INCWADI YEENDABA YAMALUNGU

USHICILELO LWESITHATHU | NOVEMBER 2023

MINEWORKERS PROVIDENT FUND

RESPECT DIGNITY LEGACY

Hlakani elibekekileyo

Sesiphantse safika ekupheleni kuka-2023. Lo ibe ngunyaka onzima kodwa onomvuzo kule Ngxowamali. Sanelisekile kukuthatha kwethu amanyathelo amaninzi abalulekileyo kambe saza safezekisa uninzi lweenjongo ezibalulekileyo esazibekela zona ekuqaleni konyaka. Eyona nto ebesijolise kuyo kulo nyaka kukuphucula izibonelelo zeNgxowamali – ngokukodwa izibonelelo zomngcipheko (ezoMngcwabo ezoKhubazeko oluSigxina noKhubazeko oluPheleleyo (PTD) kunye ne-Inshorensi yoBomi yeQela (GLA); ukuphononongo nokunciphisa iindleko zokuqhuba umsebenzi wolawulo lweNgxowamali kunye nokuphucula nokwenza lula iinkqubo zangaphakathi ukuqinisekisa ukuba amalungu kunye nabo bonke abathathinxaxheba beNgxowamali banamava akhethekileyo ngakumbi xa besebenza ngale Ngxowamali. Kuphunyezwe iiprojekthi ezahlukahlukeneyo ngokubhekiselele koku:

1. IGALELO EBOMINI NGEPHULO LENGXOWAMALI I-CORPORATE SOCIAL INVESTMENT (CSI)

Ekuqaleni kuka-2023, le Ngxowamali yenza umahluko kwiingingqi ezahlukeneyo ngokunikela ngeejanareyitha kunye neetanki zamanzi kwizikolo zikarhulumente nakwiikliniki ukuze zibonelele ngoncedo ngexesha likacimidanya nokunqongophala kwamanzi. Ezi zibonelelo zinikelweyo zasasazwa ngokufanelekileyo kwimimandla yesiqhelo yale Ngxowamali kwaye zonke iiKomiti zeeNgcebiso zeNgingqi (ii-RAC) kwimimandla esi-7 kuye kwaboniswana nazo zaza zabandakanyeka ekukhetheni izikolo kunye neekliniki ezifanelekileyo.

2. UKUHANJISWA KWEENGXELO ZEENZUZO YAMALUNGU ZIKA-2022

Ukuhanjiswa kwangethuba kweeNgxelo zeZibonelelo zaMalungu zika-2021 kwaba ngumngeni kule Ngxowamali. Loo mingeni sithethile ngayo ngokubanzi. Ngenxa yoko, le Ngxowamali ibe nethuba lokuyiphononongo nokuyiphucula inkqubo yokusasaza iiNgxelo zeNzuzo zaMalungu zika-2022 kwaye asikhange sidanise mntu – sizithumele kuMalungu ngaphambi kwexesha ebelilindelekile. Lo ngumgangatho le Ngxowamali efuna ukuqhubeka iqhubela phambili ngawo njengoko loo nto ichaza ukuzisa iinkonzo, nto leyo iphambili kwizinto esizenzayo, nokuphucula wonke amava eenkonzo zaMalungu.

3. UKWAZISA NGEMODELI YOTYALOMALI YELIFE STAGE

NgoAgasti sazise ngokusungulwa kwe-Life Stage Investment Model ethetha ukuba imali yakho oyigcinele umhlalaphantsi iya kutyalwa kwiipotfoliyo zeCore (ezingaxhomekekanga kwiimarike) nezo ziMarket-Linked

(ezixhomekeke kwiimarike) de kube yiminyaka emi-5 ngaphambi kokuba ufike kwiminyaka yakho yomhlalaphantsi eqhelekileyo. Emva koko iza kusiwa kwipotfoliyo eyaziwa njengeyandulela unyaka wobudala bokuthatha umhlalaphantsi. Oku akukasebenzi okwangoku njengoko kuseyinto esasetyenzwayo kodwa kulindeleke ukuba igqitywe kungekudala. Unxibelelwano olufanelekileyo luya kuthunyelwa apha ekuhambeni kwexesha elinxulumene nomhla wokuqala kwayo ukusebenza.

4. UKUPHUCULWA KWEENZUZO ZOMNGCIPHEKO

Kutshanje le Ngxowamali iphucule ezi zibonelelo zomngcipheko:

- ISibonelelo soMngcwabo: ukususela ngomhla woku-1 kuNovemba 2023, imali yesibonelelo somngcwabo inyuke ukusuka kwiR50 000 ukuya kwiR60 000 kwilungu eliphambili, iqabane/amaqabane kunye nabantwana.

- Iinzuzo ze-GLA ne-PTD: iNgxowamali ikwazile ukuthethela ukuncitshiswa kweepremiyamu zezi zibonelelo zomngcipheko. Oku kuncitshiswa kuza kubangela ukuba aMalungu abone inzuzo entle kwiiKhredithi zawo zeNgxowamali, ngenxa yeekhredithi eziza kubakho kwiipremiyamu zomngcipheko ezincitshisiweyo xa zizonke.

Siza kuqhubeka sifuna iindlela ezintsha nezingabizi kakhulu zokunceda amalungu ethu bhetele kwixesha elizayo size siqhubeke sijolise ekwenzeni imbuyekezo yotyalomali oluzinzileyo. Xa kunjalo, singathanda ukukubulela ngenkxaso yakho engagungqiyo. Siyathemba ukuba u-2024 uza kuba ngunyaka onemveliso apho siza kuqhubeka sikhula kunye.

Ngoko ke ndinqwenelela wena nabasenyongweni kuwe ixesha lemibhiyozo elisikelelekileyo nelikhuselekileyo kunye nonyaka omtsha onempumelelo.

Ozithobileyo

Frans Phakgadi
I-PO kunye neBamba-Gosa eLilawulayo

UKUVALELA IMIBHIYOZO YEXESHA LOKUPHELA KONYAKA

Nceda uqaphele ukuba iNgxowamali kuquka iOfisi eyiNtloko, amaZiko IkuNcedwa uBusongobuso kunye neeOfisi zoMcebisi ngeeNkonzo eziSekelwe kuBaqeshi ziza kuvalwa **ngo-12h00 nge-22 kaDisemba 2023** kwaye ziza kuvulwa kwakhona **nge-3 kaJanuwari 2024.**

I-MWPF IKUNQWENELELA IXESHA LEMIBHIYOZO YOKUPHELA KONYAKA ELIMNANDI.

Sijonge phambili ekusebenzeni nawe ngo-2024.

KwaMWPF sinezincedo ezahlukeneyo ukuqinisekisa ukuba ufumana uncedo olufanayo. **Indlela ezahlukeneyo zokuhlala unxibelelana nathi:**

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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 kweqela 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.