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Iphepheli linamakhasi ali-12.

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ISIGABA A: UKUFUNDA NOKUZWISISA**UMBUZO 1**

Phendula imibuzo engaphasi kwetheksthi eku-1.1 nengaphasi kwesithombe esiku-1.2.

1.1 Fundisisa itheksthi engenzasi bese uphendula imibuzo elandelako.

ITHEKSTHI A**UMTHELO ENARHENI YESEWULA AFRIKA**

- 1 Isewula Afrika ingenye yeenarha ekatelela bona abantu bayo babhadele umthelo. Inarha le yasungula ukubhadeliwa komthelo ngemva kokuphasiswa komthetho we-*Income Tax Act No 28* ngomnyaka we-1914. E Sewula Afrika kunomthelo obhadelwa ngomunye nomunye umuntu. Tjheja-ke bona pheze yoke imali emrholo, inzuzo oyifumana ezintweni ozenzako ufanele uyihlephule ngokobana ubhadele umthelo. Umuntu ohlala lapha eSewula Afrika kuqalwe bona abhadele umthelo nangabe uqatjihiwe ufumana umrholo, amabhonasi, imali yokusebenza ama-awara adlula lawo abekelwe wona (*overtime*). Ungaba nebhizinisi, ube yindlalifa, ubeke imali ngehloso yokufumana inzuzo (*investments*), uqatjhise umakhiwo, uthathe umhlalaphasi, yazi bona izembe lomthelo lizokufumana. 5 10
- 2 Kuyaqalwa-ke bona umuntu ufumana imali engangani, kubalwe bona ufanele athele kangangani. Ukuya ngokwesilinganiso somthelo wemnyakeni wee-2016 nangabe imali eza ngakuwe ingaphasi kwama-R188 000 ngomnyaka ufanele ubhadele umthelo oli-18%. Abafumana imali ema-R701 300 ngomnyaka nokuya phezulu umthelwabo uba ma-41%. Kunabantu abanetj hudu abangakafaneli bona bawubhadele umthelo, ngilabo abaneminyaka engaphasi kwama-65 abafumana imali engaphasi kwama-R75 000 ngomnyaka abanganazo ezinye izinto ezibangenisela imali. Abanye abangangeniko emnyangweni walapha kubhadelwa khona umthelo, ngesele bakhamba ngenyawo lesithathu kodwana kwabe sele bathethe umhlalaphasi. Abasenayo into ebangenisela imali begodu neminyakabo iyavuma bona sele bangaphezu kwama-65. 15 20 25
- 3 UNgqongqotjhe wezeeMali uyasiveza isilinganiso sokubhadela umthelo qobe mnyaka. Ukubalekela ukukoloda umthelo, kokuthoma ufanele uthathe umazisi, incwadi ebufakazi besiphande ohlala kiso neminingwanakho yokubulunga urejiste ehlanganweni etjheja iindaba zomthelo i-*South African Receiver of Revenue Services* ube ngomunye wababhadela umthelo. Kwesibili qobe mnyaka ufanele uye emnyangweni wakwa-SARS uyokuhlolwa ubujamo bakho bokubhadela umthelo bewubhadele nangabe uyakoloda. Kukhona nendlela elula yokusebenzisa i-inthanethi ekuthiwa yi-*eFiling* yokuhlola ubujamo bakho ngaphandle kobana uye ema-ofisini wakwa-SARS. Into ehle ngokuhlolwa lokhu kukobana nakubonakala bona ubhadele ngokweqileko ingasikade uzabe uveza langemhlathini ngombana uzokuthi ungakatjheji umaliledininakho akutjele bona i-SARS seyilotjhise ebulungelweni lakho. 30 35

4	Ungaba yifukwana ukhambe ngaphasi kwehlabathi ungabhadela umthelo yazi bona ngelinye ilanga uyokubekwa tihatjhalazi njengerhabha eliselwa ebandla emnyanyeni. Emva kokobana ikufumene i-SARS indlwakho nombhedakho ziyokungena emrarweni, okubuhlungu khulu kukobana uyokuvela tihatjhalazi ngombana uyokukhamba eduze kwenyathelo. Umrholi owacabanga bona abantu babhadele umthelo wathunywa nguZimu ngombana nangathana akusiyimali yomthelo umthlago ngabe sele ubhode amanzinzo eSewula Afrika.	40 45
5	URhulumende uyazitjheja ngokwaneleko izakhamuzi zeSewula Afrika ngemali yomthelo le. Sewuzwe isilukazi sikhuluma kumabonakude sithi 'UMengameli uZuma simthanda khulu ngombana usipha imali yomrhola.' Asazi bona abantu qobe nyanga bayathela ukwenzela bona abadala balale badlile. Imakhiwo yoke yombuso itjhejwa ngayo imali le, kungebangelo uRhulumende atshwenyeka khulu abatjhagali nabayitjhisako. Kazi ngebanga lamalwele angalaphekiko sebananengi khulu ababelethi abahlongakalako batjiye abentwana, nalapho-ke urhulumende ufaka isandla. Isibonelelo semali esiphiwa iindawo ezifana neenkolo sibuya kiso isikhwamesi.	50 55
6	URhulumende ulinga ngawo woke amandla bona akhele abantu izindlu ze-RDP. Nanyana kunjalo ukhe ufumane indoda endala ilila ngokobana ayinayo indlu yokuhlala uzibuze bona isikhathi sokesi beyihlalaphi. Amalangana la nabantu abatjha bayakatelela bona uRhulumende nabo abaphe izindlu ze-RDP. UMengameli wangaphambilini uThabo Mbeki wasungula isondlo sabentwana esibonelela boke abentwana ababelethelwe eSewula Afrika. Nanyana sele esibonelelo sabentwanesi kudlalwa ngaso kangaka kodwana sasusa ukatsu eziko emindenini emineni. Iinsetjenziswa zomphakathi zibhadelwa ngayo imali le. Umphakathi ukhathazeka khulu abantu nabaloba imisebenzi ngombana inani lemali yomthelo nalo liyehla.	60 65

[Ithethwe ku-inthanethi yatjhugululelwa esiNdebeleni]

- 1.1.1 Ngikuphi okwenziwa yinarha yeSewula Afrika ngomnyaka we-1914? (1)
- 1.1.2 Ngubani oveza isilinganiso sokuthela qobe mnyaka ukuya ngetheksthi engehla le? (1)
- 1.1.3 Tlola ibizo lehlango e sebenza ngokubuthelela umthelo enarheni yeSewula Afrika. (1)
- 1.1.4 Tlola imihlobo yemali oyitholako ekukatelelekileko bona uyibhadelele umthelo. Ipendulwakho ayibe maphuzu AMABILI. (2)
- 1.1.5 Hlathulula ngephuzu ELILODWA lokho okwenziwa nguRhulumende ngemali yomthelo ukuze abantu babe nendawo yokuhlala. (1)

- 1.1.6 Ngokurhunyezweko hlathulula okufanele ukwenze ukubalekela bona ungabi semrarweni wokukoloda umthelo. Ipendulwakho ayibe maphuzu AMABILI. (2)
- 1.1.7 Hlathulula umehluko wenani lomthelo phakathi komuntu orhola imali engaphasi kwama-R188 000 nomuntu osele athethe umhlalaphasi oneminyaka ema-65. (2)
- 1.1.8 Ucabanga bona ngikuphi evane kwenziwe yihlangano yakwa-SARS nangabe umuntu ukoloda umthelo kanti nemali yokubhadela ayaneli isikolodweso. (2)
- 1.1.9 Khetha ipendulo enembako kezilandelako.
Abantu abakhamba ngenyawo lesithathu.
A Babantu abanganamkhono.
B Babantu abasesebatjha.
C Babantu abanganamilenze.
D Ziinlukazi namaqhegwana. (2)
- 1.1.10 Hlathulula umphumela ongaba khona nange abantu beSewula Afrika bangabhadeli umthelo. (2)
- 1.1.11 Ucabanga bona ngikuphi okwenziwa nguRhulumende bona abantu abadala abangaphezu kweminyaka ema-65 balale badlile? Ipendulwakho ayibe liphuzu ELILODWA. (2)
- 1.1.12 Hlathulula indlela uRhulumende afaka ngayo isandla ebantwaneni abasele baziintandani nabangasenabo abatjheji. Ipendulwakho ayibe liphuzu ELILODWA. (2)
- 1.1.13 Phendula ngoLIQINISO nofana AKUSILO IQINISO bese usekela isiqunto osithathako ngephuzu ELILODWA.
URhulumende uzitjheja ngokwaneleko izakhamuzi zeSewula Afrika. (2)
- 1.1.14 Coca uveze amazizwakho ngomthelela omumbi o lethwe sisondlo sabentwana kokulandelako:
(a) Emindenini (1)
(b) Esikhwameni somthelo (1)

1.2 Qalisisa isithombe esingenzasi bese uphendula imibuzo elandelako.

ITHEKSTHI B



[Sithethwe ku-www.images.com]

- 1.2.1 Tlola iinsetjenziswa EZIMBILI zokutlola nokufunda ezisetjenziswa mumuntu lo osesithombeni. (2)
- 1.2.2 Ucabanga bona ngimuphi umonakalo ongenziwa mumuntu lo eensetjenzisweni zokufunda ngokusela kwakhe isiselo begodu ngakelinye ihlangothi kwabe uyasebenza/uyafunda. Ipendulwakho ayibe liphuzu ELILODWA. (2)
- 1.2.3 Ngokubona kwakho ucabanga bona ngibuphi ubujamo obuvane bukatelele abantu bona benze zoke izinto ezivezwe esithombeni begodu ngasikhathi sinye njengobaba lo? Ipendulwakho ayibe liphuzu ELILODWA. (2)

[30]

IMITLOMELO YESIGABA A: 30

ISIGABA B: UKURHUNYEZA**UMBUZO 2**

Fundisisa itheksthi engenzasi bese uyayirhunyeza ngamaphuzu ali-7 amayelana **neendlela zokuphuma eenkolodweni.**

IMIYALO:

1. Amagama angadluli kwama-60.
2. Nombora imitjhwakho kusukela kewoku-1 bekufike kewe-7.
3. Umutjho NGAMUNYE owutlolako awube nomqondo OWODWA opheleleko.
4. Tlola ngelimi elitsengileko ngombana uzokwabelwa imitlomelo emi-3.
5. Sebenzisa amagamakho, ngendlela ongakghona ngayo ungabuyeleli utlole okusesirhunyezweni.
6. Tlola inani lamagama owasebenzisileko ekupheleni kwesirhunyezo sakho.

ITHEKSTHI C**IINDLELA ZOKUPHUMA EENKOLODWENI**

Umnotho enarheni mazombe awukanzinzi uhlala utjhuguluka. Abantu abanengi bazithola sele batlhayelelwa yimali yokuphila qobe nyanga. Ukutlhayelelwa yimali kwenza abantu bazithole sele bathaya hlangana neenkolodo. Hlela kuhle ibhakedakho ukuya ngeendingo zakho bewubambelele kiyo. Kesinye isikhathi kuba neendingo ezikuvelela ungakatiheji ezifana nokugulelwa. Lokho kuzokukatelela bona uboleke imali. Yelela bona ungaboleki imali ozokubhalelwa kuyibhadela. Amalanga awafani nakwenzekileko bona ube nemadlana esalako emva kokubhadela iindingo zakho, isebenzisele ukuphungula iinkolodo. Lisa ukuthenga lokha nawungaphasi kwegandelelo lomkhumbulo ngombana uzozithola sele uthenge nezinto ezingakafaneli.

Ihlangano yakwa-*National Foundation for Counseling Credit* iveze bona abantu ababili kabamatjhumu amahlanu bakoloda ikarada lokuthenga ngesikolodo. Khupha amehlo enyameni, ulise ukuthenga izinto ezinengi ngekarada lesikolodo. Khuthalela bona nawubolekwe imali ubhadele ngaphezudlwana kwesitolimende obekelwe sona, nawuthi phapha uyokubona sesiphelile isikolodo sakho. Nasele uphumile esikolodweni layelisa uzitjele bona wena nazo ningumakoti nososokana, uzithengele ngekhetjhi. Ungabi yintandani engananhlobo nasele ududa ngaphakathi kweenkolodo, bawa isizo emnyangweni wakwa-*National Credit Regulator*. Bazokuthoba umkhumbulo bakufunele ihlangano esiza abantu abakolodako ikubhadelele iinkolodo zakho, bese wena ubuyisele imali ethileko qobe nyanga. Iswazi ozolithola ngelokobana uzokulahlekelwa lilungelo lakho lokuthenga ngesikolodo iminyaka emihlanu.

[Ithethwe ku-inthanethi yatjhugululelwa esiNdebeleni]

IMITLOMELO YESIGABA B:**10**

ISIGABA C: IZAKHI NEMITHETJHWANA YOKUSETJENZISWA KWELIMI**UMBUZO 3: ISIKHANGISO**

Qalisisa isikhangiso esingenzasi bese uphendula imibuzo elandelako.

ITHEKSTHI D

**YIDLANI INYAMA NILISE UKUTJHEBA NGOMHLUZI!
Gijimelani KWASITJHEBISA ISITJHABA!**

Sisuthisa imindeneni ngamanani aphasit le.

Sitjhebisa imindeneni ngenyama yeenkomo ezinonileko neziphile njengotjheleni. Fika uzozibonela ungasiselwa ziinyawo.



- Sithengisa iinkomo eziphilako ngeLesibili nangeLesithathu kwaphela.
- Siyakulayitjhela nawunganaso isithuthi ngemali engezelelweko.
- Inyama esikelwe futhi ithengiselwa abaneencwadi zerhwebo.

[Sithethwe ku-www.images.com]

- 3.1 Tlola into elisizo emindeneni etholakala esikhangisweni esingehla. (1)
- 3.2 Hlathulula amaqhinga wokukhangisa asetjenziswe esikhangisweni esingehlesi. Ipendulwakho ayibe maphuzu AMABILI. (2)
- 3.3 Buyelela utlole umutjho ongenzasi kodwana ujamisele igama elithalelweko ngelimqondofana nalo.
- Inyama esikelwe futhi ithengiselwa abaneencwadi zerhwebo. (1)
- 3.4 Tlola bona mhlobo bani wesifenqo osetjenziswe emtjhwani ongenzasi.
- Sitjhebisa imindeneni ngenyama yekomo enonileko nephile njengotjheleni. (1)
- 3.5 Khetha ipendulo enembako kezingenzasi.
- Umutjho othi 'Inyama esikelwe futhi ithengiselwa abaneencwadi zerhwebo' umumethe wuphi umqondo welimi? (1)
- A Wokudlelezela
B Wokubandlululako
C Wokukhohlisa
D Wokurogela

- 3.6 Thatha isitjho esisetjenziswe esikhangisweni usisebenzise emtjhweni ozakhele wona kuvele bona uyayazi ihlathululo yaso? (2)
- 3.7 Nawuqalisisa isikhangiswesi ngelihlo elibukhali, ucabanga bona singadosa abathengi abanengi ngokwaneleko na? Sekela isiqunto osithathako ngephuzu ELILODWA. (2)

[10]

UMBUZO 4: IKHATHUNI

Qalisisa ikhathuni engenzasi bese uphendula imibuzo elandelako.

ITHEKSTHI E[Sithethwe ku-www.images.com]

- 4.1 Ngiziphi izinto EZIMBILI ezitjengisa bona abantu abasekhathunini basemhlanganweni? (2)
- 4.2 Buyelela umutjho ongenzasi bese utole isirhunyezo esikhundleni segama elithalelweko.
Nomzana Bhuda ngiwuthulela ingwani umsebenzakho. (1)
- 4.3 Tlola bona igama elithalelweko emtjhweni ongenzasi libolekwe kiliphi ilimi?
Ingabe ilwazelo lizokuphungula iindleko zekhamphani. (1)

- 4.4 Buyelela utlole umutjho ongenzasi ube yikulumo embiko.
UBhuda uthi 'Leli lilwazi engilitholileko lokuthengisa nokudosa abathengi.' (2)
- 4.5 Khetha ipendulo enembako kezingenzasi.
Amagama athalelweko emtjhwani ongenzasi ahlathulula bona:
Nomzana Bhuda ngiwuthulela ingwani umsebenzakho.
A Uyamsaba unomzana Bhuda.
B Wenze umsebenzi omuhle.
C Uthula ingwani nakasemsebenzini.
D Uthule ingwani nakabona umsebenzakhe. (1)
- 4.6 Buyelela utlole umutjho olandelako uthome ngegama elithalelweko.
UBhuda udose abathengi ngelwazi alifumeneko. (1)
- 4.7 Dzubhula isitjho esisekhathunini bese uzakhela wakho umutjho ngaso kuvele bona uyayazi ihlathululo yaso. (2)

[10]**UMBUZO 5**

- 5.1 Fundisisa itheksthi engenzasi bese uphendula imibuzo elandelako.

ITHEKSTHI F

Ipilo yamhlanjesi ayisesemnandi ngonobangela wamatjhuguluko asele akhona. Ukuhlalisana phakathi kwababelethi nabentwana akusekho. Qobe kuphuma nokutjingga kwelanga, kuba nepi. Abentwana bafuna ukwenza emakhabo kwamgade uhlonywa ngezinti, kanti nababelethi balikhomba libaba bona angeze balawulwa bentwana. Abentwanaba babona kwangathi bahlakaniphe khulu ngebanga lokobana bafunde khudlwana kunabo. Kesinye isikhathi ukubambana ngeenhluthokhu kubangwa yindlela abentwana abembatha ngayo kanye nokusetjenziswa kwethekhnoloji butjhapha. Uthola umntwana anamathele esofeni abukela umabonakude. Phezu kwalokho ufuna ukudla nokuhlwendiselwa indlu ahlala kiyo. Umbelethi uyabalaba, 'Akhe uhlanze izitja, hle'. Utjho iziga zephasi! Kazi ababelethi kufanele bazithule bebazithwese ngedolo sengathi abanabentwana. Nawungakhe uhluthuke ihliziyo uthi uyambetha, ungalala endlini enzima kuthiwe utlhorisa umntwana. 5 10

- 5.1.1 Buyelela utlole umutjho ongenzasi bese utjhugulula isenzo esithalelweko siveze ipambosi yokwenzayenza.
Nawungakhe uhluthuke ihliziyo uthi uyambetha, ungalala endlini enzima kuthiwe utlhorisa umntwana. (2)

- 5.1.2 Buyelela utlole umutjho ongenzasi uveze isikhathi esizako.
Phezu kwalokho ufuna ukudla nokuhlwengiselwa indlu leyo ahlala kiyo. (2)
- 5.1.3 Buyelela utlole umutjho ongenzasi uveze ubunengi.
Ngamalanga kuba nepi. (1)
- 5.1.4 Hlathulula bona igama elithalelweko limumethe umhlobo bani welimi, bewutjho nokobana lisetjenziswa nakwenze njani.
Akhe uhlanze izitja, hle. (2)
- 5.1.5 Buyelela umutjho ongenzasi bese utlole igama elithalelweko liveze umqondo wobukhulu.
Umntwana uhlezi ama-iri amanengi esofeni abukele umabonakude. (1)
- 5.1.6 Khetha ipendulo enembako kilezi ezilandelako.
Ikulumo ethi ababelethi bazithula bebazithwese ngedolo ihlathulula bona:
A Ababelethi bayazithulela lokha abentwana benza okungakalungi.
B Ababelethi abanabantu ababasizako nakusetjenzwako.
C Ababelethi bathembele ebentwaneni babo.
D Ababelethi basizwa madolwabo lokha nabazithwesa imithwalo. (2)
- 5.1.7 Sebenzisa igama elithi; 'ukulawula' bese utlola umutjho ozozakhela wona kuvele ihlathululo ehlukileko kunaleyo esetheksthini engehla. (2)
- 5.1.8 Thatha isaga esitholakala esiqetjhaneni esingehla usisebenzise emutjhwani ozakhele wona kuvele bona uyayazi ihlathululo yaso. (2)

5.2 Qalisisa isithombe esingenzasi bese uphendula imibuzo elandelako.

ITHEKSTHI G

Ukurarha umtlhago kuvulwa kwamathuba wemisebenzi enarheni mazombe!



Umnyango wezemisebenzi ukhuthaza abantu bona bangasongi izandla balindele ukuphakelwa ngurhulumende malanga woke.

[Sithethwe ku-www.images.com]

5.2.1 Buyelela utlole umutjho ongenzasi bese unciphisa igama elithalelweko.

Ukurarha umtlhago kuvulwa kwamathuba wemisebenzi enarheni mazombe. (1)

5.2.2 Tlola igama ELILODWA esikhundleni sebinzana elithalelweko emtjhwani ongenzasi.

Abasebenzi bekhamphani le bembethe iinkhipha ezifanako. (1)

5.2.3 Ngokuyelela imithetho yokutlolwa nokupeledwa kwesiNdebele, buyelela utlole umutjho ongenzasi ngendlela efaneleko.

Umnyango wezemisebenzi ukhuthaza abantu bona bangasongi izandla. (2)

5.2.4 Ngokusebenzisa isihlanganiso esifaneleko, buyelela utlole imitjho ongenzasi ibe mumutjho owodwa.

linsebenzi ziyasebenza. linsebenzi zifuna ukondla imindenazo. (2)

[20]

IMITLOMELO YESIGABA C: 40
INANI LOKE: 80