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SENIOR CERTIFICATE EXAMINATIONS/
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ISIXHOSA ULWIMI LOKUQALA OLONGEZELELWEYO (FAL)

IPHEPHA LOKUQALA (P1)

2023

AMANQAKU: 80

IXESHA: Iiyure 2

Olu viwo lunamaphepha ali-14.

Akuvumelekanga ukufotokopa eli phepha *Tyhila iphepha*

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IMIYALELO NENGCACISO

1. Eli phepha lemibuzo linamaCANDELO AMATHATHU angala:

ICANDELO A:	Uvavanyo lokuqonda	(30)
ICANDELO B:	Ushwankathelo	(10)
ICANDELO C:	Izakhi nemigaqo yokusetyenziswa kolwimi	(40)

2. Phendula YONKE imibuzo.

3. Qala ICANDELO NGALINYE kwiphepha ELITSHA.

4. Krwela umgca ekupheleni kweCANDELO NGALINYE.

5. Nombola iimpendulo zakho ngokuchanekileyo ngokwendlela yokunombola esetyenzisiweyo kwiphepha lemibuzo.

6. Shiya umgca emva kwempendulo ngaNYE.

7. Qwalasela ngokukodwa upelo nolwakhiwo lwezivakalisi.

8. Iingcebiso malunga nolwabiwo lwexesha:

ICANDELO A:	Imizuzu engama-50
ICANDELO B:	Imizuzu engama-20
ICANDELO C:	Imizuzu engama-50

9. Bhala ngokucocekileyo nangokucacileyo.

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ICANDELO A: UVAVANYO LOKUQONDA

UMBUZO 1

1.1 Funda esi sicatshulwa singezantsi uze uphendule imibuzo elandelayo.

ISICATSHULWA A

ABANTWANA MABAYAZI IMALI

1 Imali yenye yezinto ezixabisekileyo nezithandwayo ngabantu kuba ibenza bube lula kakhulu ubomi kule mihla. Kubalulekile ke ukuba xa umntu ethe wanayo, nokuba incinci okanye ininzi kangakanani na, azimisele ukuyisebenzisa ngendlela efanelekileyo. Akakho umntu ozalwa enolwazi malunga nobuchule bokusebenzisa imali. Uyabufunda umntu, aziqhelise ade aphumelele, akwazi ukuyisebenzisa kakuhle. Liyanda inani labantwana abakwaziyo ukuzenzela ingeniso eyimali. Ngumsebenzi womzali ngamnye ke ngoko ukuqinisekisa ukuba umntwana wakhe unabo ubuchule bokonga imali. Oku kungenxa yokuba ezikolweni akukho sifundo sixhobisa abantwana abasaqalayo ngolwazi lokusebenzisa imali. Kanti ke, elenyani lelokuba umthi ugotywa usemtsha.

2 Kubalulekile ukufundisa abantwana ngeendlela zokonga imali kuba bona bafundiseka lula kakhulu. Iingxelo zophando zithi abantwana abaneminyaka emithathu ubudala sebekwazi ukulubamba ulwimi olusetyenziswayo xa kuthethwa ngemali. Esona sigama basazi msinyane sesithetha ngokuyonga nangokuyichitha. Iingxelo zabaphandi zikhuthaza ukuba abantwana bafundiswe kwasebuncinaneni ngobuchule bokusebenzisa imali. Zithi oku kungenxa yokuba xa sele eneminyaka esixhenxe, izakhono zokuyisebenzisa ziba sezakhekile. **Yintoni ke ngoko enokwenza ukuba umzali angamfundisi esemncinane umntwana ukonga imali?** Ukwenza oko kungamenza ukuba, akuba emdala umntwana akwazi ukuthatha izigqibo ezifanelekileyo malunga nendlela yokusebenzisa imali.

3 Ukubafundisa abantwana ukonga imali kubanika inkululeko engummangaliso kwaye kuyamnceda nomzali. Kaloku akakho umzali onokonwatyiswa kukubukela umntwana wakhe othi emva kokuwusebenzela nzima umvuzo wakhe asuke ayimoshe yonke loo mali. Abazali basebenza nzima belungiselela ikamva labantwana babo ukuze <u>obabantwana ubomi bube bhetele kunobo bebuphilwa ngabo</u>. Kungoko kubalulekile ukuba abantwana bafundiswe ukonga imali beselula ukuze bangadlali ngelifa xa bathe bashiywa ngabazali. Inkululeko yabantwana ngokwezemali iqala kanye mhla bayazi inyaniso yokubaluleka kokuyonga.

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4 Abazali bonga imali ngeenjongo zokuqinisekisa ukuba kwakuvela ingxaki abasokoli. Obo bulumko kufanele ukuba babufundise abantwana babo. Kukho ubungqina bokuba ubutyebi bemali obusele buqokelelwe ngabazali buphuncuka kwizizukulwana ezilandelayo, ngakumbi esesibini nesesithathu. Oku kwenzeka kuba eso zizukulwana siphosiwe kukubukela kwabadala ubuchule bokusebenzisa imali. Abantwana abathe babufundiswa ubuchule bokusebenzisa imali, ababuyi bayilahle loo mfundiso.

5 Ukubhajetha sesinye sezakhono ezingundoqo kubuchule bokusebenzisa imali. Xa abantwana bekhula bekwazi ukubeka bucala imali kwimalana abanayo, loo nto ibenza bathi naxa sebesamkela imivuzo yabo bakuxabise ukonga imali. Ungakuqinisekisa njani ukuba kwikhaya lakho bukho ubuchule bokusebenzisa imali? Abantu bacinga ukuba kufuneka ube usisityebi ukuze ubenabo. **Akunjalo**! Ubuchule kukuba umntu aqale kwangoku, onge nokuba likhulu leerandi. Abantwana bona banokukhuthazwa ukuba babe neengxowana zokugcina imali okanye ii-'piggy bank'. Bakuba bekhulile bavulelwe ii-akhawunti zebhanki. Ukubenza ukuba bahlale benomdla kulondolozo lwemali abantwana, kukubanika imvume yokuzilawula ngokwabo ii-akhawunti zabo. Loo nto iyakwenza ukuba umdla wabo wokonga uhlale ukwiqondo eliphezulu.

6 Umzali onomnqweno wokubanabantwana abanobuchule bokonga imali uqala ngokubangumzekelo yena kuqala ukuze abantwana bakope kuye. Ukhuthaza nabantwana ukuba bathathe inxaxheba kwibhajethi yosapho ukuze bafunde ngokonga imali enenzuzo yexesha elifutshane neyexesha elide. Baninzi abantu abasokolayo ebomini ngenxa yokoyiswa kukulawula iimali zabo. Abo ngabenza inkcitho bengenamali iselugcinweni. Ngoko ke kubalulekile ukuba baqale bafundiswe umahluko phakathi kwezinto eziziimfuno kunye nezinto ezizizidingo beselula.

7 Lilonke, nakuba kungekho ndlela inye ekunokumiswa yona kubuchule bokusebenzisa imali, abantwana bona kumele bafundiswe ngendlela yokuyisebenzisa ngokufanelekileyo. Abazali banokukhetha kwiindlela ezininzi ezicetyiswayo badibanise kumava abo. Ikhaya ngalinye ke ngoko linokusebenzisa indlela elilungeleyo ukuqeqesha abantwana ekuyazini imali. Ukwazi imali kukuyisebenzisa ngokufanelekileyo.

[Sithatyathwe kwiphephandaba, *Mail & Guardian*, 24 Epreli 2020 saza saguqulelwa, salungiselelwa uviwo.]

Jonga kumhlathi 1

1.1.1 Kutheni ibonwa njengento exabisekileyo imali kule mihla? (1)

1.1.2 Xela into ekuthiwa akazalwa enolwazi lwayo umntu malunga nemali. (1)

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1.1.3 Kutheni kusithiwa ngumsebenzi womzali ukufundisa umntwana wakhe ukonga imali? (2)

Jonga kumhlathi 2

1.1.4 Ngokweengxelo zophando luluphi ulwazi abanalo ngemali …

(a) abantwana abaneminyaka emithathu? (1)

(b) abantwana abaneminyaka esixhenxe? (1)

1.1.5 Khetha impendulo echanekileyo kwezi zingezantsi.

Umbuzo buciko obhalwe ngqindilili kulo mhlathi uqulethe ulwimi …

A olucengayo.
B oluqukayo.
C oluqhathayo.
D oludlelelayo. (1)

Jonga kumhlathi 3

1.1.6 Nika into ekuthiwa ayinakumonwabisa umzali ngokwalo mhlathi. (1)

1.1.7 Khetha impendulo echanekileyo kwezi zikwizibiyeli.

Ulwazi olukwisivakalisi esikrwelelwe umgca ngaphantsi kulo mhlathi (lungunobangela/lusisiphumo). Xhasa impendulo yakho. (3)

Jonga kumhlathi 4

1.1.8 Xela into abafanele ukuba abazali bayifundise abantwana babo. (1)

1.1.9 Lisixelela ntoni ngesizukulwana sesibini nesesithathu igama, 'ngakumbi' elikrwelelwe umgca kwesi sivakalisi singezantsi?

'... buphuncuka kwizizukulwana ezilandelayo, <u>ngakumbi</u> esesibini nesesithathu.' (2)

Jonga kumhlathi 5

1.1.10 Xela injongo yokusetyenziswa kwegama, 'Akunjalo' elibhalwe ngqindilili kulo mhlathi. (2)

1.1.11 Nika iindlela zibe MBINI zokukhuthaza abantwana baqalise ukonga imali. (2)

1.1.12 Kuluncedo njani ukunika abantwana imvume yozilawula ngokwabo ii-akhawunti zabo zemali? (1)

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Jonga kumhlathi 6

1.1.13 Kubaluleke ngantoni ukuba umzali abe ngumzekelo yena kuqala ebantwaneni bakhe ngendlela yokusebenzisa imali? (1)

1.1.14 Xela ulwazi abalufumanayo abantwana xa bethatha inxaxheba kwibhajethi yosapho. (2)

Jonga kwitekisi yonke

1.1.15 Ingaba ulwazi olufumaneka kule tekisi luyabaxhobisa nabantu abadala ngeendlela zokusebenzisa imali? Xhasa impendulo yakho. (2)

1.2 Funda lo mfanekiso ungezantsi uze uphendule imibuzo elandelayo.

ISICATSHULWA B: OKUBONWAYO

[Uthatyathwe ku-myessay.com]

1.2.1 Yintoni ebonisa ukuba izandla ezivele kulo mfanekiso zezabantu abangalinganiyo ngokobudala? (2)

1.2.2 Ngcinga ni eziswa bubukho bezandla ezingaphantsi kwezi ziqulethe iglasi enemali? (2)

1.2.3 Ngqina ukuba okusemfanekisweni kuyahambelana nokonga imali. (2)

AMANQAKU ECANDELO A: 30

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ICANDELO B: USHWANKATHELO

UMBUZO 2

ISICATSHULWA C esingezantsi simalunga neengcebiso zokuzuza inkululeko ngokwasezimalini.

Funda ISICATSHULWA C esingezantsi uze ubhale iingongoma eziphambili unika iingcebiso ngeendlela zokuzuza inkululeko ngokwasezimalini.

IMIYALELO

1. Bhala isishwankathelo sibe kwimo yeengongoma ungadluli kumagama angama-60.
2. Nombola izivakalisi zakho ukusuka ku-1 ukuya ku-7.
3. Sebenzisa izivakalisi ezipheleleyo ukubhala iingongoma.
4. Sebenzisa AMAZWI AKHO kangangoko unako.
5. Bhala inani lamagama owasebenzisileyo kwizibiyeli ekupheleni kwesishwankathelo.

ISICATSHULWA C

NAWE UNGAKHULULEKA NGOKWASEZIMALINI

Xa kuthethwa ngenkululeko ngokwasezimalini, kuxelwa ulawulo oluzinzileyo lwemali yakho, ungenaxhala lamatyala okanye iindleko ezinokuthi gqi zingalindelekanga. Nawe kunjalo nje ungayizuza le nkululeko ngokulandela ezi ngcebiso:

Qala uziqonde ukuba umi njani ngokwasemalini ukuze ukwazi ukwenza utshintsho olunokukunceda. Ukwenza oku ngokuqala udwelise onke amatyala akho ukusukela kwelemali enkulu ukuya kwelemali encinci. Linyathelo elinzima eli kodwa likubeka endaweni.

Kubone njengento entle ukuba nemali eyaneleyo kuba oko kwakukukhuthaza ukuba uphucule amathuba okuyifumana nokuyigcina. Ukuxinwa ngamatyala kungakwenza ucinge kakubi ngemali, ungayiboni njengesixhobo sokukuphumeza kumaphupha akho. Cinga kakuhle xa ucinga ngayo.

Bhala phantsi iinjongo zakho zokuzuza imali kunye noonobangela bokungabi nayo ngokwaneleyo. Oku kuya kukhulisa umnqweno wakho wokukhululeka ngokwasepokothweni. Kubalulekile kaloku ukuba sisebenzele ukufikelela kwinqanaba elithile ebomini.

Ingxaki yabantu kukungayijongi inkcitho abayenzayo, bangaziqondi nezinto abayichitha kuzo imali. Yithathele ingqalelo indlela oyisebenzisa ngayo imali, uqaphele nezinto ezingeyomfuneko oyichitha kuzo. Lilonke, ziqeqeshe kwindlela yokuyisebenzisa.

Qiniseka ukuba uqala ngokuzamkelisa wena kuqala, ngalo lonke ixesha ufumana umvuzo okanye ingeniso. Oku kwakukunceda ukuba ubenemali ebekwe elugcinweni, ngeli xa ngenye ubhatala amatyala.

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Maninzi amabali ezityebi ezikhetha ukuziphilela ubomi obuqhelekileyo. UMark Zuckerberg ungomnye wazo. Abantu abasebenzisa imali kakubi ngabangenayo ngokwaneleyo. Kulumkele ukuchitha imali ungakhange uqiqisise ngenxa yamatshamba.

Zama ukuzenzela eminye imithombo yokukungenisela imali. Kungakhangeleka kunzima oku kodwa kunakho ukwenzeka. Okubalulekileyo kukuba uzimisele ukuncama izinto ezininzi, uqale nokuba lishishini elincinane. Ucuntsu akasoze afane noshici.

Inkululeko ngokwasezimalini ikunika ulawulo lwemali olunempumelelo nobomi obungcono. Ineziqhamo ezimnandi.

[Sithatyathwe ku-www.oberlo.com/blog saza saguqulelwa, salungiselelwa uviwo.]

AMANQAKU ECANDELO B: 10

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ICANDELO C: IZAKHI NEMIGAQO YOKUSETYENZISWA KOLWIMI

UMBUZO 3: ISIBHENGEZO-NTENGISO

Funda esi sibhengezo-ntengiso uze uphendule imibuzo elandelayo.

ISICATSHULWA D

[Sithatyathwe ku-www.agadvertgallery saza saguqulelwa, salungiselelwa uviwo.]

3.1 Xela ukuba libhekisa kwintoni igama, 'Kinley' elikwesi sibhengezo-ntengiso. (1)

3.2 Nika igama lenkampani ethengisa le mveliso. (1)

3.3 Lizisa luphi ulwazi igama, 'isulungekileyo' ngale mveliso? (2)

3.4 Nika isizathu sokuba kubekwe ibhotile enkulu yale mveliso kwesi sibhengezo-ntengiso. (1)

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3.5 Khetha impendulo echanekileyo kwezi zilandelayo:

Igama, 'Eyona' kwesi sibhengezo-ntengiso liqulethe ulwimi ...

A oluqweqwedisayo.
B oluqhathayo.
C oluchukumisayo.
D oluncomayo. (1)

3.6 Yintoni injongo yokusetyenziswa kwegama, 'kuphela' elibhalwe ngqindilili kwesi sibhengezo-ntengiso? (2)

3.7 Ingaba isilogani sale mveliso esithi, '*Truth in every drop*' siyancedisa ekukhuthazeni abathengi ukuba bayithenge le mveliso? Xhasa impendulo yakho. (2)
[10]

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UMBUZO 4: IKHATHUNI

Funda le khathuni ingezantsi uze uphendule imibuzo elandelayo.

ISICATSHULWA E

[Ithatyathwe kwi-www.creators syndicate skuns.com yalungiselelwa uviwo.]

4.1 Xela ukuba asetyenziselwe ntoni amachaphaza amathathu kwintetho ka-Eve ekwisakhelo soku-1. (1)

4.2 Nika isizathu sokuba enziwe mfutshane u-Eve kwisakhelo ukuqala kwisakhelo soku-1 ukuya kwesesi-3. (1)

4.3 Ngqina ukuba u-Eve uqhatha u*Madam* ngokusebenzisa ulwazi losuku lwe *Black Friday* xa eboleka imali. (2)

4.4 Chonga igama eliqukayo kwintetho ka-Eve ekwisakhelo sesi-3. (1)

4.5 Khetha impendulo ibe NYE echanekileyo kwezi zilandelayo:

Impendulo kaEve ekwisakhelo sesi-3 ethi, 'utsho kakuhle, njengo*Madam*' ibonisa ukuba uEve … u*Madam*.

A uyamphoxa
B uyamncoma
C uyamqhatha
D uyamteketisa (1)

4.6 Kutheni igama 'MBAKRA!!' libhalwe ngoonobumba abakhulu kwisakhelo sesi-4? (2)

4.7 Ingaba ubuza kumnika u-Eve le mali ayibolekayo ukuba ubungu*Madam*? Xhasa impendulo yakho. (2)

[10]

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UMBUZO 5: IPROZI

5.1 Funda esi sicatshulwa singezantsi uze uphendule imibuzo elandelayo.

ISICATSHULWA F

YIHLOLE KUQALA INTO OZA KUYITHENGA

Ezona zinto zibizayo ekulindeleke ukuba uzithenge yindlu nemoto. Zingena nzulu epokothweni, ngoko ke uyaxoleleka xa ukhangela ezinye iindlela zokuzithenga ngethemba lokuba uza kuba nethamsanqa lesisulu. Enye indlela yokuthenga ezi zinto ngexabiso elihle kukuya kwi-okshini. I-okshini yindlela esetyenziswayo yokuthenga nokuthengisa iimveliso ukusukela kumapomakazi ezindlu, iimoto, ukuya kwizihombo nomsebenzi wezandla. Olu rhwebo luvula *kakhulu* amathuba okuba abathengi bazikhethele ngokwabo amaxabiso. I-okshini ayonto yabucala eyenzelwa izityebi kuphela njengokuba uninzi lucinga. Njengokuba uninzi lutsala nzima ngenxa yemeko yoqoqosho, ii-okshini ezithengisa izindlu neemoto zisuke zaxhaphaka. Zihanjwa nguye wonke umntu.

[Sicatshulwe kwiMagazini, *BONA* Novemba 2017, iphepha lama-62 salungiselelwa uviwo.]

5.1.1 Xela ukuba loluphi udidi lwesimelabizo igama, 'Ezona' elikrwelelwe umgca ngaphantsi. (1)

5.1.2 Khetha impendulo echanekileyo kwezi zilandelayo.

Ibinzana 'Zingena nzulu epokothweni' linentsingiselo ...

A engafihlakelanga.
B efihlakeleyo.
C equkayo.
D erheshayo. (1)

5.1.3 Xela ukuba isakhi u-'zi' obhalwe ngqindilili kwesi sivakalisi silandelayo uvumelana neziphi izibizo.

Imoto nendlu uyaxoleleka xa ukhangela ezinye iindlela zoku**zi**thenga. (1)

5.1.4 Bhala esi sivakalisi singezantsi sibe kwixesha eliya kuza.

Olu rhwebo luvula amathuba. (1)

5.1.5 Xela umsebenzi wegama elibhalwe bukekela kwesi sivakalisi silandelayo.

Olu rhwebo luvula *kakhulu* amathuba. (1)

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5.1.6 Xela ukuba lizisa yiphi intsingiselo igama elikrwelelwe umgca ngaphantsi kwesi sivakalisi silandelayo.

Zihanjwa nguye wonke umntu. (2)

5.1.7 Bhala kwakhona esi sivakalisi silandelayo isenzi esikrwelelwe umgca sithathe iinjongosenzi eziMBINI.

Kwi-okshini kuyathengiswa. (2)

5.1.8 Xela udidi lwesichazi esikrwelelwe umgca ngaphantsi kwesi sivakalisi silandelayo.

I-okshini yindlela esetyenziswayo yokuthenga nokuthengisa iimveliso. (1)

5.1.9 Fakela izakhi ezishiyiweyo kwisiqu segama elikwizibiyeli kwesi sivakalisi esingezantsi ukuze sibe nentsingiselo echanekileyo.

Umama notata (-bini) baya edolophini. (2)

5.1.10 Xela umsebenzi wesimamva esikrwelelwe umgca ngaphantsi kwesi sivakalisi silandelayo.

I-okshini yindlela esetyenziswayo yokuthengisa iimveliso, kuquka namapomakazi ezindlu. (1)

5.1.11 Fakela uphawu lobhalo oluchanekileyo kwesi sivakalisi silandelayo.

I-okshini ithengisa iintlobo ngeentlobo zezinto; iimoto izindlu neezinye iimveliso ezibalulekileyo. (1)

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5.2 Funda lo mfanekiso ungezantsi uze uphendule imibuzo elandelayo.

ISICATSHULWA G: UMFANEKISO

[Uthatyathwe ku-www.Africartoons.com waza wahlelwa.]

5.2.1 Qala esi sivakalisi silandelayo ngegama elikrwelelwe umgca ngaphantsi.

Abantu nezilwanyana abanakuphila engekho amanzi. (2)

5.2.2 Landelelanisa ngokuchanekileyo la magama akwesi sivakalisi silandelayo:

izilwanyana neentaka abantu amanzi bafuna. (2)

5.2.3 Bhala kwakhona esi sivakalisi silandelayo ulungise iziphene zobhalo ezikuso.

Ezizandla zikhonkosele loo manzi. (2)
[20]

AMANQAKU ECANDELO C: 40
AMANQAKU EWONKE: 80