Ngaphambi kokuthi uhambise imali

1. Ungayihambisi imali osuvele uyidinga yamaholo, intela noma abahlinzeki.
2. Enyangeni eqinile, yonga inani elincane. Ungayeqi.

4. Nquma ukuthi ungayisebenzisa nini

Phawula izimo lapho ungasebenzisa khona imali eyisipele. Noma yini engaphawulwanga kufanele ilinde.

- **UHLU LOKUHLOLA**
  - ☐ Inyanga yokuthengisa ethule, ukukhokha izindleko ezibalulekile
  - ☐ Ikhasimende likhokha sekwephuzile, ukukhokha abahlinzeki noma amaholo
  - ☐ Ukulungiswa okuphuthumayo kwemishini noma kwemoto okumisa imali engenayo
  - ☐ Ukushoda kwempahla okungamisa umsebenzi
  - ☐ Ukuvala isikhashana, noma isikhathi esifushane lapho ngingakwazi ukusebenza
  - ☐ Okunye: _____

- **ISEXWAYISO**

Ungayisebenzisi

Ukuthuthukisa izinto ngemva kwenyanga enhle, impahla ejwayelekile obungayifaka ebhajethini, ukusebenzisa imali yakho siqu, noma izindleko okufanele zikhokhwe umshwalense.

Ukudlulisela kokuqala

Inani (isb. R500) _____

Usuku _____

Isikhathi sokukwenza kabusha

Hlola kanye ngenyanga ukuthi imali eyisipele iyakhula yini. Phinda ingxenye 1 no-2 uma irenti, amaholo noma ezinye izindleko ezibalulekile zishintsha, ukuze umgomo wakho uhlale ulungile.

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.