Umhlahlandlela wokukhetha imali oyongile noma uxhaso lwezimali

Igama _____ Ibhizinisi _____ Usuku _____

Uzogcina unalokhu
Okuzobizwa yizindleko ezithile zokukhula uma usebenzisa imali oyongile nalapho usebenzisa uxhaso lwezimali, ukuhlolwa kwenyanga ethule kokubili, kanye nokukhetha kwakho.

1. Izindleko nemali yakho eyisipele

Engidinga ukukukhokhela nenani (isb. Isithuthuthu sokudiliva R35 000). Uma wenzile ishidi lokusebenza le-Ngaphambi Kokuthenga Imishini noma le-Ukwamukela Inkontileka Enkulu, sebenzisa lelo thothali.

Imali eyisipele (imali oyigcinele izinyanga ezithule, izinkokhelo ezifika sekwephuzile nokulungiswa, hhayi ukukhula).

Imali eyisipele okufanele ngiyigcine: izindleko ezibalulekile ngenyanga × izinyanga (isb. R15 000 × 1 = R15 000)

Imali engenayo - Imali ephumayo enyangeni yami ethule kakhulu = Imali esalayo enyangeni ethule (isb. R18 000 - R14 000 = R4 000). Uma ukwenzile lokhu eshidini lokusebenza lokuqasha, kukopishe.

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2. Indlela A: sebenzisa imali oyongile

Imali enginayo eyongiwe manje - Inani elidingekayo = Imali esalayo ngemva kokuthenga (isb. R50 000 - R35 000 = R15 000)

- **UHLU LOKUHLOLA**
  - ☐ Imali esalayo ngemva kokuthenga ilingana noma idlula imali yami eyisipele
  - ☐ Ngingakwazi ukukhokha amaholo, irenti nabahlinzeki uma ikhasimende likhokha sekwephuze ngezinsuku ezingu-30

3. Indlela B: sebenzisa uxhaso lwezimali

Uxhaso lwezimali (imali oyibolekayo bese uyibuyisela ngokuhamba kwesikhathi, kanye nenzalo nezimali ezikhokhiswayo, isb. imalimboleko noma i-hire purchase). Cela umbolekisi ikhotheshini ebhaliwe bese ukopisha izinombolo lapha.

Ikhotheshini yoxhaso lwezimali	Inani
Igama lombolekisi	
Idiphozithi (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.

Ikhotheshini yoxhaso lwezimali	Inani
Inkokhelo yanyanga zonke (R)	
Inani lezinyanga	
Izimali ezikhokhiswayo zakanye nezanyanga zonke, zihlanganisiwe (R)	

Idiphozithi + (Inkokhelo yanyanga zonke × Inani lezinyanga) + Izimali ezikhokhiswayo = Izindleko eziphelele ngoxhaso lwezimali (isb. R5 000 + (R1 100 × 36) + R1 500 = R46 100)

Izindleko eziphelele ngoxhaso lwezimali - Inani elidingekayo = Izindleko ezengeziwe zokuboleka (isb. R46 100 - R35 000 = R11 100)

Imali esalayo enyangeni ethule - Inkokhelo yanyanga zonke = Esalayo ngemva kwenkokhelo (isb. R4 000 - R1 100 = R2 900)

- **UHLU LOKUHLOLA**
  - ☐ Esalayo ngemva kwenkokhelo ingaphezu kuka-R0
  - ☐ Into noma inkontileka izongenisa imali eningi njalo ngenyanga kunenkokhelo

Noma iyiphi indlela

1. Ungayisebenzisi yonke imali yakho eyisipele ekukhuleni.
2. Ungabolekeli ukumboza ukulahlekelwa okuqhubekayo. Lungisa imbangela kuqala.

4. Nquma

- **UHLU LOKUHLOLA**
  - ☐ Imali oyongile: womabili amabhokisi ku-Indlela A amakiwe
  - ☐ Uxhaso lwezimali: womabili amabhokisi ku-Indlela B amakiwe, futhi ngiyazamukela izindleko ezengeziwe
  - ☐ Ingxube: idiphozithi evela emalini oyongile, uxhaso lwezimali kokunye okusele (phinda ugcwalise Indlela B ngenani elincane)
  - ☐ Linda bese wonga kuqala

- **INOTHI**

Lokhu kuwukuqhathanisa kwezemfundo kuphela, akusona iseluleko sesikweletu. Khuluma nomeluleki oqeqeshiwe futhi ufunde isivumelwano sonke ngaphambi kokusayinela uxhaso lwezimali.

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. thola ikhotheshini ebhaliwe kumbolekisi wesibili) _____

Ubani ozokwenza _____

Kuze kube nini _____

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.