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XHOSA

INCWADI ETHUNYELWA AMALUNGU

OKTOBHA 2017

MINEWORKERS PROVIDENT FUND

UMYALEZO OVELA KWIGOSA ELIYINTLOKO

IZIQULATHO

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Kunzima ukukholelwa ukuba u-2017 uphelile. Kubonakala ngathi lolunye usuku xa sasisenza izigqibo zonyaka omtsha kwaye sicwangcisa indlela yokuzifizekisa. Ndiyathemba ukuba uye wafezekisa yonke into obuzimisele ukuyenza nangaphezulu kulonyaka. Ukuba akunjalo, khumbula awukashiywa lixesha lokufizekisa isicwangciso sakho. Amaphupha akho ayinyaniso kwaye akufanelekanga ukuba aphelele kunyaka kodwa sebenzela kuwo de kufizekise isiphumo sokugqibela, akukhathaliseki ukuba kuthatha ixesha elingakanani. Kwi Mineworkers Provident Fund (MWPF) silapha ukuqinisekisa ukuba ubuncinane bamaphupha akho, njengokushiya ilifa elihlala ixesha elide ayaphunyezwe.

Sineqhayiya kakhulu ngokwazisa ukuba ibingunyaka wempumelelo kakhulu kuthi. Sifumene amabhaso amaninzi kwaye savula iofisi entsha eMozambique Okuninzi malunga nala maphepha 2 kunye no-4.

Uthathe ixesha usinika ingxelo ngovavanyo lwethu lonxibelelwano lwamalungu. Ukuze ufunde ngaphezulu ngeziphumo nokuba ngoobani abantu abaphumeleleyo abanethamsanqa yiya kwiphepha lesi-3. Kwabaphumeleleyo umntu ngamnye uzaku fumana ivawutsha yase Pick n Pay eyi-R1,000 Ndivuyisana nawe kwaye ndikubulela ngokuthatha ixesha lokugqiba uvavanyo.

Ingaba ubusazi ukuba ungaba lilungu le-MWPF ubomi bonke? Yiya kwiphepha lesi-2 ukufumanisa nangakumbi. Kwiphepha lesi-4 ungabona indlela ebesixakeke ngayo, ukuqhuba imiboniso yendlela eNortham nase Lesotho. Konwabele ukufunda lencwadi ethunyelwa amalungu. Sithemba ukuba uzayifumana iyingqiqo. Sijonge phambili ku-2018 omangalisayo. Thina kwi-MWPF sikunqwenelela ixesha lombhiyozo elikhuselekileyo nelisikelelweyo.

Kude kube lixesha elizayo.
Philda Mphephu



UKUKHULA OKUHLE KOTYALO-MALI LWAMALUNGU

Ungabanenzolo xa usazi ukuba utyalo-mali lwakho lusezandleni ezifanelekileyo Siyakuvuyela ukunika ingxelo yokuba imbuyekezo yeNgxowa-mali yoTyalo-mali iyaqhubeka nokusebenza ngamandla. Ngembuyekezo yonyaka ye-8.75% ngomhla wama-30 kuSeptemba 2017 kunye nexabiso leNgxowa-mali ye-R29.8 yezigidigidi.

UBULUNGU BOBOMI - ICANDELO 14 UTSHINTSHELO

UBUSAZI UKUBA?

Emva kokuba ujoyine I-Mineworkers Provident Fund ubulungu bakho bubobo bomi bonke .

Nokuba unyuselwe kumgangatho ophezulu womsebenzi phakathi kushishino lwezemigodi, usenokuhlala ulilungu leNgxowa-mali.

Akukho mfuneko yokutshintshela kwenye iNgxowa-mali.

Uzakubanenzolo xa usazi ukuba iinzuzo zakho zizakusoloko zikhuselekile kwaye abaxhamlayo bazakunakekelwa

INGXOWA-MALI EVUZWA NGOKUGQWESA

Ingxowa-mali ineqhayiya lokwazisa ukuba siye savuzwa ngokugqwesa kunxibelelwano lwamalungu.

Siye saqatshelwa kwiindidi ezimbini ezahlukeyo zeeNgxowa-mali Ezinkulu kwaye safumana amabhaso:

- **Esicwangciso soNxibelelwano ISatifikethi sokuZiphatha kakuhle** (Oku kunikezelwa kwiNgxowa-mali ezenze amanqaku ayi-75% okanye ngaphezulu ngongenelelo lwabo)
- **Ukuziphatha kuTyalo-mali: Ukuziphatha kakuhle kakhulu kuDidi IweMbaso**

Ekwenzeni njalo, saqokelela imbasa ephambili esuka kwezinye iingxowa-mali ezinkulu kwilizwe ngokuziPhatha kuTyalo-mali.

Amabhaso ayenikezelwa kwiNgqungquthela ye-IRFA eyayibanjelwe eDurban ngoMvulo womhla we-11 kuSeptemba 2017. I-IRFA liqumru elingelilo elopolitiko elimele nelikhuthaza iminqweno yoshishino lwengxowa-mali yomhlala-phantsi e-SA, ukwenzela inzuzo yamalungu ekugqibeleni.

Amabhaso afunyanwa ngu **Philda Mphephu** (Igosha Eliyitloko) kunye no **Mkuseli Mbomvu** (Igosha Eliphetheyo).

IBHASO LE CFI.CO

Kunyaka ngamnye, i-CFI.co ikhangela abantu kunye nemibutho ebinagalelo kakhulu ekuguqulweni koqoqosho nabongeze ixabiso ngokwenene kubo bonke abachaphazelekayo. Ukunika ingxelo ngeyona misebenzi yoxanduva lokuguqulwa koqoqosho, i-CFI.co iyaqaphela ukuba ukuziphatha kakuhle kufuneka ukuba kufunyanwe kwihlabathi lonke kwaye iInkqubo zamaBhaso zijolise ekuqapheleni kunye nokuvuzwa kokugqwesa apho kufumaneka khona ngethemba lokukhuthaza abanye abantu ukuba baphucule ukusebenza kwabo.

Kutsha nje isigqeba sabagqwebi bakwa CFI.co sancoma i-MWPF ngokuzinikezela kwayo ekusebenzeni ngokugqwesileyo nasekubambeleni kweyona migangatho iphezulu yokulawula kwaye iNgxowa-mali yafumana eyona Mbaso intle kakhulu **yoMzantsi Afrika Yokubaselubala kweNgxowa-mali yoMhlalaphantsi ka-2017.**



UPhilda Mphephu (ekhohlo ngasentla) ufumana ibhaso. **UMkuseli Mbomvu** (kumbindi ongezantsi) ufumana imbasa.



cfi.co

AS WORLD ECONOMIES CONVERGE

IZIPHUMO ZOPHANDO LONXIBELELWANO NAMALUNGU

Ndiyabulela kuwo onke amalungu athe athatha ixesha lokuthatha inxaxheba kwaye agqibe uphononongo lophando luzalise uphando lweNgxowa-mali. Ngezi ziphumo, unxibelelwano luya kongezwa kwaye luphuculwe ukunceda wena ngokubhetele.

OKU KOKUFANELE UKUBA UKUTHETHE:

- I-67% yamalungu ayinakho ukufikelela kwi-intanethi nokuba kusekhaya, e-ofisi okanye kwiifowuni zeeselula zabo. I-68% iyonke yenze ingxelo yokungabinakho ukufikelela kwi-intanethi nokuba kusekhaya, e-ofisi okanye kwiifowuni zeeselula zabo.
- I-35% yamalungu ibonise ukuba inokuqonda okuncinane ngexabiso leenzuzo zabo zomhlalaphantsi. I-44% Ikwakhankanye ukuba ayinako ukuqonda ngoTyalo-mali lweNgxowa-mali.
- Ngaphezulu kwesiqingatha sabaphenduli (61%) sivakalelwa kukuba iNgxowa-mali ithumela unxibelelwano olwaneleyo.
- I-59% ingathanda ukuya kwiintlanganiso apho kucaciswa khona ngeenzuzo zengxowa-mali. Amalungu avakalelwa ukuba okuninzi kungenziwa kwaye acebise ngeencwadi ezithunyelwa amalungu zarhoqo (eziguqulelwe kwiilwimi ezahlukeneyo), iintlanganiso zeengxowa-mali ezicwangcisiweyo izibonakaliso kunye nonxibelelwano lwe-sms oluvela kwiNgxowa-mali.
- Izitimenti zenzuzo (100%) kunye neencwadi ezithunyelwa amalungu (78%) zezona ndlela zibalulekile yo kakhulu zonxibelelwano kumalungu. Indawo yonxibelelwano lwefowuni kunye neofisi yangaphambili zikumlinganiselo wesi-3 kuluhlu lweendlela ezibalulekileyo zonxibelelwano nge-77% kwaye oku kuhambelana kakuhle nenyano yokuba uninzi lwamalungu (55%) akhetha ukuqhagamshelana nendawo yonxibelelwano lwefowuni yeNgxowa-mali Yesibonelelo xa befuna ulwazi okanye uncedo.
- Ukusebenzisa iWebhusayithi yeNgxowa-mali kuphantsi nge-86% yabaphenduli ababonise ukuba azange batyelele iWebhusayithi yeNgxowa-mali.
- I-68% yamalungu ivakalelwa kukuba izinto zokunxibelelana ezifunyenwe kwiNgxowa-mali kulula ukuziqonda.
- I-68% yamalungu ayakuqinisekisa ukuba ayayifumana incwadi ethunyelwa kumalungu ngelixa i-32% yenze ingxelo yokuba ayiyifumananga incwadi ethunyelwa kumalungu.
- I-80% yabaphenduli ivakalelwa kukuba I-Mineworkers Provident Fund inikezela ngenkonzo "Egqibeleleyo" kunye neNtle.

OKU SESIZAKUKWENZA UKUPHUCULA UNXIBELELWANO KUWE:

Iziphumo zibonisa ngokucacileyo iimfuneko yonxibelelwano lolwazi lwarhoqo kumalungu. Ukwazisa okungaphezulu kunye nemfundo yelungu, enxulumene neenzuzo zeNgxowa-mali kunye nokucwangciswa komhlalaphantsi, kuyafuneka.

- Iintlanganiso kunye nemiboniso yendlela zizakuqhubeka kwaye zicwangcise rhoqo, njengoko iNgxowa-mali iyiqonda indlela yokubaluleka kokunxibelelana ubuso nobuso kuwe.
- Siye sakwazi ukuthatha iifowuni zeselula ezininzi ngexesha lenkqubo yophando kwaye siza kuzama ukuqala umyalezo othe ngqo kwifowuni yesulula yakho.
- Siza kuqhubeka nokuhambisa iiNcwadi ezithunyelwa amalungu eziqhelekileyo ezinolwazi olubalulekileyo lweengxowa-mali kwaye siqinisekise ukuba ezi ziguqulelwe ngolwimi olukhethileyo. Siza kujonga kwiindlela zokuhambisa ukuphucula ukuhanjiswa okuchanekileyo.
- Iiposta eziguqulelwe kwiilwimi ezahlukeneyo ziza kuboniswa kuzo zonke ii-ofisi ze-HR kunye neeshafti zemigodi kwaye ziza kuchaza zonke iinzuzo kunye nayiphi na eminye imiba ebalulekileyo.
- Emva kweeZitimenti zeeNzuzo indlela yonxibelelwano ekhethiweyo elandelayo yincwadi ethunyelwa kumalungu elandelwa yindawo yonxibelelwano lwefowuni / iofisi yangaphambili ye-Provident Fund. Siza kuqinisekisa ukuba abasebenzi bethu bendawo yokunxibelelana ngefowuni baqeqeshwe kakuhle ukuhlala bencedisa ngemibuzo yakho.
- Uninzi lwamalungu alinakho ukufikelela kwi-intanethi nakwimiyalezo ye-imeyili kwaye ngoko lendlela ayiyi kusetyenziswa okwangoku.
- Ngoko ke siza kugqalisela ekusebenziseni zonke iindlela zokunxibelelana ezingezinye njengoko kuchazwe ngasentla.

ABAPHUMELELEYO KUKHUPHISWANO LOVAVANYO LWAMALUNGU

Ndiyabulela kuwo onke amalungu athe athatha inxaxheba kuphononongo lwethu lokunxibelelana namalungu. Amagama abantu abathathu abaphumeleleyo abakhethwe kutsalolwethamsanqa. Ngamnye kubo uphumelela i-R1 000 esisipho sevawutsha yakwa-Pick and Pay. **Sivuyisana no:**

Bethuel Bera - (Harmony Gold)

Nelson Mulati - (Sibanye Gold)

Frank Khoza - (Sibanye Gold)

Siyathemba ukuba uzakonwabela ukuzonwabisa kokuthenga kwakho!

UKUVULWA KWEFISI YASEMOZAMBIQUE

Ukunyuka kwebango lenkonzo entle kunye nokuqhagamshelana ngqo nawe, namalungu ethu, kwakhokelela ukuba iNgxowa-mali ivule isebe eMozambique ekuqaleni kwalonyaka. Ukuvula isebe ngaphandle kwemida yaseMzantsi Afrika kokokuqala kwingxowa-mali esebenza kolu shishino. Sineqhayiya ngokuba kwisimo sokunika abahlolo/abahlolokazi, amalungu osapho kunye nabaxhamli bamalungu e-MWPF aswelekileyo ngenkonzo yobuso ngobuso. Oku kuya kunceda ukujongana noninzi lweenzuzo ezingabangwanga. Sisoloko sinombono weendlela ezintsha zokuphucula inkonzo yethu ukwenzela ukuphucula amava akho kunye nathi nokwenza amabango akho angasokolisi kangangoko kunokwenzeka



IMIBONISO YENDLELA

IMIBONISO YENDLELA YABANTU ABANGAMALUNGU

Njengoko kunokubonwa kuphando kukho imfuneko enkulu yokuqhagamshelana ubuso ngobuso. Ngoko ke iNgxowa-mali iguqule ingqwalasela ngexesha lika-2017, ukuya kwiiseshoni zoqhagamshelwano. Ingxowa-mali iqalise ngemiboso yendlela yesizwe, ukufikelela kungekhona kuphela kumalungu kodwa nakuluntu apho amalungu ahlala khona. Ngale ndlela iNgxowa-mali iqinisekisa ukuba abaxhamli kunye nabaxhomekeki nabo bayakwazi ukufunda ngezimali kwaye banako ukushukumela phezulu kwishehlo sokusweleka kwelungu okanye xa likhubazekile. Ngelishesha lemiboniso yendlela yabantu abangamalungu ugxininiso lubekwa kwimfundo yelungu kunye nomxhamli. Imiboniso yendlela yabantu abangamalungu ikwanikezela ngethuba lokuzisa iNgxowa-mali kufuphi nawe. Ukubonakala kuyadalwa kwaye unethuba lokuthetha ngqo nommeli wengxowa-mali. Ingxowa-mali iza kuqhubeka nokubandakanya nabo bonke abaqeshi ukuqhuba imiboniso yendlela yexesha elizayo. Ingxowa-mali ijolise ekukhuseleni ngemigodi emibini ukuya kwemithathu ngenyanga. Nceda ubuze i-ofisi yakho ye-HR ngemihla yemiboniso yendlela yexesha elizayo.

IMIBONISO YENDLELA YEENZUZO EZINGABANGWANGA

Imiboniso yendlela engabangwanga yaboniswa eLesotho ngoFebhuwari / ngoMatshi 2017. Ukuqhagamshelana ngqo kwakufuneka ukuba kusekwe namalungu okanye nabaxhamli beenzuzo ezingabangwanga. Kwi-11209 yamatyala aqatshelweyo i-2372 ewonke asonjululwa ngempumelelo kwaye amatyala engxowa-mali ahlawuliwe.

IINDAWO ZOKUYA KUZO ZE MINeworkers PROVIDENT FUND

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Welkom	2nd Floor, Metropolitan Building, 16 Mooi Street, Welkom, 9459	(010) 100 3192/3193/3195	welkom@mineworkers.co.za
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