



SIYAKHULA WE ARE GROWING



ZULU



IZINDABANCWADI

OKTHOBA 2017

MINEWORKERS PROVIDENT FUND

UMYALEZO OPHUMA KUSIKHULU ESIYINHLOKO

OKUQUKETHWE

PAGE

- 01 UMYALEZO OPHUMA KUSIKHULU ESIYINHLOKO
- 02 UKUKHULA OKUHLE KWEMALI ETSHALIWE YAMALUNGU
- 02 UBULUNGU OBUNGAPHELI - ISIGABA 14 UKUDLULISA
- 02 I-FUND IKLONYELISWE NGOMSEBENZI ONCOMEKAYO
- 02 I-CFI.CO AWARD
- 03 IMIPHUMELA YOCWANINGO YEZOKUXHUMANA NAMALUNGU
- 03 ABANQOBI BOMNCINTISWANO WOHLOLOVO LWAMALUNGU
- 04 UKUVULWA KWEHHOVISI E-MOZAMBIQUE
- 04 IMIKHANKASO

Kulukhuni ukukholwa ukuthi u-2017 usuphelile. Sengathi bekuyizolo lapho besithatha khona izinqumo ngezinto esifuna ukuzifinyelela futhi senza nezinhlelo zokuthi sizozifinyelela kanjani. Ngethemba ukuthi ukufinyelele konke obuhlele ukufinyelela kukho kulo nyaka. Uma kungenjalo, khumbula ukuthi isikhathi asikakushiyi usengaziqala izinhlelo zakho. Amaphupho akho awangempela futhi akumele ukuba abe ngowonyaka kuphela kodwa kumele usebenze uze uthole imiphumela, noma ngabe lokhu kuzokuthatha isikhathi esingakananani. Thina siyi-Provident Fund Yabasebenzi Basezimayini (i-MWPF), silapha ukuze siqinisekise ukuthi okungenani amanye kumaphupho akho ayafezeka, njengokushiya induku ebandla.

Siziqhenya kakhulu ukubika mayelana nokuthi lo nyaka ube yimpumelelo enkulu kabi kuthina. Sithole izindondo eziningana futhi savula nehhovisi eMozambique. Okuningi mayelana nalokhu uzokuthola ehasini lesi-2 nelesi-4.

Uthathe isikhathi ukusinikeza imbuyisambiko kuhlolovo Iwezokuxhumana namalungu ethu. Ukuze uthole mayelana nemiphumela nokuthi ngobani abanqobi yana ekhasini lesi-3 Umqobi ngamunye uthola ivawusha yase-Pick n Pay yama-R1, 000. Siyanihalisela futhi siyabonga ngokuthatha isikhathi senu ukuze nigcwalise inhlolovo.

Ingabe ubuwazi nje ukuthi ungaba yilungu le-MWPF impilo yakho yonke? Yana ekhasini lesi-2 ukuze uthole okunye. Ekhasin lesi-4 uzozibonela ukuthi besimatasatasa kangakanani, senza imikhankaso eNortham naseLesotho.

Thokozela ukufunda inyuziletha. Sethemba ukuthi uzoyithola iwusizo. Siyabonga ngokuseseka kwenu okubalulekile onyakeni ka-2017. Sesimagange sibheke onyakeni omangalisayo ka-2018. Thina abakwa-MWPF sinifisela amaholide okuphela konyaka aphephile nabusisekile.

Kuze kufike isikhathi esizayo.

Philda Mphephu



UKUKHULA OKUHLE KWEMALI ETSHALIWE YAMALUNGU

Ungakhuleka ngokwazi ukuthi utshalomali yakho isezaandleni ezinhle. Siyathokoza ukubika ukuthi inzalo yotshalomali lwe-Fund iyaqhube ka nokwenza okunamandla. Ngenzalo yonyaka engu-8.75% njengoba kubonwe ngomhlala wama-30 September 2017 ivelu ye-Fund yama-R29.8 wamabhiliyoni.

UBULUNGU OBUNGAPHELI - ISIGABA 14 UKUDLULISA

INGABE UYAZI?

Emva kokujoyina i-Provident Fund Yabasebenzi Basezemayini, ubulungu bakho ngobempilo yakho yonke. Ngisho noma ngabe ukhushulewa esikhundleni esiphezulu emsebenzini embonini yezimayini, uzohlala uyilungu le-Fund. Asikho isidindo sokuthi ushinzilele kwenye i-Fund. Uzohlala ukhululekile ngoba uzobe wazi ukuthi izinsizakalo zakho zizohlala zivikelekile kanti nezindalifa zakho zizonakekelwa.

I-FUND IKLONYELISWE NGOMSEBENZI ONCOMEKAYO

I-Fund iyaziqhenya ngokumemezela ukuthi siklonyeliswe ngomsebenzi oncomekayo kwezokuxhumana namalungu.

Siqokwe emikhakheni emibili ehlukene yama-Fund Amakhulu futhi sathola nezindondo:

- **Ezamasu Ezokuxhumana: Isitifikethi Sokusebenza Kahle Kakhulu**
Kakhulu (Lesi sitifikethi sinikezwa ama-Fund abe namaphuzu angu-75% noma ngapezulu mayelana nokungena kwabo)
- **Ukuqhutshwa Kotshalomali: Ukuqhuba Okuhle Kakhulu**
Ukuqhuba Okuhle Kakhulu KwiNdebe Yekilasi

Ngokwenza nje, sihlabane ngendebe enkulu kwamanye ama-fund amakhulu kuleli lizwe mayelana Nokuqhutshwa Kotshalomali.

Izindodo bezethulwa kwiKomfa ye-IRFA ebeyibanjelwe eThekwini ngoMsombuluko ngomhla ziyi-11 Septhemba 2017. I-IRFA yinhlango okungeyona eyezopolitiki emele nethuthukisa izintshisekelo embonini yezomhlalaphansi e-SA ekusizakaleni kwamalungu.

Izindodo zathathwa **nguPhilda Mphephu** (Isikhulu Esiyinhloko) kanye **noMkuseli Mbomvu** (Isikhulu Sesigungu Esiphezulu).

I-CFI.CO AWARD

Kulowo nakulowo nyaka, i-CFI.co izingela labo bantu nezinhlango eziidlala indima ebaluleke kakhulu ekushintsheni iminotho nezithuthukisa bonke abanentshisekelo. Ngokubika ngokusondelana nokuguqulwa kweminotho, CFI.co ibona ukuthi ukwenza okuhle kakhulu kumele kutholakale emhlabeni wonke kanti Uhlelo Lwezindondo kuhloswe ngalo ukuhlonza nokuklomelisa umsebenzi oncomekayo noma yikuphi lapho ubonakala khona ngethemba lokugqugquzelabanye ukuze benze kangcono.

Kunekudala ipaneli lokwehlulela le-CFI .co lincome i-MWPF ngokuzinikela kwayo ekusebenzeni ngendlela oncomekayo nanokulandela amazinga aphezulu kakhulu okulawula kanti i-Fund yathola iNdondo **ka-2017 Yokuvuleleka Okuhle Kakhulu Kwesikhwama Sezimpesheli eNingizimu Afrika.**



Institute of Retirement Funds Africa



UPhilda Mphephu (ngapezulu kwsokunxele) uthatha indondo.
UMkuseli Mbomvu (ngezansi phakathi nendawo) uthatha indebe.



AS WORLD ECONOMIES CONVERGE



IMIPHUMELA YOCWANINGO YEZOKUXHUMANA NAMALUNGU

Sibonga lawo malungu abe nesikhathi sokubamba iqhaza ekugcwaiseni inhlolovo yocwaningo ye-Fund. Ngale miphumela, ezokuxhumana zingaqhubeka zenziwe ngcono futhi zithuthukiswe ngenhoso yokusebenzela wena kangcono.

NAKHU ONGAKUSHO:

- U-67% wamalungu awunayo i-inthanethi ekhaya noma ehhovisi noma kumaselula awo. U-67% wamalungu awunayo i-imayili ekhaya noma ehhovisi noma kumaselula awo.
- U-35% wamalungu ukhombise ukungakuqondi kahle ukabaluleka kwezinsizakalo zaho zomhlaphansi. U-44% nawo uthe awuluqondi utshalomali lwe-Fund.
- Ababambiqhaza abangaphezulu kwesigamu (abangu-61%) bacabanga ukuthi i-Fund ixhumana nabo ngokwanele.
- U-59% ungathanda ukwethamela imihlangano lapho kuchazwa khona ngezinsizakalo ze-fund. Amalungu acabanga ukuthi kusengenziwa okunye futhi aphakamise ukuthi kuvame ukuthunyelwa kwenyuziletha (ehunyushelwe ezilimini ezhilukahlukene), kube nemihlangano/nezethulo ze-fund ezhileliwe futhi i-Fund ixhumane nabo nge-sms.
- Izitativimende zezinsizakalo (100%) kanye namanyuziletha (78%) ngamashaneli amabili abaluleke kakhulu ezokuxhumana namalungu. Isizinda sezingcingo nokuya ehhovisi ngqo kukalwa kungokwesi-3 ohlwini olubalulekile Iwamashaneli ezokuxhumana okungu-77% kanti lokhu kuhambisana kahle nokuthi iningi lamalungu (55%) likhetha ukuxhumana ne-Provident Fund ngesizinda sezingcingo uma edinga ulwazi noma usizo.
- Izinga lokusetshenzisa kwewebhusayithi ye-Fund liphansi ngo-86% lapho ababambiqhaza bethi abakaze bangene kuwebhusayithi ye-Fund.
- U-68% wamalungu ucabanga ukuthi okokuxhumana okuvela ku-Fund kulula ukukuqonda.
- U-68% wamalungu uqinisekisa ukuthi bayayithola inyuziletha kodwa u-32% uphawule ngokuthi abakaze bayithole inyuziletha.
- U-88% wababambiqhaza ucabanga ukuthi i-Provident Fund Yabasebenzi Basezimayini ihlinzeka ngesivisi "Encomekayo" "Nenhle"

YILOKHU ESIZOKWENZA EKWENZENI NGCONO EZOKUXHUMANA KWETHU:

Imiphumela ikhombisa ngokucacile ukuthi kunesidindo sezokuxhumana okuvamile nokuqukethe ulwazi kumalungu. Kudingeka ukuwashisa nokufundiswa kwamalungu okuthe xaxa, okuhlobene nezinsizakalo ze-Fund kanye nokuhlelela umhlaphansi.

- Imihlangano nemikhankaso kuzoqhubeka futhi kuzohlelwa neminye ethe xaxa njengoba i-Fund ikuqonda ukabaluleka kokuxhumana nani ubuzo nobuso.
- Sikwazile ukuthola izinombolo eziningi zamasesula ngesikhathi senza ucwaningo futhi sizozama ukuqala ukunitumelela imiyalezo kumaselula enu.
- Sizoqhubeka nokusabalalisa ngokuvamile amaNyuziletha anolwazi olubalulekile lwe-Fund futhi siqinisekisa ukuthi lolu lwazi luhunyushelwa olumini olukhethayo. Sizobheka amashaneli okusabalalisa ukuze senze ngcono ukudilivwa okufanele.
- Amaphosta ahunyushelwe ezilimini ezhilukahlukene azokhangiswa kuwo wonke amahhovisi e-HR nakumashafthi asemayini futhi azochaza ngazo zonke izinsizakalo kanye nezinye izindaba ezibalulekile.
- Emva Kwezitativimende Zezinsizakalo ishaneli yezokuxhumana elandelayo ngokuthandwa yinyuziletha kulandele isizinda sezingcingo / ukuya ehhovisi le-Provident Fund. Sizoqinisekisa ukuthi bonke abasebenzi besizinda sezingcingo baqeleshwe kahle ukuze basize ngaso sonke isikhathi mayelana nemibuzo yenu.
- Iningi lamalungu alinayi i-inthanethi nemiyalezo yama-imayili ngakho-ke le shaneli ngeke ibhekwe okwamanje.
- Ngakho-ke sizogxila ekusebenziseni wonke amanye amashaneli ezokuxhumana njengoba kuxoxiwe ngawo lapha ngenhla.

ABANQOBI BOMNCINTISWANO WOHLLOLOVO LWAMALUNGU

Siyabonga kuwo wonke amalungu abambe iqhaza kunhlolovo lwezokuxhumana namalungu ethu. Amagama abanqobi abanenhlanhla abathathu adonsiwe ebhokisini. Lowo nalowo uziwinela isipho sevawusha yase-Pick n Pay yama-R1,000. **Siyakuhalalisela kulabaho:**

Bethuel Bera - (Harmony Gold)

Nelson Mulati - (Sibanye Gold)

Frank Khoza - (Sibanye Gold)

Sethemba ukuthi nizokuthokozela ukukhithiza kwenu!

UKUVULWA KWEHHOVISI E-MOZAMBIQUE

Ukufunwa kakhulu kwesevisi enhle kanye nokuxhumana nani ngqo, amalungu ethu, kwenze ukuthi i-Fund ivule igatsha eMozambique ekuqaleni kwalo nyaka. Ukuvula igatsha ngaphandle kwemingcele yaseNingizimu Afrika kungokokuqala mayelana ne-fund esebenza kulo mkhakha. Siyaziqhenya ukuthi sikhazi ukunikeza abafelokazi, amalungu emindeni kanye nezindlalifa zabafu abangamalungu e-MWPF isevisi eyenziwa ubuso nobuso. Lokhu kuzosiza ukubhekana nenani lezinsizakalo ezingafakelwanga izicelo. Ngaso sonke isikhathi sihlale sicabanga ngezindlela ezinobuchule ngenhlosi yokwenza ngcono isevisi yethu ukuze senze ngcono ukusebenziana kwethu nawe kanye nokwenza ukuthi kube lula ukufaka izicelo zenu ngokusemandleni



IMIKHANKASO

IMIKHANKASO YAMALUNGU AKHONA

Njengoba kubonakala ocwaningweni, sikhulu isidingo sokuxhumana ubuso nobuso. Ngakho i-Fund ibone ukuthi ingxile emihlanganweni yokuxhumana ngqo ngonyaka ka-2017 I-Fund yenze imikhankaso kuzwelonke, ayixhumananga namalungu kuphela kodwa ixhumane nanemiphakathi lapho amalungu ehlala khona. Ngale ndlela i-Fund iqinisekisa ukuthi izindlalifa kanye nalabo abondliwa ngamalungu bafundisiwe ngezezimali futhi bayazi ngalokho okumele bakwenze uma kwenzeka ilungu lishona noma likhubazeka. Ngesikhathi kwensiwa imikhankaso yamalungu akhona kugcizelela ekufundiseni ngobulungu namayelana ngobundlalifa. Imikhankaso yamalungu akhona ihlinzeka ngethuba lokuletha i-Fund kuwe. Kwensiwa ukuthi i-Fund ibonakale futhi uba nethuba lokukhulumu ngqo nabaphathiswa be-fund. I-Fund izoqhubea nokubandakanya bonke abaqashi ukuthi benze imikhankaso ezayo. I-Fund kuhloswe ngayo ukuthola ukuba ihangane namamayini amabili noma amathathu ngenyanga. Ucelwa ukuba ubuze i-HR yakho mayelana nezinsuku zemikhankaso yesikhathi esizayo.

IMIKHANKASO YEZINSIZAKALO EZINGAFAKELWANGA IZICELO

Imikhankaso emayelana nezinsizakalo ezingafakelwanga izicelo yenziwa eLesotho ngoFebhuwari/Mashi 2017. Kumele kuthintwane ngqo namalungu noma izindlalifa zezinsizakalo ezingafakelwanga izicelo. Ezimweni ezingu-11209 ezhlonziwe isamba senani elingu-2372 zaxazululwa kanti okusele malini kwakhokhelwa.

IZIZINDA ZE-PROVIDENT FUND LAPHO KUNGENWA KHONA

WALK-IN CENTRES	PHYSICAL ADDRESS	TELEPHONE NUMBER	EMAIL ADDRESS
Carletonville	Office No. 2, Uys Buys Business Park Cnr, Kaolin & Radium Street, Carletonville, 2499	(010) 100-3190/3191	carletonville@mineworkers.co.za
Witbank	Office No. 9, M&B Centre, 16 Mandela Street, Witbank, 1034	(010) 100-3181/3182/3183	witbank@mineworkers.co.za
Welkom	2nd Floor, Metropolitan Building, 16 Mooi Street, Welkom, 9459	(010) 100 3192/3193/3195	welkom@mineworkers.co.za
Johannesburg	45 Commissioner Street, Life Centre Building, Ground Floor, Johannesburg, 2000	(010) 100 3152/3084/3044	jhb@mineworkers.co.za
Orkney	Shop No. 12, Umuzimuhle Shopping Complex, Vaal Reefs No 3, Orkney, 2619	(010) 100 3260.3262	orkney@mineworkers.co.za
Queenstown	Labour Department, 10 Robinson Road, Queenstown	(010) 680-0262/0261	queenstown@mineworkers.co.za
Mthatha	No 49 Leeds & Craiser Street, Metropolitan Place, 1st Floor, Mthatha	(047) 531 2003	mthatha@mineworkers.co.za
Northam	Northam Platinum, Zondereinde Division, Farm Zondereinde, RQ384, Thabazimbi		pertunia@mineworkers.co.za

Disclaimer: The information provided in this newsletter is protected by applicable intellectual property laws and cannot be copied, distributed or modified for commercial purposes. While every effort has been made to ensure that the information contained herein is current, fair and accurate, this cannot be guaranteed. The use of this information by any third party shall be entirely at the third party's discretion and is of a factual nature only. Please note that if the content of the newsletter conflicts with the Rules of the Fund, the Rules shall prevail. MWPF does not accept any liability due to any loss, damages, costs and expenses, which may be sustained or incurred directly or indirectly as a result of any error or omission contained herein.

IMININGWANE YOKUXHUMANA:
Mineworkers Provident Fund Building, 4th Floor,
26 Ameshoff Street Cnr Biccard, Braamfontein



010 100 3000

www.mwpf.co.za

