



# basic education

Department:  
Basic Education  
**REPUBLIC OF SOUTH AFRICA**

## NATIONAL SENIOR CERTIFICATE

**IBANGA 12**

**ISIXHOSA ULWIMI LOKUQALA OLONGEZELELWEYO (FAL)**

**IPHEPHA LOKUQALA (P1)**

**NOVEMBA 2010**

**AMANQAKU: 80**

**IXESHA: 2 iiyure**

**Olu viwo lunamaphepha ali-10.**

**IMIYALELO NENGACISO**

1. Eli phepha lemibuzo linamaCANDELO AMATHATHU:  

ICANDELO A:	Uvavanyo lokuqonda	(30)
ICANDELO B:	Isishwankathelo	(10)
ICANDELO C:	Ulwimi	(40)
2. Funda YONKE imiyalelo ngononophelo.
3. Phendula YONKE imibuzo.
4. Krwela umgca ekupheleni kwecandelo ngalinye.
5. Qala icandelo NGALINYE kwiphepha ELITSHA.
6. Bhala iimpendulo zakho ngokuchanekileyo ngokwendlela yokunombola esetyenzisiweyo kwiphepha lemibuzo.
7. Shiya umgca emva kwempendulo nganye.
8. Bhala ngokucekileyo nangokucacileyo.
9. Qwalasela ngokukodwa upelo nolwakhiwo lwezivakalisi.

**ICANDELO A: UVAVANYO LOKUQONDA****UMBUZO 1**

Funda esi sicutshulwa silandelayo uze uphendule imibuzo elandelayo.

**LONDOLOZA UKUZE UPHUMELELE**

- 1 Inkululeko yethu yasivulela amathuba okuthabatha inxaxheba kwezoqoqosho. Kubalulekile ukulondoloza imali kuba yenza ubomi bube mnandi. Kufanelekile ukuba sibe nolwazi oluphangaleleyo ngezoqoqosho noshishino ukuze sibe negalelo elililo kuphuhliso loqoqosho lwelizwe lethu.
- 2 Zenzele ibhajethi yakho. Yiyo ekuxelela ngendlela oza kuyisebenzisa ngayo imali yakho. Kwibhajethi yakho, thathela ingqalelo iminyaka yakho, imali onayo kuba yiyo ekuxelela ukuba ungalondoloza kangakanani ngenyanga okanye ngeveki. Izigqibo ozithathileyo xa usenza ibhajethi yakho zilandele.
- 3 Imali ayisetyenziswa nje nakanjani na akukhathaliseki nokuba ininzi kangakanani na. Kubalulekile ukucwangcisa indlela oza kuyisebenzisa ngayo. Ungayisebenzisa ukuhlawula amatyala, ukuthenga ukutya, imali yentlawulo yezithuthi, intlawulo yerenti, imali yokujongana nawe ngexesha likaxakeka. Kananjalo, unokuyisebenzisa ukubhatala amanye amatyala esimana sintyumpantyumpeka kuwo.
- 4 Xa ulondoloza imali, awucingi kuphela ngeli xesha koko ucingela nexesha elizayo. Zimbini iindlela onokugcina ngazo imali. Eyokuqala, ungayifaka ebhankini xa kungekho ngxaki oza kuyisebenzisela yona. Eyesibini, ungayizalisa iminyaka embalwa ungayikhuphi ukuze ikunike inzuzo.
- 5 Ziqhelanise nokubhatala ngemali, uyeke ukuthenga ngetyala kwaye uthenge izinto eziyimfuneko nezikuluhlu lwebhajethi yakho. Mininzi ke nemizi-mveliso okanye amaziko esinokulondoloza kuwo imali yethu. Ibhanki lelinye lamaziko alondoloza imali. Ngokuyigcina unokufumana inzuzo kodwa oko kuxhomekeka kwindlela yokulondoloza oyikhethileyo.
- 6 Siqala phi xa sifuna ukulondoloza imali? Kucetyiswa ukuba wenze uphando ngeebhanki ezahlukeneyo malunga neenkonzo ezinikezela ngazo. Unxibelelwano nentsebenziswano entle phakathi kwabathengi nabasebenzi lubalulekile kakhulu. Khumbula ukuba iibhanki nazo zikushishino ngokuthabatha uxanduva lwakho zikugcinele imali, kumele zihlawulwe ngalo msebenzi.
- 7 Imali yokuvula i-akhawunti iqala kwi-R10 ukuya kuma-R500. Kuxhomekeka kuhlobo lwe-akhawunti oyivulayo nebhanki oyisebenzisayo. Kuneentlobo-ntlobo zee-akhawunti ezifana neTransmishini, i-akhawunti yokugcina imali, i-akhawunti yoMzantsi, i-akhawunti yetshekhi njalo njalo. Phambi kokuba uvumeleke kunemibandela ekufanele uyizalisekise njengeminyaka, umvuzo, incwadi yesazisi kunye nobuzwe bakho.

8	libhanki ziluncedo eluntwini ngokuthi zibolekise ngemali egcinwe kuzo ukuze zenze inzala sikwazi ukufumana inzala. Zinceda abafundi ukuba bakwazi ukuya ezikolweni, zincede abantu abafuna ukuthenga izindlu. Umntu uyakwazi ukuqhubeka esebenzisa imali engenayo eqingqiweyo xa eyakhe ingasekho, apho sekuthethwa nge 'overdraft'. libhanki ziyabolekisa kwangale mali ukuze ubani enze izinto ezithe ngqo naye.
9	ITeknoloji yenza impilo yabantu ibe ngcono nangaphezulu kuba awuxhaleli kuvalwa kweebhanki ngoMgqibelo nangeCawe. Uyakwazi ukuyifumana imali kuba kusetyenziswa oomatshini bokukhupha imali ababizwa ngokuba zii-ATM, apha usebenzisa ikhadi lakho nenombolo ye-PIN <i>iPersonal Identification Number</i> .
10	Bhankisha ngokulula nokuba uphi, nanini na xa uthanda nge-SMS. Le yindlela ekhawulezayo, ekhuselekileyo nelula. Nabani na oneselfowuni nokuba yeyeyiphi inkampani (uVodacom, uCell C, uMTN, okanye uVirgin Mobile) angabhankisha nge-SMS. Kukunika ithuba lokubhankisha naphi na nanini na xa uthanda. Kuninzi ongakwenza ngokubhankisha nge-SMS. Akukho mfuneko yokuba ulinde emgceni kwaye akukho mfuneko yokuba uye ebhankini okanye kwi-ATM xa ufuna ukubhankisha.
11.	<p>Nazi izinto ongazenza ngokubhankisha nge-SMS:</p> <ul style="list-style-type: none"> <li>• Ungazithengela i-airtime okanye uthengele omnye umntu.</li> <li>• Unako ukujonga ukuba unamalini kwi-akhawunti yakho.</li> <li>• Unako ukukhupha imali kwenye i-akhawunti yakho uyifake kwenye eyeyakho.</li> <li>• Unako ukuhlawula amatyala akho okanye ufake imali kwi-akhawunti yomnye umntu, xa ezo akhawunti zidityanisiwe.</li> </ul> <p>Ikhuselekile xa ungayixelelanga mntu inombolo yakho eyimfihlo nezinye izinto zokhuseleko ukuze bakwazi ukungena kwi-akhawunti yakho.</p> <p>Impumelelo ixhomekeke kuwe nasekukwazini ukulondoloza imali.</p> <p>[Icatshulwe kwiBona, Apreli 2010 yaza yahlelwa]</p>

Jonga kumhlathi 1.

1.1 Inkululeko yethu yasivulela amathuba:

- A Kwezolimo
- B Kwezopolitiko
- C Kwezoqoqosho

(1)

1.2 Imali yenza ubomi:

- A Bunganyamezeleki.
- B Bube mnandi.
- C Bube namahla-ndinyuka.

(1)

- 1.3 Nika intsingiselo yeli binzana, '... nolwazi oluphangaleleyo'. (2)
- 1.4 Jonga kumhlathi 2. Isicwangciso osisebenzisayo esixela indlela oza kusebenzisa ngayo imali onayo kuthiwa ...
- A yi-akhawunti.  
B yibhajethi.  
C yi-ATM. (1)
- 1.5 Izigqibo ozithathileyo ezichaphazela ibhajethi yakho ziyeke. Ingaba YINYANI okanye BUBUXOKI obo. Xhasa impendulo yakho. (2)
- 1.6 Jonga kumhlathi 3. Nika intsingiselo echanekileyo yegama elikrwelelwe umgca ngaphantsi. (2)
- 1.7 Jonga kumhlathi 4. Nika iindlela eziMBINI zokugcina imali. (2)
- 1.8 Ingaba ukuthenga ngetyala kuyinto elungileyo? Xhasa impendulo yakho. (2)
- 1.9 Jonga kumhlathi 6. Yintoni ekufuneka uyenze kuqala xa ufuna ukulondoloza imali? (2)
- 1.10 Jonga kumhlathi 7. Ukuvula i-akhawunti ebhankini akubizi kangako. Chonga isivakalisi esixhasa oku. (2)
- 1.11 Nika iindidi zee-akhawunti zebhanki zibe NTATHU onokuvalela imali kuzo. (3)
- 1.12 Jonga kumhlathi 8. Ngaphandle kokugcina imali, khankanya izinto zibe MBINI ibhanki eluncedo kuzo. (2)
- 1.13 Jonga kumhlathi 9. Bhala isifinyezo u-PIN ngamagama apheleleyo. (1)
- 1.14 Jonga kumhlathi 10. Nika izizathu zibe ZIBINI ezibangela ukuba ukubhankisha nge-SMS kube kokona kulula. (2)
- 1.15 Xela zibe NTATHU izinto umntu anokuzenza ngokubhankisha nge-SMS. (3)
- 1.16 Yintoni ekufuneka ungayenzi ukugcina i-akhawunti yakho ikhuselekile? (2)

**AMANQAKU ECANDELO A: 30**

**ICANDELO B: ISISHWANKATHELO****UMBUZO 2**

Funda esi sicutshulwa silandelayo uze usishwankathele ngokwemo yokudwelisa iingongoma okanye ngokomhlathi. Landela le miyalelo xa ushwankathela.

- Chonga iingongoma eziphambili ezisi-7 uze uzicwangcise ngendlela ehambelanayo nethungelanayo.
- Sebenzisa izivakalisi ezipheleleyo, ubhale ngawakho amazwi, ungawulahli umxholo.
- Qaphela indlela echanekileyo yokusetyenziswa kolwimi, iimpawu zobhalo nococeko.
- Ubude bomthamo wesishwankathelo mabususele kumagama angama-50 ukuya kuma-60.
- Kunyanzelekile ukuba ulibhale ngokuchanekileyo inani lamagama owasebenzisileyo ngezantsi kwesishwankathelo.

**IMPATHO GADALALA YAMABHINQA**

Liphezulu inani lolwaphulo-mthetho olwenziwa kumabhinqa eMzantsi Afrika xa kuthelekiswa namazwe ehlabathi. Oku kuphathwa gadalala kuquka ukubethwa, ukuzithathela isondo ngolunya, ukungafuni ukufaka isikhuseli xa nisabelana ngesondo, ukuthukwa nokwenyeliswa nezinye. 'Ibhinqa elinye kwamane kweli liyaxhatshazwa liqabane lalo, kudlwengulwa ibhinqa qho kwimizuzwana engama-26, ukanti kubulawa ibhinqa liqabane lalo qho kwiiyure ezintandathu,' itsho ingxelo ye *Talk About*, incwadi enceda ukuphelisa ukuphathwa gadalala kwabantu ababhinqileyo.

Ibhinqa lidibana nendoda elithandayo, elikhathaleleyo neliphatha kakuhle. Ikhangeleka iyazi kakuhle into efunwa leli bhinqa kwaye iyalinika. Liziva linethamsanqa lokufumana indoda elolu hlobo. Liziva lonwabile kwaye lizimisele ukuzigcina ezi mvakalelo zintle kangaka. Ngeli xesha ke ibhinqa liyathabatheka kwaye lisakuzinikela ziyajik'izinto.

"Siphila kwixesha elinobundlobongela kwaye ngamabhinqa angamaxhoba ubukhulu becala. Kunzima ukulazi inani lamabhinqa apha kuba uninzi lwawo aluxeli emapoliseni, kuba oyikisela ukwahlukana nezithandwa zabo ngelithi baza kondliwa ngubani. Kwakhona amapolisa akawahlukanisi amatyala okuphathwa gadalala kwamabhinqa ngamaqabane awo okanye ngabayeni bawo."

Xa umntu ekuphethe gadalala, mxelele ukuba ayilunganga le nto ayenzayo, aze athi akuqhubeka angayeki umshiye uye kuhlala kwindawo yokhuseleko apho uza kufumana khona uncendo, ufumane umyalelo wokhuseleko. Xelela umntu okufutshane nawe okanye uNontlalontle ukuze ufumane iingcebiso ezakhayo.

Kuyacaca ukuba izinto ezikhuthaza ukuphathwa gadalala kwamabhinqa kwiindawo ezininzi kukusetyenziswa kwezinyobisi, nodlomdlayo. Amadoda amaninzi xa sele ephantsi kweempembelelo zotywala nezinyobisi akalawuleki, aqhwaya udushe. Enye into athi amabhinqa akuxelela amaqabane awo ngobume bawo bukaGawulayo asuke abe zizigculelo zempatho gadalala. Ubukhwele nokungathembeki kwamaqabane kuxhaphakile.

[Icatshulwe kwi *Drum* magazini, Meyi 2007 yaza yahlelwa]

ICANDELO C: ULWIMI

UMBUZO 3

ITEKISI A

Qwalasela eli qweqwe lemagazini uze uphendule imibuzo elandelayo.

**IZAZI ZIYAVUMELANA! SIYEYONA MAGAZINI ITHANDWAYO KWELI!**

# BONA

MAY 2008 XHOSA R7,45 (incl. VAT) incl. Other countries R6,54 (tax excl)

**Sikrwaqula iiSAMA**

**‘Andinaxesha lamadoda angathembekanga’ – Elle**

**ELIKWIBONA KUPHELA**

**uZuma uthetha ngeenkomo, abafazi nocalulo**

**UMTSHATO KASHWI**

**BAPASA BONKE KWIMATRIKI – senza izimanga isikolo esisezilalini**

**Owayeyimbalasane ebholeni uhlala ETYOTYOMBENI!**

**Abafundi bethu bancina UREBECCA MALOPE**

**INDLELA YOKONGA IPETROLI**

**ZUZA**

**LE MOTO NEFENITSHALA YE- R220 000**



- 3.1 Kutheni igama elithi *BONA* libhalwe ngamagama amakhulu nangqindilili? (1)
- 3.2 Guqula le ntetho ithi, "UZuma akathethi ngeenkomo, abafazi nocalulo", ibe kwimo evumayo. (2)
- 3.3 Kwesi sivakalisi silandelayo chonga isimelabizo uxele nodidi lwaso.  
'Bapasa bonke iMatriki kwisikolo saseZeleni'. (2)
- 3.4 Nika isithethantonye segama 'yokonga' kwisihloko esithi, 'Indlela yokonga ipetroli' (1)
- 3.5 Iceba lishiyiwe kwesi sibizo sikrwelelwe umgca ngaphantsi kweli binzana, 'le moto nefenitshala ...  
Nika isizathu sokushiya kweceba. (2)
- [8]

#### UMBUZO 4

#### ITEKISI B

Jonga lo mfanekiso ulandelayo uze ufunde umhlathana okuwo wandule ukuphendula imibuzo elandelayo.



The advertisement for OMO Mailbag features a vibrant background with a large, stylized 'OMO' logo in blue and green. Below the logo, a group of children are engaged in a tug-of-war competition, pulling on a red rope. To the right, a photograph of Mrs. Madula is pinned with a paperclip. Next to her photo is a white envelope with the text: 'THE OMO MAILBAG FREEPOST ADDRESS KZN 101, DURBAN, 4000.' Below the envelope is a circular logo for the OMO Helpline, featuring a red telephone handset and the number '0800 204 841'.

I-Omo isetyenziswa luninzi lwabathengi eMzantsi Afrika. Kungokuba inika ixabiso elifanele imali yakho. Umxube wayo onamandla ucoca ngokubalaseleyo! I-Omo isusa nawona aneenkani amabala njengengca, amafutha kwakunye nodaka! Khumbula, i-Omo, ngumgubo wakho wokuhlamba oyintandane ngexabiso elihle kakhulu.



- 4.1 I-Omo isetyenziswa luninzi lwabathengi eMzantsi Afrika. Esi sivakalisi sibonisa ukuba kusetyenziswe ulwimi:
- A Kusetyenziswe ulwimi oluqhathayo nobaxo  
B Olurheshayo  
C Olucengayo ngenjongo yokuba ubani avume (1)
- 4.2 Uphawu lwesikhuzo kwisivakalisi, "umxube wayo onamandla ucoca ngokubalaseleyo!" lusetyenziswe ukubonisa ntoni? (2)
- 4.3 Xa ufowunela abakwa-Omo yeyiphi inombolo yemfonomfono onokuyisebenzisa? (1)
- 4.4 Chonga ibinzana elibonisa ukuba i-Omo iyathandwa kwaye ibiza imali entle. (1)  
[5]

**UMBUZO 5**

- 5.1 Lungisa esi sivakalisi ngokusebenzisa ngokuchanekileyo igama elikwizibiyeli.
- 5.1.1 Bamhlabe (bi) emqolo bemkhuthuza iselfowuni. (2)
- 5.1.2 Ibe (indaba + umlomo) into yokubhubha kwenkokheli ye-AWB. (2)
- 5.1.3 (Isimanga) esi sokungafunwa kwabantu bamanye amazwe kweli. (2)
- 5.2 Bhala esi sivakalisi sibe kwisininzi.
- "Uhambe elila endleleni egodukayo." (1)
- 5.3 Sebenzisa eli gama, 'ibala', kwisivakalisi eziBINI ngohlobo oluveza iintsingiselo ezimbini ezahlukeneyo. (2)
- 5.4 Nika igama elinye endaweni yentetho okanye ibinzana ngalinye kula alandelayo:
- 5.4.1 Abantwana ababini abazelwe ngemini enye. (1)
- 5.4.2 Umntwana oyintombazana wokuqala ekhaya. (1)
- 5.5 Bhala esi sivakalisi sibe kwimo elandulayo:
- IBafana Bafana iyayithatha indebe yebhola yeHlabathi kulo nyaka. (1)  
[12]

**UMBUZO 6**

- 6.1 Nika isichasi segama elibhalwe ngqindilili kwesi sivakalisi silandelayo:  
UJakes **uncoma** umsebenzi wamanina wokukhusela isizwe. (1)
- 6.2 Qala esi sivakalisi silandelayo ngolu hlobo: Igama lamakhosikazi ...  
"UTD Jakes uphakamisa igama lamakhosikazi". (2)
- 6.3 Xela ukuba ezi zimamva zibhalwe ngqindilili zenze msebenzi mni kula magama:  
6.3.1 Ubhuti nenkosikazi yakhe bayathandana. (1)  
6.3.2 Ngomhla wam wokuzalwa ndaphiwa isiphokazi. (1)
- 6.4 Bhala ezi zifinyezi zikrwelelwe umgca ngendlela epheleleyo.  
UMnu. noNkosk. Dolo bayanimema kwitheko lonyana wabo. (2)
- 6.5 Matanisa izivakalisi ezikuKholam A noKholam B.

KHOLAM A	KHOLAM B
6.5.1 Abantwana bayavana	A Ukhwekhwe lwexhwili
6.5.2 Umama akaxakwa ngabantwana bakhe	B Ngamathe nolwimi
6.5.3 Akasuki kuye umthe nca	C Yinyoka nesele
	D Indlovu ayisindwa ngumboko wayo

(3 x 1)

(3)  
[10]**UMBUZO 7**

Lungisa iziphene ezikweli ngakwana ukuze ulwimi lwesiXhosa lubonakale lubhalwe ngendlela efanelekileyo neyamkelekileyo.

kulo mgqibelo uzayo siza kubhiyozela ukubuya kukanyana wesibini kamama notata uVelaphi. Lomgidi uqala ngensimbi yeshumi kusasa phaya eholweni kwilokishi yaseZwelitsha, litsho eli phephana lesimemo.

[5]

**AMANQAKU ECANDELO C: 40**  
**AMANQAKU EWONKE: 80**