



Province of the
EASTERN CAPE
EDUCATION

**NATIONAL
SENIOR CERTIFICATE**

IBANGA 12

SEPTEMBER 2019

ISIXHOSA ULWIMI LWASEKHAYA P1

AMANQAKU: 70

IXESHA: 2 iiyure



Olu viwo lunamaphepha ali-12.

IMIYALELO NENGCACISO

1. Eli phepha lemibuzo linamaCANDELO AMATHATHU angala:
ICANDELO A: Uvavanyo lokuqonda (30)
ICANDELO B: Isishwankathelo (10)
ICANDELO C: Izakhi nemigaqo yokusetyenziswa kolwimi (30)
2. Funda YONKE imiyalelo ngocoselelo.
3. Phendula YONKE imibuzo.
4. Qala ICANDELO NGALINYE kwiphepha ELITSHA.
5. Krwela umgca ekupheleni kweCANDELO NGALINYE.
6. Nombola iimpendulo zakho kanye ngokwendlela ekunonjolwe ngayo kweli phepha lemibuzo.
7. Shiya umgca emva kwempendulo nganye ukuze umsebenzi wakho ungaxinani.
8. Qwalasela ngeliso elibukhali upelo nolwakhiwo lwezivakalisi.
9. Yaba ixesha lakho ngolu hlobo:
ICANDELO A: Imizuzu engama-50
ICANDELO B: Imizuzu engama-30
ICANDELO C: Imizuzu engama-40
10. Bhala ngokucacileyo nangokucocekileyo.

ICANDELO A: UVAVANYO LOKUQONDA**UMBUZO 1: UKUFUNDELA INTSINGISELO NOKUQONDA**

Funda ISICATSHULWA A, uze uphendule imibuzo esekwe kuso.

ISICATSHULWA A**IMALI YANGOKU IPHELEL' EZANDLENI**

- | | | |
|---|--|----------------|
| 1 | Kumaxesha angaphambili imisebenzi ibinqongophele xa sithelekisa neli xesha siphila kulo ngoku. Leyo ifumanekayo ibisiba yimisebenzi enzima nekwarhabaxa. Intlawulo ebizuzwa ngumntu ngelo xesha singayifanisa necutyana elincazelwa umntu onqanqathekileyo ongenamali yokuzithengela elakhe. Iintsapho zangoko beziba nkulu kuba kaloku thina bantu baNtsundu sikholelwa ekubeni abazalanayo bahlale kunye ndaweninye. Ubufika emzini kuphangela utata wekhaya kuphela ibe ngulowo nalowo umzi onethamsanqa lokuba abekho owesibini umntu onesikorobho. Kuyo yonke loo nto indoda ibiwakha umzi wayo iwugqibe, yondle usapho lwayo, ilunxibe ize kuqwela ilufundise. | 5
10 |
| 2 | Bebephumelela njani abantu ngaphambili ekuzalisekeni iminqweno yabo ukanti nje imisebenzi nemali bezinqabile? Umgangatho wentlalo ngaloo maxesha ubuphantsi kakhulu, abantu bephila ubomi obungenazindleko zibhekephi. Bebelima, befuyile, bekhuthalele ukuzenzela izinto ngokwabo ngezandla ezi zabo bengaxhomekekanga kuqesheni mntu. Ezindlwini zabo bebengenazimpahla zinobunewunewu nabuyokoyoko yaye nabo impahla abebeyinxiba ibiyeyexabiso elisezantsi. Amaxabiso ezinto ebephantsi ngokungakholelekiyo xa siwathelekisa nala anamhlanje, into leyo ebimenza umntu akwazi ukuthenga izinto ezininzi ngomvuzwana nje ongephi. Ukutya bebekufumana ubukhulu becala emasimini okanye ezitinyeni kuba ukulima oku bebekuxabisile kakhulu. Besityiwa isidlo somqa wodwa, okanye umngqusho wodwa, iinkobe zodwa, umphokoqo wodwa okanye umvubo. Bekuthotywa ngamanzi okanye ngamasi okanye ngerhewu. | 15
20 |
| 3 | Xa sith' ukujonga namhlanje siphawula ukuba iimeko zitshintshile, izinto azisafani nangaphambili. Nangona izithuba zemisebenzi zikho nje zizininzi, abantu abafuna umsebenzi baninzi bona kuqala ngaphaya lee kwezo zithuba zikhoyo. Le nto yenza ukuba ubonakale ingathi unqongophele umsebenzi kanti akunjalo. Mininzi imisebenzi kwaye ihlawula imivuzo encumisayo xa sithelekisa naleyo ibisakuhlululwa ngaphambili. Bekumele ke ngoko ukuba abantu bangoku bakwazi lula ukuyiqabelisa imicimbi yabo efuna imali njengoko befumana imivuzo ephakamileyo. Iintsapho zeli xesha zithande ukuba nganeno kakhulu kwezo zangaphambili, into leyo ethetha ukuba kumele kube lula ukuzondla, ukuzinxibisa nokuzifundisa. OoRhulumente bayazama ukhlangabezana nabazali ngokuthi benze imifundo ifumaneke felefele ukuze basale abazali benemali eninzi yokwenza ezinye izinto. Imali yenkxaso xa umntu efuna ukuthenga indlu okanye inqwelo iyafumaneka xa ubani esebenzela inkampani ethile. | 25
30
35 |

4	Xa kanti kukho inyhweba engaka enjengale ichazwe apha ngentla, yintoni le ibangela ukuba abantu kule mihla babe nobunzima obungaka kwicala lemali? Ukhona apho ukhoyo undonakele nokuba kuphi na. Xa sizama ukuphanda masiqale apha emalini kanye uqobo lwayo sikhe siyipeculule, siyibhence, siyiqondisise ukuba imo yayo injani na. Imali le siyisebenzisayo ingamaphepha ayibubo obona butyebi koko nje ngumqondiso wobutyebi obukhoyo obumbiwa ngaphantsi komhlaba obugcinwe koovimba abakhulu bemali kweli. Le imenezelayo yona iziinkozo yenziwe ngamatye exabiso ngoko ke yona ibubutyebi ngokwayo ayinqondiso.	40 45
5	Ubunzima ngokuphathelele kwicala lemali sibufumana ngenxa yokuba ixabiso lemali yethu lihlile kwinto ebelikade liyiyo ngaphambili. Xa kusithiwa ixabiso lemali lihlile sukuba lithelekiswa nexabiso lezinye iimali zamanye amazwe, le nto isenziwa kwiimalike zemali ezinjengezo ziseRhawutini, eLondon, eNew York ekuthiwa xa zikhunyushwa si'Stock Exchange'. Kulapho amazwe avavanyana khona amandla awo kwezemali ilelo lifuna ukubanga ukuba 'ndim omkhulu'. Ngenxa yokuba liphantsi ixabiso lemali, kuyanyanzeleka ukuba xa sithenga nokuba yinto nje encinane sikhuphe intlawulo enkulu. Ngento umntu acingela ukuba ebemele ukubhatala iirandi ezilishumi uye afike ixabiso libiza iirandi ezilishumi elinane nangaphezulu. Eyona mali ikhonyayo kungokunje yi'dollar' yaseMerika.	50 55
6	Uninzi lwabantu, ingakumbi abasebenzi bakwaRhulumente, luzifumana iitshekhi zalo sezitsaliwe izavenge ezo zifunekayo. Le nto ithetha ukuba umntu uwufumana umvuzo wakhe ngoku sowuyitshintshi. Yintoni ke ebonakalayo onokuyithenga ngetshintshi? Khawufane ucinge nawe xa uza kufumana itshintshi endaweni yomvuzo opholeleyo iminyaka iqengqeleke ukuba yintoni na ebhadlileyo onokuyenza. Ngalo lonke elo xesha iindleko zomzi nezosapho azimanga ndaweninnye koko ziyakhula zifuna imali. Ngaphandle kwezi zavenge zendlu zikwakho nezinye izavenge zezinye izinto ezixhuzulwayo emivuzweni yamanene namanenekazi ngenxa yokuphakama komgangatho wentlalo kule mihla nangenxa yokuba sasoloko sicetyiswa ukuba masihlale siqulile kuba amangomso asa esihogweni.	60 65
[Sicatshulwe kwincwadi ethi 'AMAXESHA EMPUCUKO, SISINGISE PHI NA?' ebhalwe ngu M. Yekela, amaphepha 58–60, saze sahlalwa]		

JONGA KUMHLATHI WOKU-1

- 1.1 Yimisebenzi enjani ebifumaneka kumaxesha angaphambili? (1)
- 1.2 Nika intsingiselo yegama elikrwelelwe umgca ngaphantsi kwisivakalisi esilandelayo.
- 'Intlawulo ebizuzwa ngumntu ngelo xesha singayifanisa necutyana elincazelwa umntu onqanqathekileyo...'
- (2)
- 1.3 Caphula isivakalisi esibonisa ukuba kumaxesha angaphambili indoda ibikwazi ukuzenza ngokupheleleyo iingxaki zayo. (1)

JONGA KUMHLATHI WESI-2

- 1.4 Xela isizathu ebesibangela ukuba abantu ngaphambili baphile ubomi obungenazindleko. (2)
- 1.5 Inaluncedo luni into yokutya ukutya okulinywe emasimini nasezityeni? (2)

JONGA KUMHLATHI WESI-3

- 1.6 Thelekisa imivuzo ebihlawulwa abasebenzi bamaxesha angaphambili nemivuzo ehlawulwa abasebenzi banamhlanje. (2)

JONGA KUMHLATHI WESI-4

- 1.7 Yintoni injongo yokusetyenziswa kwegama elibhalwe ngqindilili kumhlathi wesi-4? (2)
- 1.8 Ithini ingcamango ephambili evezwa ngumbhali kumhlathi wesi-4? (2)

JONGA KUMHLATHI WESI-5

- 1.9 Uthetha ukuthini umbhali xa esithi ixabiso lemali lihlile? (1)
- 1.10 Avavanywa phi amandla emali yamazwe ngamazwe? (1)

JONGA KUMHLATHI WE-6

- 1.11 Khetha impendulo echanekileyo kwezi zilandelayo.

Isaci 'amangomso asa esihogweni' sithetha:

- A litshomi zikusa kwantshabalala.
- B Ukuyibekela ukuyenza ngomso into kuyingozi.
- C Ukungakhonzi kukusa kwasathana.
- D Ukwenza okungendawo kukusa esihogweni. (2)
- 1.12 Ingaba kulungile ukuba abasebenzi basoloko befumana imivuzo eyitshintshi? Xhasa impendulo yakho. (2)

JONGA KWITEKISI YONKE

- 1.13 Ufunde ntoni kwesi sicatshulwa? (2)

ISICATSHULWA B: OKUBONWAYO

Phendula imibuzo esekwe kulo mfanekiso ungezantsi.



[Ucatshulwe kwi-intanethi www.footage.framepool.com]

- 1.14 Ucinga ukuba abantu abasemfanekisweni ngabantu abaphila impilo ephantsi okanye ekumgangatho ophezulu? (2)
- 1.15 Xela izinto zibe-2 ezixhasa impendulo oyinike kuMBUZO 1.14. (2)

ISICATSHULWA A no B

- 1.16 Caphula umqolo kumhlathi wesi-2 wesicatshulwa A, onentsingiselo etolika okusemfanekisweni. (2)
- 1.17 Xa uthlekisa impilo ephilwa ngabantu athetha ngabo umbhali kumhlathi wesi-6 wesicatshulwa A kunye nempilo ephilwa ngabantu abakwiscatshulwa B, ungathi yeyiphi engcono? Xhasa impendulo yakho. (2)

AMANQAKU ECANDELO A: 30

ICANDELO B: ISISHWANKATHELO**UMBUZO 2: UKUSHWANKATHELA NGAMAZWI AKHO****ISICATSHULWA C**

- Funda ngocoselelo esi sicutshulwa singezantsi uze ushwankathele ngamazwi akho ungacaphuli kwitekisi.
- Impendulo yakho mayingadluli kumagama angama-70.
- Shwankathela **ngokomhlathi kuphela**, kodwa isishwankathelo sakho masiquke iingongoma ezi-7. (7)
- Bhala inani lamagama owasebenzisileyo kwizibiyeli.
- Akulindelekanga ukuba ubhale isihloko sesishwankathelo.
- Qaphela indlela echanekileyo yokusetyenziswa kolwimi, iimpawu zobhalo nococeko. (3)

ISANTYA

- 1 Kumaxesha amandulo, kusadliwa ngendeb' endala, umntu ubelithatha ixesha lakhe xa ethetha naxa esenza. Kwa ukubuza impilo oku, kungekangenwa emxholweni wencoko, bekuthatha ixesha elide kakhulu. Qonda kakuhle ukuba ngezo mini bezingekabikho iiwotshi, abantu bexhomekeke elangeni ukuqonda ukuba imini sele ihambe kangakanani na.
- 2 Umhambi ebexatyiswe kakhulu kuba kaloku kuy' apha bekuncwaswe iindaba zelo cala avela kulo. Khumbula kaloku ukuba kuloo mihla ebengekho amaphepha-ndaba, bebengekho oonomathotholo noomabonakude. Bekungelula ke ngoko ukuba umntu azazi izinto ezenzekayo kwiindawo ezithe gelele kuleyo yakhe.
- 3 Izithuthi ezikhawulezayo bezingekho kuloo maxesha, kuhanjwa ngeenyawo okanye ngamaqegu. Beziqengqeleka iintsuku abantu besendleleni, behamba bephumla, belalisa, babuye bathabathise. Bebewenza ke loo msina-ndozele wabo bade baye kufika kuloo ndawo bebesiya kuyo. Lilonke bebethatha ixesha elide kakhulu ukuhamba umgama esiwuhamba thina ngexeshana nje elifutshane kwezi mini.
- 4 Kule mihla siphila kuyo thina ixesha libalulekile kwaye nathi silixabisile. Yonke imisebenzi esiyenzayo nesiseza kuyenza siyisikela ixesha elithile. Sisoloko sixhinile sisukela kwiindawo ngeendawo. Asinalo ixesha lokube sibuzana impilo iyure yonke kuba mininzi imicimbi ekufuneka siyilungisile.

- 5 lingxaki neenkathazo ezithi zihluphe umphefumlo ziyayichaphazela intliziyo kuba zimenza umntu asoloko ecinga nzulu. Ukwenza izinto ngesantya esiphezulu kuyayinyanzela intliziyo ukuba impompe igazi ngamandla. Ixhala, uxhino, umsindo, uloyiko, zonke ezi zinto siba nazo mihla le kolu phithizelo lwethu silwenzayo sizama iindlela zokuphila. Ngelishwa zonke ezi zinto zibangela intliziyo.
- 6 Impilo yethu iyonzakala lolu xheshondini kuba sigqibela sesinezifo ezinjengezi: isifo sentliziyo, isifo sokumpontshwa kwegazi ngamandla emithanjeni, ukuqhawuka komthambo wegazi entloko, ukugula ngengqondo nezinye. Ezi zifo zibangelwa kukuba ngalo lonke ixesha abantu basoloko becinga nzulu ngokuphathelene nenkqubela.
- 7 Siza kuthini ke ngoku ngesi santya siphezulu kuba kaloku sihambelana nempucuko? Impucuko asikwazi kwaye asinqweneli ukwahlukana nayo kuba isizele nokhanyo nezinye izinto ezenze ukuba sibufumane ubomi bulula. Impucuko ayikhangeleki ingqinelana nesantya esiphantsi.

[Sicatshulwe kwincwadi ethi 'AMAXESHA EMPUCUKO, SISINGISE PHI NA?' ebhalwe ngu M. Yekela, amaphepha 16–17, saze sahlelwa]

AMANQAKU ECANDELO B: 10

ICANDELO C: IZAKHI NEMIGAQO YOKUSETYENZISWA KOLWIMI**UMBUZO 3: UKUHLALUTYA INTENGISO**

Funda le ntengiso ingezantsi (ISICATSHULWA D) uze uphendule imibuzo esekwe kuyo.

ISICATSHULWA D

INGABA
AWUNAMALI
YONELEYO

Sinayo imali ebolekisayo
Silungiselela ababoleki nababolekisi

 **3 circle funding**

www.3circlefunding.ch/

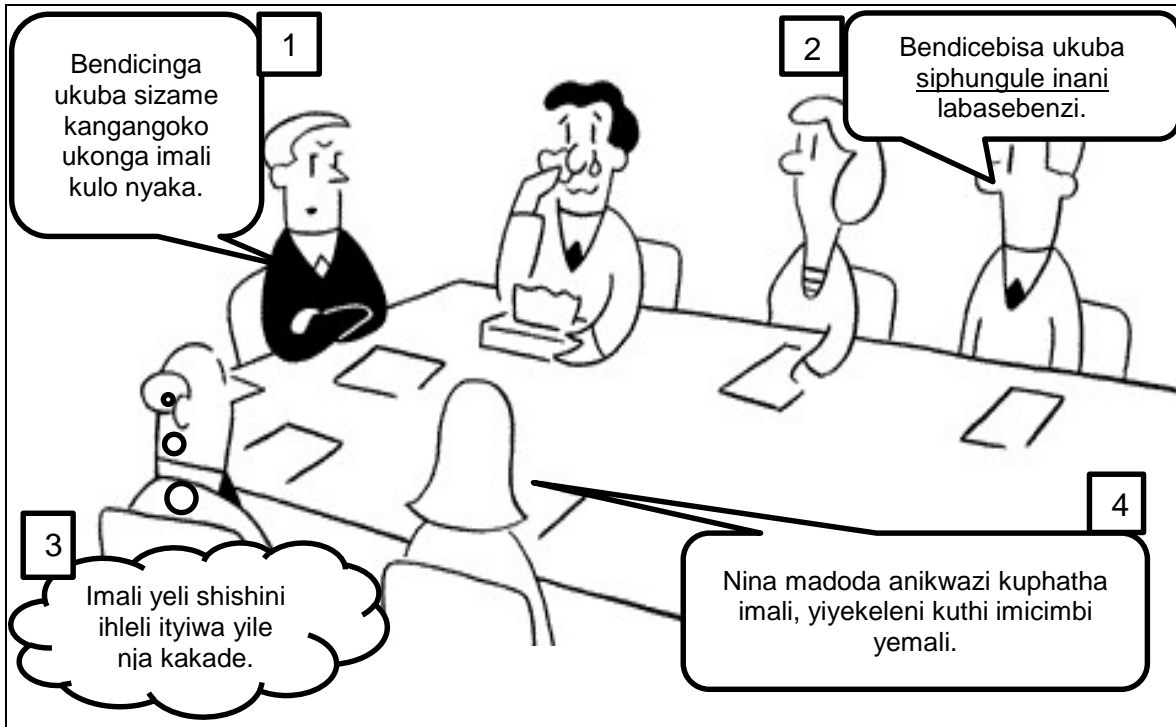
[Sicatshulwe kwi-intanethi www.googlesearch.com, saze sahlelwa]

- 3.1 Xela igama lomzi mveliso okule ntengiso. (1)
- 3.2 Ijoliswe koobani le ntengiso? (1)
- 3.3 Xela isizathu esinokubangela ukuba umntu azibhaqe eboleka imali. (1)
- 3.4 Nika isizathu sokuba uphawu lombuzo lubhalwe ngonobumba omkhulu. (2)
- 3.5 Xela ingcinga edluliswa ngumfanekiso womntu okhuphe ipokotho yebhulukhwe ngaphandle. (2)
- 3.6 Khetha impendulo echanekileyo kwezi zingezantsi. Uphawu lwemali olukwichaphaza lophawu lombuzo luphawu lwe:
- A Randi yoMzantsi Afrika.
- B Dola yaseMerika.
- C Pula yaseBotswana.
- D Ponti yaseNgilane. (1)
- 3.7 Unxulumana njani umbuzo okule ntengiso kunye nomfanekiso womntu? (2)

[10]

UMBUZO 4: UKUCAZULULA IKHATHUNI**ISICATSHULWA E**

Kha ujongisise okwenzeka kule khathuni ingezantsi wandule ukuphendula imibuzo esekwe kuyo.



[Icatshulwe kwi-intanethi www.googlesearch.com, yaze yahlelwa]

- 4.1 Nika izizathu eziBINI ezibonisa ukuba isithethi esithetha kwiqam loku-1 ngumphathi weshishini. (2)
- 4.2 Nika intsingiselo yebinzana elikrwelelwe umgca ngaphantsi kwiqam lesi-2. (2)
- 4.3 Lphuhlisa ngcinga ni into yokuba oomama babe babini kuphela kule ntlanganiso? (2)
- 4.4 Ibonakalisa ntoni indlela acinga ngayo ngomphathi weshishini umntu onengcinga ekwiqam lesi-3? (1)
- 4.5 Ucinga ukuba kunganesiphumo esinjani ukusetyenziswa kwesikweko kwingcingane ekwiqam lesi-3? (1)
- 4.6 Ingaba YINYANI okanye LULUVO intetho yesithethi ekwiqam lesi-4? Xhasa impendulo yakho. (2)

[10]

UMBULO 5: UKUSETYENZISWA KOLWIMI NGOKUCHANEKILEYO

Funda ISICATSHULWA F, esineempazamo ezithile ezenziwe ngenjongo, uze uphendule imibuzo esekwe kuso.

ISICATSHULWA F**LUQOQOSHO OLO**

- | | | |
|---|--|----|
| 1 | Kuthi kusakukhankanywa uqoqosho iigqondo zikhawuleze zicinge ngokulondolozwa kwemali ezibhankini nakwezinye iindawo zokugcina imali. Le ngcamango ifika ngokuyimfanelo kuba imali sisiseko sentlalo-mnandi yalo mhlaba kwakunye nezinongo zobomi. Injongo yoqoqosho kukulungiselela imini engaziwayo, le abeLungu bathi ngumhla wemvula. | 5 |
| 2 | Loo mhla ufika ngokufika kubantu ngabantu. Abanye ubafikela ngokuthi baluphale bangakwazi ukusebenza, abanye ubafikele ngokwaphuka kwempilo, abanye baphulukwa ngumsebenzi, abanye kukufa. Nokuba kungayiphi na kwezi ndlela uyavuya lowo uya kuthi loo mhla wemvula umfikele ewulungiselele. | 10 |
| 3 | Abantu abakwimisebenzi ezizigxina, abaziyo ukuba abanakukhutshwa kuyo ngaphandle kokuba bazonele ngokwabo bamelwe kukulondolozwa imali yabo kwezi ndawo ziyisikela ixesha imali ezinje ngee- <i>Building Society</i> , ii- <i>Insurance</i> nezinye; kuba kuzo uyazi umntu ukuba emva kweminyaka ethile woba enemali ekunga. | 15 |
| 4 | Abantu abasemisebenzini esengaphelayo, nabangxungxayo bamelwe kukulondolozwa imali yabo ePosini, eBhankini nakwezinye iindawo ezingasiki xesha, ezithi ke ngoko zingabuzi ukuba kutheni na le nto ungahlawulanga kwinyanga efileyo. Kaloku le nto iluqoqosho kukuziqhelisa ukuhluntsula ubeke bucala kuloo mvuzo wakho nokuba mkhulu nokuba mncinane, kodwa ungazikhami. | |

[Sicatshulwe kwincwadi ethi 'AMAVO AMAFUTSHANE' ebhalwe ngu-A. Madala, amaphepha 34–35, saze sahlelwa]

5.1 Lungisa isiphene sobhalo kwesi sivakalisi silandelayo.

'Kuthi kusakukhankanywa uqoqosho iigqondo zikhawuleze zicinge ngokulondolozwa kwemali ezibhankini nakwezinye iindawo zokugcina imali.' (1)

5.2 Sisetyenziswe njani isimelabizo sokukhomba kwesi sivakalisi silandelayo?

'Le ngcamango ifika ngokuyimfanelo ...' (1)

5.3 Bhala esi sivakalisi silandelayo sibe kwimo elandulayo.

'Injongo yoqoqosho kukulungiselela imini engaziwayo ...' (1)

- 5.4 Sebenzisa igama elibhalwe ngqindilili kwisivakalisi, linike intsingiselo eyahlukileyo kuleyo ikwiscatshulwa. (2)
- 5.5 Guqula esi sivakalisi silandelayo sibe kwixesha eliya kuza.
'Nokuba kungayiphi indlela uyavuya lowo uya kuthi loo mhla wemvula umfikele ewulungiselele.' (1)
- 5.6 Libonakalisa ntoni igama elikrwelelwe umgca ngaphantsi kweli binzana lilandelayo?
'Abantu abasemisebenzini esengaphelayo ...' (2)
- 5.7 Liphuhlisa ntsingiselo ni igama '**ukuhluntsula**' kumhlathi wesi-4? (1)
- 5.8 Sibonakalisa ntoni isakhi esikrwelelwe umgca ngaphantsi kwesi sivakalisi silandelayo?
'... ubeke bucala kuloo mvuzo wakho nokuba mkhulu nokuba mncinane, kodwa ungazikhami.' (1)
- [10]

AMANQAKU ECANDELO C: 30
AMANQAKU EWONKE: 70

