Uhlu lokuhlola izinqumo zokusebenzisa imali

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

Uzogcina unalokhu
Isinqumo esicacile mayelana nokusebenzisa imali okukhulu okukodwa: thenga manje, linda kuze kube wusuku olubekiwe, noma khetha okushibhile.

1. Yini futhi kungani

Engifuna ukukuthenga noma ukukukhokhela (isb. ifriza esike yasetshenziswa)

Kuzosiza kanjani ibhizinisi lenze imali eyengeziwe noma longe imali (isb. ukuthengisa iziphuzo ezibandayo neqhwa)

Imali eyengeziwe ekwenzayo noma ekongayo njalo ngenyanga, ngemva kwezindleko zesitoko (isb. R900)

2. Izindleko eziphelele

Izindleko eziphelele (konke okukhokhayo ukuze ukuthenge, ukusebenzise futhi ukunakekele, hhayi intengo kuphela).

Izindleko	Kanye kuphela (R)	Njalo ngenyanga (R)
Intengo	isb. 4 500	
Ukulethwa nokufakwa	isb. 300	
Izindleko zokukusebenzisa (ugesi, uphethiloli, idatha)		isb. 250
Ukulungisa, umshwalense, ukuqeqeshwa, amaholo		
Inkokhelo yemalimboleko (uma uboleka)		
Isamba		

Isamba sokukhokha kanye ÷ (Imali eyengeziwe ngenyanga - Isamba sanyanga zonke) = Izinyanga zokuthi kuzikhokhele (isb. R4 800 ÷ (R900 - R250) = cishe izinyanga ezi-7)

Uma imali eyengeziwe njalo ngenyanga incane kunesamba sanyanga zonke, ngeke kuze kuzikhokhele.

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. Ngingakwazi yini ukukhokhela manje?

Imali esibekelwe izibopho (izikweletu, amaholo, isitoko nezinkokhelo esezifanele zikhokhwe ngaphambi kokuthi kungene imali eyengeziwe). Sebenzisa ishidi lakho lesikhathi sokuhamba kwemali uma unalo.

Imali enginayo manje - Imali esibekelwe izibopho - Isamba sokukhokha kanye = Imali esalayo (isb. R9 000 - R5 500 - R4 800 = -R1 300)

- **UHLU LOKUHLOLA**
  - ☐ Imali esalayo ingaphezulu kuka-zero, futhi enye ibekwe eceleni yezinto ezingalindelekile
  - ☐ Ibhizinisi lingakwazi ukukhokha izindleko zanyanga zonke, ngisho nasenyangeni lapho ukuthengisa kuhamba kancane
  - ☐ Angithembele emalini ikhasimende elingakayikhokhi
  - ☐ Ngihlolile okushibhile: ukulungisa, ukuqasha, okusetshenzisiwe, usayizi omncane noma ukuthenga kamuva
  - ☐ Angisheshi ngenxa yesipesheli esithi "namuhla kuphela"

Uma ungakwazi ukukhetha onke amabhokisi

Linda noma ukhethe okushibhile. Ukulinda nakho kuyisinqumo.

4. Isinqumo sami

- **UHLU LOKUHLOLA**
  - ☐ Thenga manje
  - ☐ Linda kuze kube (usuku noma isehlakalo, isb. ngemva kokuthi uNkk. Dlamini ekhokhile): _____
  - ☐ Okushibhile esikhundleni salokho (bhala ukuthi yini): _____

Isinyathelo esilandelayo

Engizokwenza (isb. onga u-R1 000 ngesonto ngefriza) _____

Ngaphambi kwanini _____

Isikhathi sokukwenza kabusha

Sebenzisa ikhophi entsha ngaphambi kokusebenzisa imali okukhulu ngakunye, njengemishini, isitoko esengeziwe, isisebenzi esisha noma indawo enkulu yebhizinisi.

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.