

INCWADI YEENDABA YAMALUNGU

UHLELO LWESI-5 | NOVEMBER 2024



Lungu Elithandekayo

Njengoko sisondele ekupheleni kuka-2024, kufuneka sicinge ngonyaka obengumngeni kwaye unomvuzo - hayi kwiNgxowa-mali kuphela, kodwa kuthi ngasinye, nakwilizwe lethu lilonke. Ibingunyaka ophawulwe zizinto ezingaqinisekanga, kodwa nangokuqina okumangalisayo, intsebenziswano, kunye nenkqubela phambili.

KwiNgxowa-mali, sibulela kakhulu ngenombeko esiyifumene kuwe, kumalungu ethu nakunyaka wonke. Siye sajonga utshintsho olubalulekileyo kwaye sajongana nemiceli mngeni emininzi, kodwa siphumeze okuninzi kunye.

Impumelelo yethu ekufezekiseni imiba ephambili ibingeke yenzeke ngaphandle kwentsebenziswano engagunqiyoyabo bonke abachaphazekayo - amalungu, abaqeshi, abathunywa bengingqi, kunye nabasebenzi.

Njengoko sicinga ngento esiyizuzileyo, sifuna ukwandisa umbulelo wethu osuka entliziyweni kuwe ngokusikhetha njengeNgxowa-mali oyikhethayo. Ukuthembeka kwakho kunye nokuzibophelela kwakho kuko okusiqhubela ekubeni sihlale sizabalazela inkonzo engcono kunye nokusungula izinto ezintsha.

Ezinye zeempumelelo zeNgxowa-mali ka-2024 ziquka:

1. UKUBHIYOZELA IMINYAKA ENGAMA-35

Ngenyanga yeSilimela, iNgxowa-mali ibhiyozele iminyaka engama-35 yasekwayo - isiganeko esibalulekileyo esigxininisa ukomelela kwembali yethu kunye nentembeko esiyenzi-leyo kumashumi eminyaka. Siyayibulela ingenkxaso eqhubekayo yamalungu ethu nabaqeshi, kwaye siyayilangazelela isahluko esilandelayo sohambo lwethu.

2. INKQUBO YE-TWO-POT YOMHLALAPHANTSI – IMPUMELELO EPHA-WULEKAYO

Ukuphehlelelwa kweNkqubo ye-Two-Pot yoMhlalaphantsi ibe lutshintsho lomdlalo kwishishini lengxowa-mali yomhlalaphantsi lilonke. Ukungena kwindawo engaqhelekanga, sinebhongo ukuthi senze utshintsho lweNkqubo yeTwo Pot yoMhlalaphantsi ngaphandle komthungo. Amaqela ethu asebenze ngokuzimisela ukulungiselela nokuqinisekisa ukuba konke kuzawuba sele kulungile ngokupheleleyo ngomhla woku-1 kuSeptemba wama-2024. Ukusukela nge-27 kaNovemba ka-2024 sirekhode amabango angama-51799, kwaye siye saqhuba kwaye sahlawula amabango angama-50990 ukuza kuthi ga ngoku, kwixabiso le-R932 yezigidi kunye namabango angama-809 kuphela. Oku sikubona njenge mpumelelo ebalulekileyo nemangalisayo.

Njengoko iNkqubo ye-Two-Pot yoMhlalaphantsi ikhona ngoku kwaye ayiyindawo, siyayandisa inkqubo yethu yamabango ukwenza kube lula kwaye kungabi namthungo kumalungu ethu. Siye sazisa inkqubo yamabango e-intanethi ukuqhubela phambili ukulungelelanisa iinkqubo zokubanga. Nceda ufunde inqaku [“le-ndlela yokufaka ibango le-intanethi”](#) ngolwazi oluthe kratya malunga nendlela onokubhalisa ngayo. Amaqonga edijithali amaninzi aziswa ukusuka ngo-2025.

Nceda uqaphele ukuba ukususela ngomhla woku-1 kweyoMnga wama-2024, iNgxowa-mali inciphisa inani labacebisi bee-Two-Pot abamiswe kwimigodi nganye. Kuya kuncitshiswa umthamo okanye inkonzo, kwaye oku kukhuthazwa zizinto ezimbini eziphambili: (a) banciphise kakhulu abamangali kunye; (b) neendleko zokuqulatha. Endaweni yoko, abacebisi baya kujikeleza phakathi kwemigodi ukunika inkxaso.

Inkqubo yamabango e-intanethi iya kuqhubeka isebenza ecaleni kwenkqubo yezandla kude kube kuphinde kunikwe esinye

isaziso. Ngeli xesha, abacebisi bee-Two-Pot baya kuncedisa ngamabango ngokujikeleza kwimigodi eyahlukeneyo. Eli lungiselelo liza kusebenza kude kube ngumhla we-13 kweyoMnga wama-2024, emva koko abacebisi bee-Two-Pot baya kuthatha ikhefu baze babuye nge-2 kaJanuwari wama-2025. Usenokungenisa amabango kwi-intanethi ngokulandela inkqubo echazwe kolu hlelo.

3. IMIBONISO YENDLELA YEENZUZO EZINGABANGWANGA

Izibonelelo ezingabangwanga ngamabango abo babesakuba ngabasebenzi-mgodini abangazange bafake izicelo ezinjalo okanye abangahlawulwanga kwiinyanga ezingama-24 zebango elinjalo ngenxa yentlawulo. Uninzi lwezibonelelo ezingabangwanga ze-Ngxowa-mali zaqokelelwa ngexesha leNgxowa-mali yayilawulwa ngabalawuli be-S13B. Esi sisizathu sokuba inani elibalulekileyo lala mabango lidlule iminyaka eyi-15 okanye ngaphezulu. INgxowa-mali yaqala ukuzilawula ukusukela ngo-2011.

Ukususela kwixesha lokuzilawula, iNgxowa-mali ityale iinzame ezibalulekileyo kwiinkqubo zokufikelela eluntwini ukuze ifumane izibonelelo ezingafunwayo.

Kulo nyaka, iNgxowa-mali ithathe amanyathelo abalulekileyo ekujonganeni neenzuzo ezingabangwanga, nto leyo eyinkalo ekugxilwe kuyo kwinjongo yobuchule.

Siqhube imiboniso emibini yendlela enempembelelo eMozambique ngoJulayi, kunye nomboniso wendlela wasekhaya eWestonaria, eCarletonville, naseMatlosana ngoNovemba. Sichonge abaxhamli abali-1,468 abanezibonelelo ezingabangwanga eMozambique, amabango angama-341 aqwalaselwe ngokupheleleyo, ali-173 ahlawulwe ngokuyinxenye, angama-527 anikezelwa kwiiTracers kunye nama-427 aqhutywayo. Kumboniso wendlela wasekuhlaleni, sifumene abantu abanokuba ngabaxhamli abangama-87, saqhuba amabango anga-

ma-30, kunye nama-57 angekahlawulwa.

Le nzame isaqhubeka ukuba yinto ephambili kwiNgxowa-mali njengoko sizama ukuqinisekisa ukuba abo babesakuba ngabasebenzi-mgodini kunye nabaxhamli babo bafumana oko bafanele ukukufumana. Ngowama-2025, iNgxowa-mali sele icwangcisa imiboniso yendlela engafunwayo eBotswana naseSwatini. Umboniso wendlela wasekuhlaleni nawo uya kongezwa.

4. UKUNYUKA KWENZUZO YOMNGCWABO

Siyabuqonda ubunzima bendleko zemali ezinokuthi zivele neendleko zomngcwabo iintsapho ezijongene nazo, yiyo loo nto sivuyiswa kukubhengeza ukonyuka kwenzuzo yomngcwabo ukususela ngomhla woku-1 kuNovemba ka-2024. Inzuzo inyuka ukusuka kwi-R60,000 ukuya kwi-R80,000 kumalungu, amaqabane, kunye nabantwana abaphakathi kweminyaka eyi-14 kunye nama-25. Olu lwan-do luqinisekisa ukuba uncedo olungakumbi lwemali luyafumaneka ngexesha elinzima, nto leyo enika amalungu ethu uxolo olukhulu lwengqondo. Ngelixa inzuzo isanda, intlawulo yomngcipheko womngcwabo ihlala ifana.

Amalungu athatha umhlala-phantsi kufuneka kwakhona akhumbule ukuqokelela izatifikethi ezihlawulweyo zenzuzo yomngcwabo kwimigodi/kwiNgxowa-mali yawo.

Siyawuvuyeka unyaka wama-2025

Njengoko sicinga ngo-2024, sele sijonge phambili kuma-2025 ngochulumanco kunye nokuzimisela. Sicwangcisa iinguqulelo ezintsha kunye nophuculo kwiNgxowa-mali iphela, kubandakanywa amaqonga edijithali amaninzi okuphucula amava amalungu, kunye neeprojekthi ezongezelelweyo zokuqinisekisa ukuba iimfuno zamalungu ethu zihlangatyezwana nokusebenza kakuhle kunye nokhathalelo. Sijonge phambili komnye unyaka wenkqubela phambili kunye nokukhula ngo-2025.

I-OFISI YOKUPHELA KONYAKA KA-2024 IYAVALA

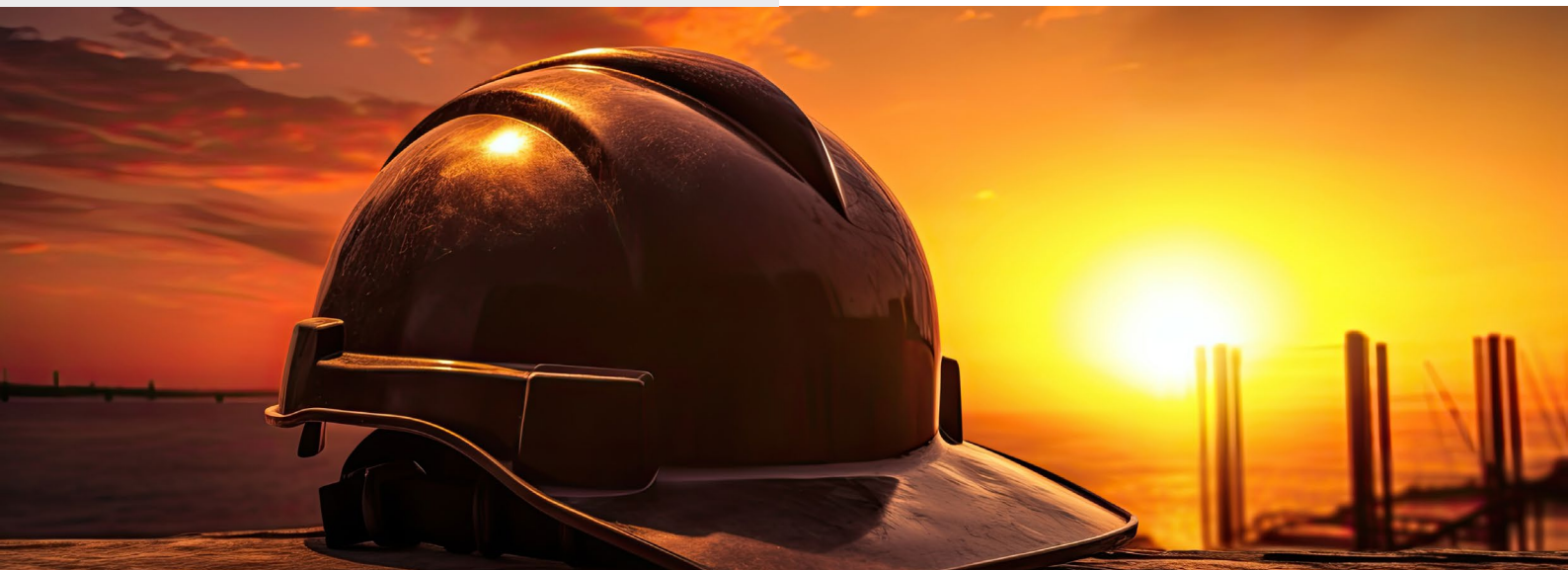
Nceda uqaphele ukuba i-ofisi eyintloko ye-Fund', amaziko okuhamba, kunye nee-ofisi ze-EBS ziya kusalwa ukususela nge-23 kaDisemba 2024 kwaye ziya kuvulwa kwakhona nge-2 kaJanuwari 2025. Nceda uqinisekise ukuba nayiphi na imiba engxamisekileyo iyaqwalaselwa phambi kweli xesha lokuvalwa.

Ndikunqwenelela lonke ixesha lolonwabo kunye noNyaka oMtsha ophumelelayo!

Ozithobileyo

Frans Phakgadi

IGosa eliyiNtloko kunye neBamba-Gosa eLilawulayo



Intshayelelo yeNkqubo yamaBango e-Intanethi yesahlulo solondolozomali

Inkqubo yamabango e-intanethi yesahlulo solondolozomali ye-Two-Pot yomhlalaphantsi iyafumaneka ngoku. Le nkqubo intsha ye-intanethi iya kuqhuba ngokunxuseneyo nenkqubo yamabango encwadana de kube kuphinde kunikwe isaziso.

Into ekufuneka uyenzile


 1. **Ndwendwela iWebhusayithi ye-MWPF:** www.mwpf.co.za.

 2. **Khetha "Member Login"** kwimenyu ephezulu.

 3. **Faka igama lomsebenzisi kunye negama lokuvula lokwethutyana** elithunyelwe kuwe yi-MWPF nge-SMS.

 4. **Cofa "Login."**

 5. **Hlaziya Ulwazi Lwakho:** Faka inombolo yakho ye-ID, inombolo yeselula, kwaye wenze igama lokuvula elitsha.

 6. **Khetha "Accept"** ukuze ugqibezele ubhaliso.

Izinyathelo zokufaka isicelo seSahlulo solondolozomali lweNkqubo ye-Two Pot kwi-intanethi

01

Ndwendwela iWebhusayithi ye-MWPF:
www.mwpf.co.za.



02

Khetha "Member Login" kwimenyu ephezulu.



03

Faka igama lakho lomsebenzisi kunye negama lokuvula elitsha ozenzele lona.



04

Cofa "Login."



08

Uphonononga imali yakho eshekileyo oyilondolozileyo kwi-Market Value Screen.



07

Jonga / Hlaziya iNombolo yakho yeRhafu kwi-Member Information Screen.



06

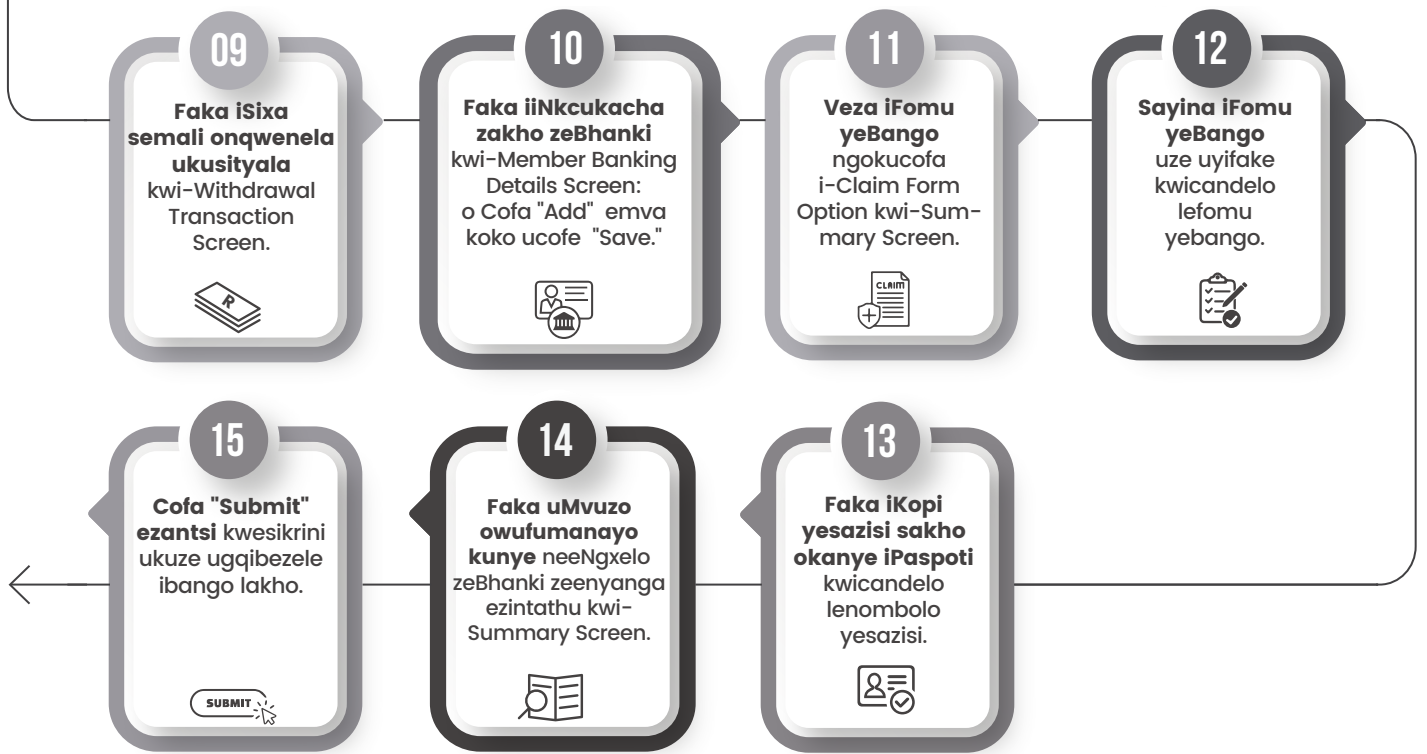
Khetha "Withdrawal Two Pot".



05

Khetha "Saving Withdrawal".





Ubulumko bezeMali kwiXesha loMthendeleko

Njengoko ixesha leeholide lisondele, kunokuba lula ukuba ulingeke kwimibhiyozo kunye nokuchitha imali eninzi. U-Amma Amparabeng, i-CFO ye-MWPF's, unika iingcebiso ezisebenzayo malunga nokuchitha ngobulumko ngelixa ekwabonakalisa imingeni kunye namathuba kucwangciso lwezemali.



U-Amma wabelana ngeengcebiso ezibalulekileyo zokukunceda ukonwabele ixesha lonyaka ngenkathalelo:



“Cwangcisa kwangaphambili: Yiba nentlanganiso yosapho ukuhlela uhlahlo lwabiwo-mali kwaye ubeke phambili iindleko zakho”. Hlala phantsi nabantu obathandayo ukuze nikwazi ukucwangcisa iindleko. Oku kuqinisekisa ukuba wonke umntu wenza into eye kwaye kubeka phambili eyona nto ibalulekileyo. Umzekelo, imali yokufunda yesikolo, izinto zokubhala, iyunifomu yesikolo kunye neendleko zothutho lomsebenzi.



“Thenga Ngaphakathi Kweendlela Zakho: Thenga into oyifunayo kwaye onokufikeleleka kuyo. Phepha uxinzelelo lokwenza okwenziwa ngabanye abantu”. Ukuxhathisa umnqwano wokuqhekeka. Gxininisa ekuthengeni okunentsingiselo kuhlahlo lwabiwo-mali lwakho. Sebenzisa imali oyilondolozileyo kwinkcitho yomthendeleko ngobulumko, ngokuba ubeke phambili izinto ozidingayo ngaphezu kwezinto ozifunayo.



“Liphephe Ityala: Hlawula ngemali nanini na kunokwenzeka ukuthintela ubunzima bezemali kunyaka omtsha.” Ukusebenzisa imali ekuthengeni kunika ukuqonda okucacileyo malunga nokuba uchitha malini kwaye kuthintele inkcitho egqithisileyo ebangelwa kukulula kwetyala okanye iikhawunti zevenkile.

Ngelixa ixesha leeholide ilixesha lokubhiyoza, kubalulekile ukunqanda ukuntywila kugcino lwexesha elide kwiimfuno zexeshana elifutshane. U-Amma uyacacisa, “Ukutsalwa imali yakho yomhlalaphantsi ukuze uhlawule iindleko zemibhiyozo kunokubeka ikamva lakho esichengeni. Ezi mali zenzelwe iimeko ezingxamisekileyo okanye umhlalaphantsi, kungekhona ukugcina imigangatho yokuphila.”

lingcebiso ezongezelelweyo:

- 1 Ingcebiso eyongezelelweyo: Yenza uluhlu lwezipho kwangethuba ukunqanda ukuthenga ngokungxamisekileyo. Khangela izivumelwano kunye nezaphulelo kwizinto ozicwangcisele, kunokuba uthenge ngomzuzu wokugqibela ngeendleko eziphezulu.
- 2 Qala ulondolozo lwemali lwemibhiyozo ekuqaleni konyaka ngamnye, unikele ngesixa esincinci ngenyanga. NgoDisemba, uya kuba nemali ebekelwe bucala ukulungiselela imibhiyozo ngaphandle kokuchukumisa imali oyonga ixesha elide.




Okokugqibela, u-Amma uyasikhumbuza, “Akunyanzelekanga ukuba Imibhiyozo ishiye ibhanki ingenamali. Ngokulinganisa inkcitho kunye nokucwangcisa okucingayo, ungonwabela imibhiyozo ngelixa uzibekela ukhuseleko lwe-2025.”

Njengoko sicinga ngesikwenzileyo kulonyaka sikwalungiselela nemibhiyozo, masibhiyoze ngenkathalo ngelixa sigcina iinjongo zethu zemali engqondweni. Ngokucwangcisa ngononophelo, ixesha leeholide linokuba novuyo kunye noxinzelelo lwezemali.



SILANDELE KUMAJELO ETHU OKUNCOKOLA

Ukuze ufumane inkcazelo eqhelekileyo ngemiba enento yokwenza neNgxowa-mali, silandele kumajelo ethu okuncokola adweliswe ngezantsi.

-  Facebook: @mineworkspf
-  Instagram: @mineworkers_pf
-  WhatsApp: 071 887 6515

Ukungabinalo ibango: linkcukacha 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.