

INCWADI YEENDABA YAMALUNGU



2019 Umba 2

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phiswano loSuku lokuzalwa
lweminyaka engama-30

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Umyalezo ovela kwiCEO

zemali engenachaphaza. Oko kuthetha ukuba izitetimanti zethu zemali zibonakaliswe ngokufanelekileyo ngokwemigaqo-nkqubo eyamkelweyo yocalulo-mali. Ukubeka nje, imali yakho ayisetyenziswa gwenxa nangayiphi na indlela. Ngokutsho, bekufanele ukuba uzifumene izitetimanti zakho zenzuzo ngoku. Ukuba awuzifumenanga, nceda uqhagamshelane nommeli wakho we-HR. Esi sisishwankathelo sabuqu seenzuzo zakho kunye neenkukacha ezongezelekileyo ngendlela yokuzifunda kunye nokwenza ingqiqo ngazo zichazwe kwiphapha 5.

Amalungu ethu ayaqhubeka ukusikhuthaza ukuba senze ngcono kwaye ngenxa yoko sinamaqonga ahlukeneyo anjengemiboniso yendlela yemfundo yamalungu, imiboniso yendlela engekabangwa kunye neetshaneli zedijithali zokuqinisekisa ukuba siyaqhubeka nokunxibelelana nawe. Siyakukhuthaza ukuba usebenzise la maqonga kwaye sinikezele ngeenkukacha ezongezelekileyo ngezi zinto kwincwadi yeendaba zamalungu.

Siyathemba ukuba u-2019 ewonke yiyo yonke into ofuna ukuba yiyo. Ndininqwenelela nina nosapho lwenu ixesha lemibhiyozo yolonwabo elikhuselekileyo kunye nonyaka ka-2020 ogcwele amathamsanqa.

Ozithobileyo
Philda Mphephu

U-2019 ibengunyaka onengxinano kwi MWPf, ogcwele zizinto ezininzi zokuqala kunye neziqaqambileyo kodwa kungekho ngaphandle kwemiceli-mngeni. Njengoko sele sidlule kuyo yonke loo nto, sizimisele kunangaphambili ukunika onke amalungu ethu okusemandleni ethu ngalo lonke ixesha.

Siqale unyaka kakuhle apho iNgxowa-mali yathi yafumana izincomo ngo-Janyuwari. Ngo-Matshi, ssazise ngemveliso entsha eyenzelwe ngokukodwa amalungu athatha umhlala-phantsi.

Akuphelelanga apho, kulo nyaka iNgxowa-mali igqiba iminyaka engama-30. Ukubhiyozela lendima sele ihanjiwe kunye nokunibulela ngokuba yinxalenye yohambo lwethu olumangalisayo, sonyuse inzuzo yomngcwabo ukusuka kuma-R30 000 ukuya kuma-R40 000 kumalungu. Ukongeza koku, siye sanikezela ngeevawutsha ezixabisa ama-R30 000 njengenxalenye yokhuphiswano lokuzalwa kwethu kweminyaka engama-30.

Sikwachulumancile kukwazisa ukuba kangange minyaka esibhozo elandelelanayo siye safumana ingxelo yophicotho zincwadi

Ukwazisa ngesango elitsha lezikhalazo

Siyavuya ukukwazisa ukuba sinasango lezikhalazo kwi-intanethi ukunceda abo banqwenela ukukhalaza ngeNgxowa-mali ukuba basebenzise iqonga elisembindini ukuze bafumane impendulo ezikhawulezayo kunye nokusonjululwa kwezikhalazo.

Linika iqonga elithe ngqo apho amalungu kunye nabaxhamli bangafaka izikhalazo ukusuka apho bakhoyo, ngqo kwiofisi yeGosa eliyiNtloko.

Yiya ku <https://complaints.mwfp.co.za/> ukufaka isikhalazo sakho kwaye ufumane impendulo ngokukhawuleza.



Abaphumeleleyo kuKhuphiswano loSuku lokuzalwa lweminyaka engama-30



Ngomhla we-14 kaJuni, iNgxowa-mali yafikelela kwiminyaka engama-30. Siyazingca ngokwazi ukuba senze umahluko kubomi babantu abaninzi kwaye sabonisa ukukhula okubonakalayo, kunye neembuyekazo ezilungileyo ezingaguqukiyo. Ukubhiyozela usuku lwethu lokuzalwa lweminyaka engama-30, siye sakucela njengelungu ukuba usithumelele imiyalezo yosuku lokuzalwa nge-imeyile, ngeSMS okanye kwiFacebook ukuze ube nethuba lokuphumelela isabelo sakho seevawutsha ezixabisa ama-R30 000.

Apha yimi-nyaka enge- minye emininzi yeNtlonipho, Isidima kunye neLifa ekwabelwana ngazo.

Enkosi ngemiyalezo efudumalisa intliziyo. Sivuyisana nabo bonke abaphumeleleyo abadweliswe ngezantsi. Siyathemba ukuba nikonwabele ukuchitha iivawutsha zenu.

Abaphumeleleyo ku khuphiswano

- Jairos Hlangweni
- Lucas Matabane
- Bonginkosi Matshini
- Venkie Maboke
- Ramogosi Mothupi
- Zukiswa Gwaza
- Sfiso Dlamini
- Aronie Mjikeliso
- Mamojaki Mojaki
- Lijane Mofee
- Zukiswa Ndamase
- Andile Thobeka
- Melikhaya Swayiza
- Avhafunan Maladze
- Constantino Machava
- Themba Swelinkomo
- Mbongeni Zulu
- Johannes Mboto



Ukunyuka kweNzuzo yoMngcwabo

Njengexalenye yesipho sosusuku lokuzalwa lweminyaka engama-30 kuwe, sonyuse inzuzo yomngcwabo ukusukela ngomhla woku-1 kaMeyi 2019 ngaphandle kweendleko kuwe njengelungu okanye umqeshi.

Izixa-mali ezinyukileyo zennzuzo yomngcwabo:

	Ukusukela	Ukuya
Amalungu	R30 000	R40 000
Iqabane	R30 000	R40 000
Abantwana abakubudala beminyaka eli-14 ukuya kuma-21 (kubantwana abakubudala beminyaka engama-21 – 25 isiqinisekiso sokufunda siyafuneka)	R30 000	R40 000
Abantwana abakubudala beminyaka emi- 6 – 13	R15 000	R25 000
Abantwana abakubudala bonyaka oyi 1 – 5	R7 500	R15 000
Abantwana abangaphantsi konyaka oyi 1	R3 750	R15 000

Le yindlela yethu yokukubulela ngokuba yinxalenye yohambo lwethu.

Umvuzo Wobomi bonke

Ingaba sele ukufutshane ekuthatheni umhlalaphantsi kwaye awunayo ingcinga yokuba uzakuyichitha njani imali yakho yomhlalaphantsi ngendlela enengqiqo?

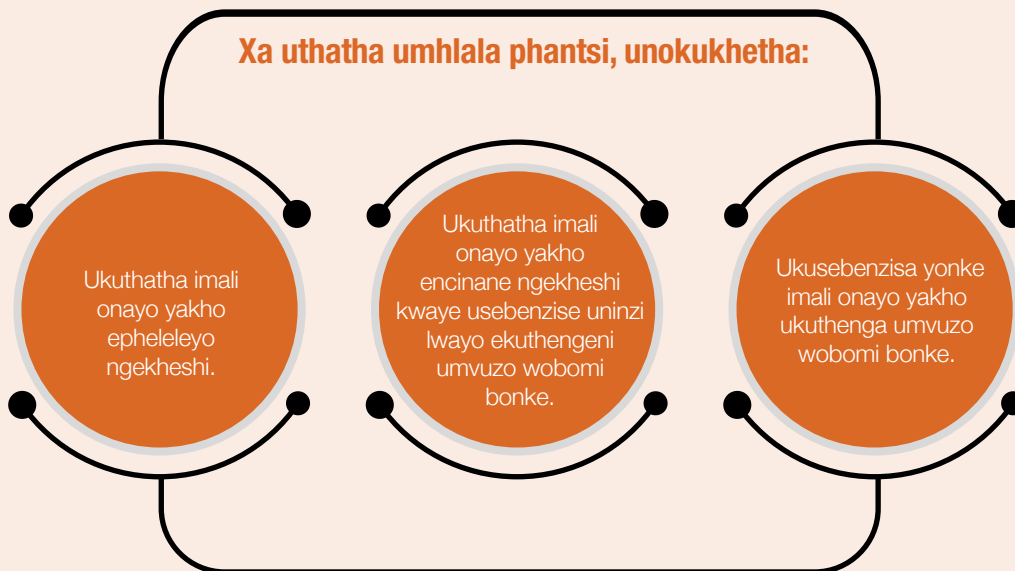
Ngomhla woku-1 ku-Matshi, sisungule imveliso YOMVUZO WOBOMI BONKE. Ngale mveliso, uqinisekiswa ngomvuzo wenyanga wobomi bonke, emva kokuthatha umhlalaphantsi.

Nanti indlela esebenza ngayo:



Umzekelo:

Ukuba uyafa kwiminyaka eli-10 emva kokuba ukumhlalaphantsi um(aba)ntu wakho oxhamlayo onyuliweyo uzakufumana isambuku sengeniso iyonke eshiyekileyo.



Ungayithenga njani imveliso yomvuzo wobomi bonke?

1. Zimasa iseshoni yemfundo yamalungu kumqeshi wakho. Le seshoni iza kukunceda ekwenzeni isigqibo esinengqiqo malunga nento ekufuneka uyenze ngenzuzo yakho yomhlalaphantsi. Uzakufumana ithuba lokubuza iiCRM zethu nayiphi na imibuzo ongabanayo ngemveliso.
2. Ukuba ungabanomdla ekuthatheni imveliso, uza kufumana ikowuti ebonisa ukuba ingakanani imali ekulungeleyo ngenyanga nganye xa uthatha umhlala phantsi.
3. Emva koko unokukhetha ukuyamkela okanye ukuyilandula ikowuti.
4. Uza kuqala ukufumana umvuzo wenyanga emva kokuthatha umhlalaphantsi.

Imiboniso yeNdlela yeeNzuzo Ezingekabangwa e-KZN

Rhoqo ngonyaka iNgxowa-mali yenza iphulo lokukhangela ukuze ifumane abasebenzi basemgodini bangaphambili abashiye iNgxowa-mali ngaphandle kokubanga iinzuzo zabo. Kulo nyaka ngoJuni nangoJulayi, iNgxowa-mali iye KwaZulu-Natal. Injongo yomboniso wendlela ibikukuhlawula amalungu angaphambili naziphi na iinzuzo ekufuneka ezifumene.

Siyavuya ngokunikezela ngengxelo yokuba kwiingingqi ezintlanu esizityeleleyo, amalungu angama-556 eMMPF afunyanwa ngexabiso elingama-R26 283 777,67.

Umboniso wendlela olandelayo uza kubakho eMpuma Koloni. Ukuba unolwazi lwawo nawaphi na amalungu angaphambili eMMPF aneenzuzo ezingekabangwa, nceda uwakhuthaze aqhagamshelane neNgxowa-mali.

Ngubani onelungelo kwiinzuzo ezingekabangwa

- Umsebenziwasemgodiniwangaphambiliwayesebenzakwimimigodi yegolide, yamalahle okanye iplatinam kwaye wayeyinxalenye ye-MWPF phakathi komhla woku-1 kuJulayi 1989 ukuza kuthi ga ngoku kwaye bahamba ngaphandle kokwenza amabango abo. Oku kuquka amalungu akumhlala-phantsi, adendwayo, arhoxayo okanye agxothwayo.
- Abaxhamli bamalungu eMMPF aswelekileyo.

Sincede ukuba sifumane amalungu ethu angaphambili okanye abaxhamli babo ukuze bafumane iinzuzo zabo.



Imiboniso yeNdlela yokuFundisa Amalungu

Njengexalenye yokubandakanyeka kwamalungu, iNgxowa-mali yenza imiboniso yendlela yemfundo yamalungu ngokuqhubekayo ejolise ekuchazeni ngokucacileyo ngeenzuzo ezizezakho nangendlela ezisebenza ngayo.

Kubalulekile ukuba uyizimase lemiboniso yendlela njengoko unokusebenzisana neeCRM zethu kwaye ubabuze nayiphi na imibuzo onokuba nayo malunga neenzuzo zakho. Thetha nommeli wakho we-HR ukuze ufumanise ukuba uza kubanjwa nini na kumgodi wakho ukuba awukabinawo kulo nyaka.



Amabhaso Eshishini le IRFA okusebenza ngokufanelekileyo

Ukuqala konyaka iNgxowa-mali yaqatshelwa ngabalingani bayo njengomseki-ntsingiselo onoqaliso olutsha kushishino. Sivuzwe ngewonga eliphezulu liZiko leeNgxowa-mali zoMhlalaphantsi loMzantsi Afrika (i-IRFA) Amabhaso Eshishini Okuziphatha Ngokufanelekileyo onyaka, eyayisenzeka ngomhla wama-23 kaJanyuware 2019.

Safumana amabhaso Eshishini Okuziphatha Ngokufanelekileyo kudidi loMgangatho woMgodi:

- Ukuzibandakanya kwaMalungu kunye neMfundo
- Ukuziphatha Ngokufanelekileyo

Sihlala sizimisele ukuphucula ngokungaguqukiyo imfundo kunye namaphulo obandakanyeko kwaye injongo yethu kukugqitha kwimpumelelo yethu. Amalungu ethu abaluleke kakhulu kuthi kwaye aza kuhlala eyimpembelelo yethu ephambili.



Indlela yokufunda isitimenti senzuzo yakho

Kanye ngonyaka, iNgxowa-mali ishicelela kwaye ihambise isiteyitimenti seenzuzo zakho zabuqu kumqeshi wakho. Ukuhanjiswa kuqala ngo-Agasti. Nceda uqinisekise ukuba uqokelela iziteyitimenti zenzuzo zakho kummeli wakho we-HR. Isitimenti sibonisa imali onayo yakho kunye neenzuzo ezizezakho ngomhla wesitimenti.

Le yindlela yokufunda isitimenti senzuzo yakho:

PERSONAL DETAILS			
Name & Surname:	(Name and Surname)	Category of Membership:	
Participating Employer:	Adcorp Technical Training Services	Date of Birth:	19/06/1979
Paypoint:	ADCORP TECHNICAL TRAINING (920921)	Date Joined Company:	01/01/2007
Employee Number:	MINSC000	Date Joined Fund:	02/12/2007
Industry Number:	Z0000000	Pensionable Service Date:	02/12/2007
Identification Number:	(SA Identity No)	Normal Retirement Date:	01/01/2017
Location:	Gauteng	Normal Retirement Age:	
		Annual Pensionable Salary:	R 96,526.32
		Annual Risk Salary:	R 120,657.96

To help you make sense of your benefit statement the various sections are explained here. The statement shows your Fund Credit and the benefits provided by your Fund as at the date of the statement.

This section contains your personal information such as your name, identity number, date of birth, membership number and the date you joined the Fund. It also shows your pensionable monthly salary/wages.

This section shows your and your employer's contributions to the Fund over the period of this statement as well as the growth/interest you received.

It also shows the costs deducted. These costs are for risk benefits (death, disability and funeral benefits) and administration fees (including actuarial, FSB levies, etc) deducted from the employer's contributions on a monthly basis.

If you transferred money from another Fund or made additional contributions to the Fund it will be shown here.

Your total retirement saving amount at the date of the statement is shown here.

Your money is invested according to the Fund's Investment Policy in order to make it grow.

This block shows how your money has grown since your previous statement.

The Fund updates member benefits with the full monthly investment returns (growth) earned by investments each month.

The administrator uses your net monthly contributions (after costs are deducted) to buy units in the Fund portfolio you are invested in at the latest unit price which is available. This not only ensures better governance and running of the Fund, but transparency is also improved.

Remember that the unit price will go up or down depending on what happens in the investment markets.

Here you see the benefit you will receive if you leave the Fund. When you leave you will receive your accumulated Fund Credit as a benefit.

This section shows the lump sum death benefit your dependants and nominees will receive if you die whilst in service. If you have no dependants the benefit will be paid to your nominated beneficiaries. It is therefore important to complete the Beneficiary Nomination form in order to identify your dependants and beneficiaries.

This section shows the benefit you will receive should you become disabled.

In the event that you become disabled or terminally ill you will receive your Fund Credit plus a cash lump sum of 3x your annual salary.

Funeral benefits cover the main member the spouse and the direct children of the main member. See the benefit amounts for each family member.

In the event of a member's death outside the normal place of residence the benefit will also pay towards the cost of transporting the deceased to a location in their home town.

CONTRIBUTION DETAILS FOR THE PERIOD 01/01/2018 TO 31/12/2018			
Contribution as a percentage of salary	9.37%	15.63%	25.00%
	Member (R)	Employer (R)	Total (R)
Total Gross Monthly Contribution	5,022.63	8,442.29	13,464.92
Less: Administration Fee incl VAT	0.00	480.00	480.00
Less: Risk Premiums	0.00	4,727.70	4,727.70
Additional Voluntary Contributions	0.00	0.00	0.00
Total Available Investment	5,022.63	3,234.59	8,257.22

The total available for investment reflects the monthly contribution after the deduction of administration fees payable and any inclusive risk premiums payable to the insurer.

INVESTMENT SECTION	
Retirement Funding Contributions (Total Available for Investment) are invested as shown below:	
AA (General) Portfolio	100%

FUND CREDIT BUILD UP FOR THE PERIOD 01/01/2018 TO 31/12/2018		Amount (R)
Balance as per previous statement as at 01/01/2017		152,691.60
Total Net Investment for the period as per the Contribution Details above		8,257.22
Transfers in for the period (External)		0.00
Transfers in for the period (Internal)		0.00
Transfers out in the period		0.00
Net Investment return		11,129.80
Investment value as at 30/12/2017		172,078.62

INVESTMENT RETURN FOR THE PERIOD 01/01/2018 TO 31/12/2018			
Portfolio	Annual Fund Return	Unit Price	Amount (R)
AA (General) Portfolio	10.43%	214.54%	11,129.80

WITHDRAWAL/ RETRENCHMENT/ DISMISSAL/ RETIREMENT BENEFIT AS AT 31/12/2018		Amount (R)
100% of the member Investment Value		172,078.62
Total Benefit		172,078.62

IMPORTANT NOTE:
This benefit will be subject to tax according to prevailing legislation

DEATH BENEFIT BEFORE RETIREMENT AS AT 31/12/2018		Amount (R)
100% of the member Investment Value		172,078.62
Insured Benefit		361,973.88
Total Lump Sum Death Benefit		534,052.50

IMPORTANT NOTE:
Insured Benefit is equal to 3.00 times Risk Salary. The Accepted Cover is payable in the event of a claim. If your entitlement is in excess of the insurers Free Cover Limit (R 4000 000.00) then you will be requested to submit medical evidence before Full Entitlement can be granted.

PERMANENT AND INDUSTRY RELATED TOTAL DISABILITY AS AT 31/12/2018		Amount (R)
100% of the member Investment Value		172,078.62
Insured Benefit		361,973.88
Total Lump Sum Death Benefit		534,052.50

IMPORTANT NOTE:
Insured Benefit is equal to 3.00 times Risk Salary. The Accepted Cover is payable in the event of a claim. If your entitlement is in excess of the insurers Free Cover Limit (R 4000 000.00) then you will be requested to submit medical evidence before Full Entitlement can be granted.

FUNERAL BENEFIT AS AT 31/12/2018		Amount (R)
The following benefits will be paid out in the event of the death of a member or any of his/her immediate family:		
Funeral Benefit		
Member		30,000.00
Spouse		30,000.00
Child between 14 and 21 years		30,000.00
Child between 6 and 13 years		15,000.00
Child between 1 and 5 years		7,500.00
Child between 0 and 11 months		3,750.00
Stillborn		3,750.00
Paid-Up Funeral Benefit (Retired Member)		30,000.00

indlela ezahlukeneyo zokuhlala unxibelelana nathi



Siyaqonda ukuba amalungu ethu kunye nabaxhamli basasazeke kulo lonke ilizwe nakwamanye amazwe angabamelwane anjengeSwaziland, iLesotho, iMozambique neBotswana, ngako oko senze amaqonga awahlukeneyo ukuze uhlale unxibelelana nathi okanye unikezele nangaziphi na izikhalazo onokuba unazo.

1. Amaziko Ongena Kuwo Ngaphakathi

La avulwa ukusuka ngoMvulo ukuya ngoLwesihlanu ngentsimbi ye-08h00 de kube ngentsimbi ye-16h00 ukunceda ngokukodwa abaxhamli abangamalungu anamabango okanye izikhalazo. Sinezintandathu kwezi ndawo zidweliswe ngezantsi.

Amaziko ongena kuwo ngaphakathi	Idilesi yeNdawo yoKuhlala	Inombolo yomnxeba	I-imeyili
Carletonville	Office No. 2, 5 Buys Business Park Cnr, Kaolin & Radium Street, Carletonville, 2499	(010) 100-3001	clientservices@mineworkers.co.za
Witbank	Office No. 9, M&B Centre, 16 Mandela Street, Witbank, 1034	(010) 100-3001	clientservices@mineworkers.co.za
Johannesburg	Crn Melle & 26 Ameshoff Street, Braamfontein Johannesburg, 2000	(010) 100 3001	clientservices@mineworkers.co.za
Orkney	Harmony Gold, Moab Khotsong, Teba & Intake Centre building	(010) 100 3001	clientservices@mineworkers.co.za
Mthatha	No 49 Leeds & Craiser Street, Metropolitan Place, 1 st Floor, Mthatha	(047) 531 2003	clientservices@mineworkers.co.za
Mozambique	Bairro de Chinunguine C, Praia de Xai-Xai, Cidade de Xai Xai, Provincia de Gaza, Mocambique	(+258) 282 22 675	clientservices@mineworkers.co.za

EBS Offices

Ii-ofisi zethu ze-EBS zimiselwe ngokuthe ngqo kumgodi ukuze thina sibekufutshane namalungu, apho unokungena khona ngexesha elilelakho ukuze usebenzisane nabacebisi bethu abafanelekileyo be-EBS.

- **Anglo Gold Ashanti:** Vaal Reefs (Orkney) West Wits (Carletonville)
- **Glencore Mine:** Witbank
- **Sibanye Still Water:** Beatrix
- **Sibanye Still Water:** Driefontein
- **Sibanye Still Water:** Ezulwini
- **Harmony Gold Mine:** Kusasaletu
- **Harmony Gold Mine:** President Steyn Branch
-

3. Iziko loQhagamshelwano

Sinomnxeba weziko lokutsala umnxeba onokuthi uwufowunele xa ufnokuthanda ukwazi ngakumbi malunga nebango okanye isikhalazo. Inombolo ngu 010 100 3001.

4. Amaqonga Edijithali

Usenokusifumana kwi-intanethi kumaqonga edijithali ahlukeneyo adweliswe ngezantsi.

4.1 Iwebhusayithi ye-MWPF – www.mwpf.co.za

Iwebhusayithi yeMWPF inento yonke ofuna ukuyazi ngeNgxowa-mali, sineemveliso ezicacileyo kunye nephepha leenkondo elidwelisa zonke iinzuzo kunye nendlela onokubanga ngayo iinzuzo zakho, kuquka into onokuza nayo xa ufuna ukubanga iinzuzo zakho. Usenokwenza ibango ngqo kwiwebhusayithi.

Kukho nephepha lotyalo-mali elikubonisa ukusebenza kweNgxowa-mali, izitetimenti zemali zonyaka kunye neengxelo zemali, ezigxile kushishino nasekusebenzeni kwemali yengxowa mali.

Sikwanalo neSango leeNzuzo Ezingekabangwa, labasebenzi basemgodini bangaphambili okanye abaxhamli. Apha unokuquka inombolo yakho yeshishini okanye inombolo ye-ID. Ezinkcukacha ziza kuya kumlawuli osingatha izikhalazo kwiqonga lethu ledijithali kwaye baza kujonga ukuba ngaba zikhona iZimali ekufuneka zibhatelwe na okanye azikho.

4.2 I-Facebook kunye ne-Twitter

Sikwanawo namaphepha e-Facebook kunye ne-Twitter, agcina amalungu ehlaziyiwe kuzo zonke iziganeko zethu kunye nophuhliso lweNgxowa-mali. Imibuzo yakho ikwaphendulwa ngexesha lokwenyani kwaye izikhalazo zakho zisonjululwe kwi-intanethi. Akusekho mfuneko yokuba uphinde ufowune ukuze ufumane uncedo ngebango, ngezikhalazo nangemibuzo zakho.

Silandele kwi-Facebook kunye ne-Twitter kwaye uhlale unolwazi


 I-Facebook: I-Mineworkers Provident Fund - <https://www.facebook.com/mineworkerpf>


 I-Twitter: Mineworkerspf - <https://twitter.com/Mineworkerspf>

SIYIXABISILE INGXELO YAKHO

Singathanda ukufumana ingxelo evela kuwe. Nceda usazise ngento oyicingayo ngencwadi yeendaba ngokuthumela i-imeyile ku: externalcomm@mineowrkers.co.za.

IINKCUKACHA ZOQHAGAMSHELWANO ZIKANDLUNKULU WENGXOWA-MALI

 Mineworkers Provident Fund Building, 26 Ameshoff Street, Braamfontein, Johannesburg

 010 100 3001

 www.mwpf.co.za

Ukungabinalo ibango: Iinkcukacha ekunikezelwe ngazo kule ncwadi yeendaba zamalungu zikhuselwe yimithetho yobuchule bengqondo yomntu kwaye ayinakukotshwa, isasazwe okanye iguqulwe ngenjongo yokuthengisa. Ngelixa zonke iinzame zenziwe ukuqinisekisa ukuba iinkcukacha eziqulathwe apha zezangoku, zinobulungisa kwaye zichanekile, oku akunakuqinisekiswa. Ukusetyenziswa kwezi nkcukacha lilo naliphi na iqela lesithathu kuya kuba ngokokubona kwegela lesithathu kwaye kokwesimo sokwenyani kuphela. Nceda uqaphele ukuba umxholo wencwadi yeendaba zamalungu ungqubana neMithetho-siseko yeNgxowa-mali, Imithetho-siseko iya kuphumelela. I-MWPF ayamkeli naluphi na uxanduva ngenxa yayo nayiphi na ilahleko, ukonakala, iindleko kunye nenkcitho, ezinokuthi zigcineke okanye zenzeke ngokuthe ngqo okanye ngokungathanga ngqo ngenxa yaso nasiphi na isiphoso okanye ukushiywa okuqulethwe apha.

