|  |
| --- |
| SIKU: (nghenisa siku)  |
| **NTWANANO WA KU HIRHA NDHAWU YO TSHAMA** **EXIKARHI KA:** |
|  | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_*(nghenisa mavito ya helerile na xivongo)*(MUHIRISI)  |  |
|  | NA |  |
|  | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |  |
|  | *(nghenisa mavito ya helerile na xivongo)*(MUHIRI)HI MAYELANA NA |  |

|  |  |  |  |
| --- | --- | --- | --- |
|

|  |  |
| --- | --- |
|  | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ *(nghenisa vuxokoxoko bya yindlu)* |

 |  |

1. TINHLAMUSELO
	* 1. **“Muhiri”** swi vula \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

*(Nghenisa mavito ya helerile na xivongo xa munhu loyi a hirhaka ndhawu).*

* + 1. **“Vahirisi”** swi vula \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ *(Nghenisa mavito ya helerile na xivongo xa munhu loyi a hirhisaka ndhawu/n’wini wa ndhawu).*
		2. **"Mavandla"** swi vula Muhirisi na Muhiri (kumbe Vahiri) eka ntwanano lowu.
		3. **“Yindlu”** swi vula \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

*(Nghenisa adirese ya yindlu leyi hirhiwaka).*

* + 1. **“Rhente”** swi vula ntsengo lowu Muhiri a faneleke ku wu hakela eka Muhirisi eka ku va a hirha yindlu.
		2. **“N’hweti”** swi vula n’hweti ya khalendara (Sunguti ku ya fika eka N'wendzamhala) naswona yi sungula hi siku ro sungula ra n’hweti yin’wana na yin’wana.
	1. Marito “u/va/yi/ri/swi ta” “u/va/yi/ku fanele” eka ntwanano lowu i swiboho.
	2. Ntwanano lowu wu ta lawuriwa no hlamuseriwa hi ku ya hi milawu ya Riphabliki ra Afrika-Dzonga
1. KU HIRHA

Hi ku ya hi milawu na swipimelo leswi vekiweke laha, Vahirisi va hirhisa Yindlu eka Muhiri, loyi hi laha a hirhaka yindlu eka Vahirisi.

1. siku ra ku sungula ka ku hirha na nkarhi
	1. Ku hirha ku ta sungula hi \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (*nghenisa siku leri ku hirha ku nga ta sungula ha rona)* naswona ku ta va ka nkarhi wo ringana tin’hweti ta \_\_\_\_\_\_\_\_\_\_\_ (*nghenisa nhlayo ya tin’hweti leti ku hirha swi nga ta va eka tona – ku nga hundzi tin’hweti ta 24*).
	2. Ku nga khathariseki swiletelo swa xiyenge xa ​​3.1, Muhiri na Muhirisi va ta va na mfanelo yo herisa ntwanano lowu, handle ka xivangelo, hi ku nyika vandla lerin’wana xitiviso lexi tsariweke, naswona xi ri xa nkarhi lowu nga riki ehansi ka \_\_\_\_\_\_\_\_\_\_\_ *(nghenisa nhlayo leyi ringaneleke ya masiku lawa mavandla hamambirhi ma nga herisaka ntwanano).*
	3. Loko swo humelela leswaku nkarhi wa ku hirha lowu boxiweke eka 3.1 wu fika emakumu, naswona Muhirisi na Muhiri va pfumelelana leswaku Muhiri u ta ya emahlweni a tshama eka yindlu leyi hirhiweke, kambe mavandla ya tsandzeka ku nghenela ntwanano wun’wana wa ku hirha, ku hirha ku ta ya emahlweni hi n’hweti hi n’hweti, ku ya hi swipimelo leswi fanaka, naswona vandla rin’wana na rin’wana ri nga herisa ku hirha hi n’wheti hi n’wheti hi ku nyika vandla lerin’wana xitiviso lexi tsariweke xa masiku lama nga riki ehansi ka 30.
2. NDHAWU
	1. Yindlu yi ta va tanihilaha swi vekiweke hakona eka **Xiengetelo xa "A"** naswona yi ta katsa: [**Hi kombela u teka swifaniso swa le ndzeni na le handle ka yindlu ku katsa na garaji**]. ***(Nghenisa nhlamuselo ya nhundzu))***
		1. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
		2. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
		3. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
		4. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
		5. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
3. HAKELO YA MALI
	1. Ku twananiwa leswaku ntsengo wa R \_\_\_\_\_\_\_\_\_\_\_\_\_ (***nghenisa ntsengo***) wu ta hakeriwa tani hi dipoziti Muhiri a nga si rhurhela endlwini. Muhirisi u fanele ku vekisa dipoziti leyi eka akhawunti leyi nga na ntswalo naswona Muhiri u na mfanelo yo lava vumbhoni bya swona. Dipoziti leyi yi nga tirhisiwa ku lunghisa ku onhaka kwihi na kwihi loku vangiweke eka Yindlu hi Muhiri, ndyangu wa yena kumbe vaendzi va yena, ntsena loko ku kamberiwa ka Yindlu ku endliwa hi Muhirisi na Muhiri Muhiri a nga si rhurhela endlwini, naswona Muhirisi na Muhiri va tlhela va kambela yindlu Muhiri a nga si rhurha endlwini. Ku onhaka kwihi na kwihi loku rhekhodiweke hi nkarhi wa ku kamberiwa ka yindlu Muhiri a nga si rhurhela endlwini ku fanele ku rhekhodiwa hi ku tsala no namarhetiwa tanihi xiengetelo eka ntwanano lowu, naswona xi funghiwa ku “**B**”.
	2. Ku sukela hi siku ra ku sungula ka ku hirha, rhente leyi hakeriwaka hi Muhiri mayelana na yindlu i R \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ ***(nghenisa ntsengo))*** hi n’hweti.
	3. Mali hinkwayo ya ku yelana na ku hirha yi ta hakeriwa hi Muhiri eka Vahirisi hi siku ra ti \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ n’hweti na n’hweti kumbe siku leri ri nga si fika, ku sukela hi siku ra ku sungula ka ku hirha, hi ku hundzisela mali hi xielekitironiki eka akhawunti ya le bangi ya Vahirisi:

Vito ra n’wini wa akhawunti: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Bangi: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Nomboro ya akhawunti: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Rhavi: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

* 1. Ku engetela eka ku hakela rhente, Muhiri u na vutihlamuleri byo hakela swiengetelo leswi landzelaka:

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

*(leswi swi nga va mati / gezi kumbe swin’wana)*

* 1. Muhiri u ta nyika Muhirisi risiti leyi tsariweke ya tihakelo hinkwato leti endliweke hi Muhiri.
	2. Muhiri u ta va na vutihlamuleri bya ntswalo eka mali hinkwayo leyi hundzeriweke hi nkarhi ehansi ka ntwanano lowu, hi mpimo wa \_\_\_\_\_\_\_\_\_\_\_% lembe hi lembe, (*nghenisa phesente*) ku sukela hi siku leri mali yi hundzeriweke ha rona ku kondza mali yi hakeriwa hi ku helela.
	3. Muhiri a nga fanelanga ku khoma, ku tlherisela endzhaku, kumbe ku hunguta mali leyi a yi kolotaka eka Muhirisi (ku nga khathariseki leswaku Muhirisi u kolota Muhiri, kumbe u tlurile swipimapimelo swa ntwanano lowu).
1. KU TIRHISIWA KA YINDLU
	1. Yindlu yi hirhisiwa eka Muhiri hi xikongomelo xa ku tshama ntsena. Hikwalaho Muhiri a nga na mfanelo yo fambisa bindzu ku sukela endlwini.
2. ku hundzisela

Muhirisi a nge vi na mfanelo yo:

* 1. nyiketa, avela, hundzisela, hambanyisa kumbe ku lahla timfanelo tihi na tihi ta yena ku ya hi ntwanano lowu handle ka mpfumelelo lowu tsariweke wo huma eka Muhirisi.
	2. hirhisa Yindlu kumbe xiphemu xihi kumbe xihi xa yona handle ka mpfumelelo lowu tsariweke wo huma eka Muhirisi; kumbe
	3. ku tshika ku tshama kumbe ku hundzisela Yindlu kumbe xiphemu xihi kumbe xihi xa yona eka munhu wun’wana handle ka mpfumelelo lowu tsariweke wo huma eka Muhirisi.
1. SWIBOHO SWA MUHIRI

Eka minkarhi hinkwayo hi nkarhi wa Ntwanano lowu, Muhirisi u ta khathalela no hlayisa endzeni ka yindlu hi ndlela leyinene na hi xiyimo lexi fanaka na le ka siku ro sungula ra ku hirha, naswona eku heriseni ka Ntwanano lowu hikwalaho ka xivangelo xihi kumbe xihi, Muhiri u ta tlherisela Yindlu eka Vahirisi yi ri eka xiyimo lexinene lexi fanaka na le ka siku ro sungula ra ku hirha. Ku ta languteleka ku onhaka loku ku faneleke ntsena.

1. Ku kamberiwa ka NDHAWU
	1. Muhirisi na Muhiri va ta kambela Yindlu swin’we Muhiri a nga si rhurhela endlwini. Ku onhaka kwihi na kwihi ku fanele ku tiviwa, ku rhekhodiwa hi ku tsala no namarhetiwa eka ntwanano lowu wa ku hirha tanihi xiengetelo xa “**B**”.
	2. Muhirisi na Muhiri va ta kambela Yindlu swin’we ku nga si hela masiku ya nharhu (3) Muhiri a nga si rhurha. Muhiri u ta va na vutihlamuleri bya ku onhaka kwihi na kwihi loku vangiweke eka Yindlu hi Muhiri, ndyangu wa Muhiri kumbe vaendzi va Muhiri, handle ka ku onhaka loku faneleke.
	3. Muhirisi u ta va na mfanelo yo nghena eNdlwini hi ku tirhisa vayimeri kumbe vatikontiraka hi xikongomelo xo endla mintirho yihi kumbe yihi yo lunghisa kumbe ku cinca swilo eNdlwini leswi Vahirisi va nga na vutihlamuleri eka swona.
	4. Vahirisi va ta tiyisisa, eku tirhiseni ka timfanelo ta vona hi ku landza xiyenge xa ​​10.2, ku ka va nga kavanyeti hi ndlela leyi nga fanelangiki kumbe hi ndlela leyi nga twaliki, ku tshama ka Muhiri endlwini hi ku rhula naswona va ta endla ku lunghisa kwihi na kwihi kumbe mintirho yin’wana hi ku hatlisa hilaha swi kotekaka hakona.
2. KU TLULA SWIPIMELO
	1. Loko Vandla rihi kumbe rihi (“Vandla leri tlulaka swipimelo”) ro tlula swipimelo swihi kumbe swihi swa Ntwanano lowu, kutani Vandla lerin’wana (“Vandla leri vavisekeke”) ri ta boheka ku nyika Vandla leri nga tlula swipimelo xitiviso lexi tsariweke 30 (makume nharhu) wa masiku ya ku va ri lulamisa ku tlula ka nawu. Loko Vandla leri nga tlula nawu ro tsandzeka ku landzelela xitiviso, Vandla leri vavisekeke ri ta va na mfanelo yo herisa Ntwanano lowu kumbe ku koxa hakelo ya xihatla na/kumbe ku hetisisa ka swiboho hinkwaswo swa Vandla leri tlulaka swipimelo.
	2. Loko ko humelela leswaku Vandla leri vavisekeke ri fanele ku kuma vukorhokeri bya nawu ku sindzisa timfanelo ta rona ehansi ka ntwanano lowu wa ku hirha, Vandla leri nga tlula swipimelo ri ta va na vutihlamuleri bya ku hakela gqweta ra Vandla leri vavisekeke.
3. VUTSHAMO
	1. Mavandla lawa ya hlawula vutshamo eka swikongomelo hinkwaswo swa ku yelana na Ntwanano lowu hi ndlela leyi landzelaka:

Adirese ya Vahirisi: **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

Imeyili: **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

 Riqingho: **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

Adirese ya Muhiri: **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

Imeyili: **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

Riqingho: **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

* 1. Mavandla ya ta va na mfanelo yo cinca vutshamo bya wona hi ku tirhisa xitiviso lexi tsariweke eka Vandla lerin’wana ntsena loko ku cinca koloko ku nge humeleli ku kondza xitiviso xa swona xi amukeriwa hi tlhelo lerin’wana.
	2. Maphepha lama nga riki ya nawu, switiviso kumbe mbulavurisano wun’wana exikarhi ka Mavandla swi nga va hi mbulavurisano wa xielekitironiki; laha risiti yo komba leswaku hungu ri hlayiwile yi faneleke ku namarhetiwa eka mbulavurisano wun’wana na wun’wana wa xielekitironiki lowu rhumeriweke leswaku ku ta kumeka vuxokoxoko bya leswaku mbulavurisano wa xielekitironiki wu amukeriwile no hlayiwa hi Vandla lerin’wana.
1. ntwanano wu helerile

Mavandla ya pfumela leswaku tsalwa leri ri vumba ntwanano wu helerile exikarhi ka wona na leswaku ku hava vuyimeri, tiwaranti kumbe swin’wana swo fana na swona leswi nyikiweke kumbe ku endliwa hi mavandla, vayimeri va vona, kumbe vatirhi handle ka leswi nga tsariwa laha. Ku hava ku cinca eka swipimelo swa Ntwanano lowu loku ku nga ta va na matimba kumbe mbuyelo handle ka loko swi tsariwile naswona swi sayiniwile hi Vahirisi na Muhiri.

**WU SAYINIWILE e \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ hi siku ra ti \_\_\_\_\_ ta \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_202\_**

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**MUHIRISI**

**TANI HI MBHONI:**

1. *(Nsayino wa Mbhoni)*

 *(Vito leri heleleke ra mbhoni)*

2. *(Nsayino wa Mbhoni)*

 *(Vito leri heleleke ra mbhoni)*

**WU SAYINIWILE e \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ hi siku ra ti \_\_\_\_\_ ta \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_202\_**

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**MUHIRI**

**TANI HI MBHONI:**

1. *(Nsayino wa Mbhoni)*

 *(Vito leri heleleke ra mbhoni)*

2. *(Nsayino wa Mbhoni)*

 *(Vito leri heleleke ra mbhoni)*