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TSONGA

PAPILAHUNGU

NHLANGULA 2017

MINEWORKERS PROVIDENT FUND

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### HUNGU RO HUMA EKA MUOFISIRINKULU

A swi tshembisi leswaku lembe ra 2017 ri le kusuhi na ku hela. Swi tikomba onge i siku leriya loko hi karhi hi tivekela swikongomelo swa lembe lerintshwa na tipulani ta hilaha hi nga ta swi fikelela hakona. Ndzi pfumela leswaku u fikelele hinkwaswo leswi a wu tivekerile ku fikelela swona lembe leri na ku tlula. Loko swi nga ri tano, tsundzuka, ka ha ri na nkarhi wa leswaku u nga fikelela tipulani hinkwato ta wena. Milorho ya wena yi tiyile naswona a yi boheki ku tirhiwa hi lembe kambe yi fanele ku tirhaniwa na yona kufikela loko ku kumeka mbuyelo wa makumu, swi nga yi hiku yi heta nkarhi wo leha kufika kwihi. Eka Mineworkers Provident Fund (MWPF) hi laha ku tiyisisa leswaku yin'wana ya milorho ya n'wina, yo tanihi ku siya ndzhaka ya nkarhi wo leha, ya fikeleriwa.

Ha tinyungubyisa swinene ku vika leswaku ri vile lembe ro humelela swinene eka hina. Hi kumile masagwadi yo tala na ku pfula hofisi yintshwa eMozambiki. Yotala ya mahungu lawa eka mapheji ya 3 na 4.

Mi tekile nkarhi ku hi nyika xiviko eka ndzavisiso wa hina wa mbulavurisano wa swirho. Ku tiva swotala hi mbuyelo na leswaku vawini va hina va nkateko i vamani pfula eka pheji ra 3. Muwini un'wana na wun'wana u kuma vhocha ya Pick n Pay ya R1,000. Ha hoyozela na ku mi khensa ku va mi tinyikile nkarhi wa ku endla mbalango lowu.

Xana wa swi tiva leswaku u nga va xirho xa MWFP vutomi hinkwabyo? Pfula ka pheji ra 2 ku kuma mahungu hi xitalo. Eka pheji ra 4 u nga vona hilaha hi nga tirha swinene hakona, hi endla mapfumba yo famafamba eNortham na le Lesotho.

Tiphini hi ku hlaya phephahungu leri. Hi pfumela leswaku u ta twa riri na mahungu ya kahle. Hi khensa nseketelo wa wena wa nkoka wa 2017. Hi langutela 2018 ro hlamarisa swinene. Hina eka MWPF hi ku navelela nguva ya khisimusi yo hlayiseka no kateka.

Kufikela nkarhi lowu taka.

**Philda Mphephu**



## NKULO WA VUVEKISI WA KAHLE WA SWIRHO

U nga va na kurhula ka miehleketo hi ku tiva leswaku mivekiso ya wena yi le mavokweni ya khale. Hi tsakile ku vula leswaku mivuyelo ya vuvekisi ya Nkwama yi ya emahlweni na ku tirha kahle. Hi ntswalo wa lembe wa 8.75% hi Ndzhati 2017 na nkoka wa Nkwama wa R29.8 wa tibilyoni.

## VUXIRHO BYA VUTOMI HINKWABYO – MIHUNDZISELO YA XIYENGE XA 14

### XANA A WU SWI TIVA?

Loko u joyina Mineworkers Provident Fund vuxirho bya wena i bya vutomi hinkwabyo. Hambiloko u tlakusiwa u ya eka xiyimo xa le henhla xa ntirho eka sekitora ya mayini, u nga tshama u ri xirho wa Nkwama. A ku na xilaveko xa leswaku u cincela eka Nkwama wun'wana. U ta va na kurhula ka miehleketo hi ku tiva leswaku mivuyelo ya wena yi ta tshama yi sirhelelekile na leswaku vavuyeriwa va wena va ta hlaysiwa.

## MALI LEYI NYIKERIWAKA KU TIRHA KAHLE

Nkwama wa tinyungubyisa ku vula leswaku wu nyikiwile sagwadi ra ku tirha kahle eka ku vulavurisana na swirho.

Hi tekeriwile enhlokweni eka swiyenge swimbirhi swo hambana swa Nkwama Lowukulu hi tlhela hi kuma sagwadi ra:

- **Maqhinga ya Mbulavurisano: Xitifikheti xa Maendlelo Lamanene** (Leri a ri nyikiwa Mikwama leyi kumeke mikutlunya ya 75% kumbe ku tlula eka ngenelo wa yona)
- **Endlelo ra Vuvekisi: Khapu ya Ntlawa wa Maendlelo Lamanene**

Hi ndlela leyi, hi hina hi nga tlakula khapu leyikulu eka mikwama leyikulu leyin'wana etikweni ya Maendlelo Lamanene ya Vuvekisi.

Masagwadi ya nyikiwile eka Nhlengeletano ya IRFA leyi a yi khomeriwile eDurban hi Musumbunuku wa 11 Ndzhati 2017. IRFA i huvo leyi nga riki ya politiki leyi yimelaka na ku tlakusa mitsakelo ya sekitora ya nkwama wa phenxeni eSA, ku fikelela mivuyelo ya makumu ya swirho.

Masagwadi ya kumiwile hi **Philda Mphephu** (Muofisirinkulu) na **Mkuseli Mbomvu** (Muofisirinkulu wa Vulawuri).



**Philda Mphephu** (ehenhla eximatsini) a amukela sagwadi  
**Mkuseli Mbomvu** (ehansi exikarhi) a amukela khapu.



## SAGWADI RA CFI.CO

Lembe rin'wana na rin'wana, CFI.co yi lava vanhu na mihlangano leyi hoxaka xandla swinene leyi hlanganisaka tiikhonomi na ku engetela nkoka hakunene eka vakhumbeki hinkwavo. Ku vika hi leswi ku suka eka varhangi va le mahlweni eka ku hlanganisa tiikhonomi, CFI.co u kume leswaku ndlela ya kahle yi fanele ku kumeke emisaveni hinkwayo naswona Nongonoko wa Masagwadi wu kongomisa eka ku kuma na ku vuyiserisa hikwako laha swi kumekaka leswaku xikongomelo i ku khutaza van'wana ku antswisa ku ya emahlweni matirhelo ya vona.

Sweswinyana phanele yo avanyisa CFI.co yi ndzhudzhuzerile ximfumu MWPF eka ku tinyiketela ka yona eka ku tirha hi matimba ku ya eka mipimo ya le henhla ya malawulelo naswona Nkwama wu kumile Sagwadi ra Afrika-Dzonga ra **Nkwama wa Phenxeni wo Kaxihundla wa Kahle Swinene ra 2017**.

AS WORLD ECONOMIES CONVERGE

## MIVUYELO YA NDZAVISISO WA MBULAVURISANO NA SWIRHO

*Hi khensa xirho xin'wana na xin'wana lexi nga tinyika nkarhi wa ku teka xiave na ku endla mbalango wa ndzavisiso wa Nkwama. Hi mivuyelo leyi, mbulavurisano wu nga antswisiwa ku ya emahlweni leswaku hi kota ku mi tirhela ku antswa.*

### HI LESWI LESWI A MI FANELE MI SWI VURILE:

- 67% ya swirho a yi na mfikelelo wa inthanete emakaya, etihofisini kumbe eka tiselefoni ta swona. 68% yi vikile leswaku a yi na mfikelelo wa inthanete emakaya, etihofisini kumbe eka tiselefoni ta swona.
- 35% ya swirho yi kombisile leswaku yi na ku twisisa kutsongo ka nkoka wa mivuyelo ya phenxeni ya swona. 44% yi tlele yi vula leswaku a yi twisisi hi Mivekiso ya Nkwama.
- Ku tlula hafu ya vahlamuri (61%) yi twa Nkwama wu rhumela mahungu yo enela.
- 59% yi tsakela ku ngenhela tihlengeletano leti ku hlamuseriwaka hi mivuyelo ya nkwama. Swirho swi vona leswaku ku na swotala leswi nga endliwaka naswona swi bumabumele leswaku ku va na mapapilahungu ya nkarhi na nkarhi (lama hundzuluxeriweke eka tindzimi to hambanahambana), tihlengeletano ta nkwama leti xeduriweke totala/swiwiko na mivulavurisano hi sms ku suka eka nkwama.
- Switatimende swa mivuyelo (100%) na mapapilahungu (78%) i tindlela timbirhi leti nga tolloveleka ta mbulavurisano na swirho. Senthara ya tiqingho na hofisi ya le mahlweni swi le ka xiyimo xa vu3 eka nxaxamelo wa tindlela to vulavurisana hi 77% naswona leswi swi fambelana kahle na ntiyiso wa leswaku swotala swa swirho (55%) swi tsakela ku tihlanganisa na senthara ya tiqingho ya Nkwama wa Phenxeni loko swi lava mahungu kumbe ku pfuniwa.
- Ku tirhisiwa ka webusayiti ya Nkwana ku le hansi laha 86% ya vahlamuri yi nga kombisa leswaku a yi si tshama yi tirhisa webusayiti ya Nkwana.
- 68% ya swirho yi vona leswaku matheriyele ya mbulavurisano leyi kumiweke ku suka eka Nkwama ya olova ku yi twisisa.
- 68% ya swirho yi tiyisisile leswaku yi kuma papilahungu loko 32% vurile leswaku a yi se ri kuma.
- 80% ya tinhlamulo yi vona Mineworkers Provident Fund yi nyika vukorhokeri bya "Xiyimo xa le henhla" na ku va "kahle".

### HI LESWI LESWI HI NGA TA SWI ENDLA KU ANTWSISA VUKORHOKERI BYA HINA EKA WENA:

*Mivuyelo yi komba kahle xilaveko xa mivulavurisano ya nkarhi na nkarhi leyi nyikaka swirho mahungu. Milemukiso na tidyondzo ta swirho totala, leti fambelanaka na mivuyelo ya Nkwama na ku kunguhatela phenxeni, swa laveka.*

- Tihlengeletano na mikombiso yo fambafamba swi ta ya emahlweni na ku xeduriwa nkarhi na nkarhi, hikuva Nkwama wu twisisa leswaku mbulavurisano wo vonana wu na nkoka ku fika kwihhi eka wena.
- Hi kotile ku kuma tinomboro ta tiselefoni totala hi nkarhi wa endlelo ra ndzavisiso naswona hi ta ringeta ku sungula mbulavurisano wo kongoma na wena hi selefoni.
- Hi ta ya emahlweni na ku hangalasa Mapapilahungu ya nkarhi na nkarhi lama nga na mahungu ya nkwama ya nkoka na ku tiyisisa leswaku ya hundzuluxeriwa eka ririmi leri u ri tsakelaka. Hi ta languta tindlela tin'wana to hangalasa ku antswisa mahangalasele yo lulama.
- Tiphositara leti nga hundzuluxeriwa eka tindzimi to hambanahambana hi ta kombisiwa eka tihofisi hinkwato ta HR na le ka mihohocho ya migodi naswona hi ta hlamusela mivuyelo hinkwayo na timhaka tin'wana ta nkoka.
- Endzhaku ka Xitatimende xa Mivuyelo, ndlela ya mbulavurisano leyi tsakeriwaka i papilahungu ku landzela senthara ya tiqingho/hofisi ya le mahlweni ya Nkwama wa Phenxeni. Hi ta tiyisisa leswaku vatirhi va senthara ya tiqingho ya hina va leteriwile leswaku va ku pfuna mikarhi hinkwayo hi swivutiso swa wena.
- Swirho swotala a swi na mfikelelo eka mahungu ya inthanete na imeyili hikokwalaho tindlela leti a ti nga tirhisiwi eka nkarhi wa sweswi.
- Hikokwalaho hi ta languta eka ku tirhisa tindlela letin'wana ta vutihlanganisi hinkwato hilaha hi vulavuleke hakona hatona laha henhla.

## MBALANGO WA SWIRHO WA VAWINI VA MPHIKIZANO

Hi khensa xirho xin'wana na xin'wana lexi nga teka xiave eka mbalango wa mbulavurisano wa swirho wa hina. Mavito ma vawini va nkateko manharhu ma hlaluriwile eka diro ya nkateko. Un'wana na un'wana wa vona u ta wina vhocha ya Pick and Pay ya R1,000.

**Hi hoyozela:**

**Bethuel Bera - (Harmony Gold)**

**Nelson Mulati - (Sibanye Gold)**

**Frank Khoza - (Sibanye Gold)**

Hi pfumela leswaku u le ku tiphineni hi ku xavetela!



## KU PFURIWA KA HOFISI EMOZAMBIKI

Xilaveko lexi kulaka xa vukorhokeri bya kahle na vutihlanganisi byo kongoma na n'wina, swirho swa hina, swi endlile leswaku Nkwama wu pfula rhavi eMozambiki emasungulweni ya lembe leri. Ku pfula rhavi ehandle ka mindzelekano ya Afrika-Dzonga i rosungula eka nkwama lowu tirhaka eka sekitora leyi. Ha tinyungubyisa hikuva hi kota ku nyika tinoni, swirho swa mindyangu na vavuyeriwa va swirho leswi swi nga lova swa MWPF vukorhokeri byo vonana na vona. Leswi swi ta tlhela swi pfuna ku vulavula hi nhlayo ya mivuyelo leyi nga koxiwangiki. Hi tshama hi karhi hi languta tindlela tintshwa to antswisa vukorhokeri bya hina leswaku hi kota ku antswisa ntokoto wa wena eka hina na ku endla hilaha swi kotekaka hakona leswaku swikoxo swa wena swi nga karhati.



## MIKOMBISO YO FAMBAFAMBA

### MIKOMBISO YO FAMBAFAMBA YA SWIRHO LESWI SWI NGA KONA

Tanihilaha swi vonakaka hakona eka ndzavisiso ku na xilaveko xikulu xa ku tihlanganisa hi vonana na swirho. Hikokwalaho nkwama wu cincile mavonelo hi 2017, ku ya eka tisexini to vonana na swirho hi ku kongoma. Nkwama wu sungurile mikombiso yo fambafamba ya rixaka, wu nga fikeleli ntsena swirho kambe na miganga leyi swirho swi tshamaka eka yona. Hi ndlela leyi Nkwama wu tiyisisa leswaku vadyandzhaka na vavuyeriwa na wona va kuma dyondzo ya swa timali naswona va kota ku teka goza loko xirho xi lova kumbe ku lamala. Hi nkarhi lowu wa mikombiso yo fambafamba ya swirho leswi nga kona ntshikelelo wu le ka dyondzo ya swirho na vavuyeriwa. Mikombiso yo fambafamba ya swirho leswi nga kona ya tlhela ya nyika nkateko wa ku tisa Nkwama ekusuhi na wena. Hi endla leswaku hi vonaka naswona u na nkarhi wa ku vulavula na vayimeri va nkwama hi ku kongoma. Nkwama wu ta ya emahlweni na ku vilavurisana na vathori hinkwavo leswaku wu kota ku endla mikombiso yo fambafamba eka nkarhi lowu taka. Nkwama wu na xikongomelo xa ku veka masiku na migodi timbirhi kumbe tinharhu hi n'hweti. Vutisa hofisi ya HR ya wena hi masiku ya mikombiso yo fambafamba ya nkarhi lowu taka.

### MIKOMBISO YO FAMBAFAMBA YA MIVUYELO LEYI NGA KOXIWANGIKI

Mikombiso yo fambafamba ya Mivuyelo Leyi nga Koxiwangiki yi endlile eLesotho hi Nyenyenyani/Nyenyankulu 2017. Vutihlanganisi byo kongoma byi fanele ku endlwa na swirho kumbe vavuyeriwa va mivuyelo leyi nga koxiwangiki. Eka timhangu ta 11209 leti nga va kona, 2372 wa tona ti loloxiwile naswona swikweleti swa nkwama hi hakeriwile.

## TISENTHARA TO TI ENDZELA TA MINeworkers PROVIDENT FUND

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