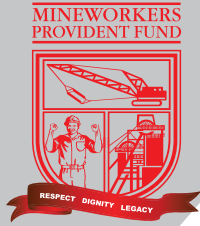


# INCWADI YEENDABA YAMALUNGU

USHICELELO LOKUQALA



Umyalezo  
ovela kwiGosa  
eliyiNtloko

Uyakholelwa na ukuba sele sikwinyanga yesithathu yonyaka? Okuninzi kwenzekile kwimbono yeNgxowa-mali yehlabathi kunye neyesizwe. Siyathemba ukuba ikota yokuqala yonyaka ibeneziqhamo kuwe.

Kolu uhlelo lwencwadi ethunyelwa amalungu, sazisa nge CEO entsha ye MWPF – uMnu Dumisa Hlatshwayo. Okuninzi ngaye kwiphepha le-2, sikubone kufanelekile ukwenza lonke iqela labaphathi ukuba laziwe kuwe ukuze wazi izizathu esiphambili sokuhanjiswa kobuchule bokuphatha i-MWPF. Sikwanesibhengezo esibalulekileyo kakhulu esimayelana ne-Group Life yakho kwiphepha 4.

Ingxowa-mali inikezela kakhulu ngeenzuzo zomhla-laphantsi, sinikezela ngeenzuzo zokufa, ukukhubazeka nangokuninzi, jonga inqaku elithi “zazi iinzuzo zakho” kwiphepha 5 ukuze uziqhelanise bhetele ngento efumanekayo kuwe nakwabo bakuthandayo. Okokugqibela, siqkumbela ngokudwelisa zonke izibonelelo ezifumanekayo ukunceda wena, namalungu axabisekileyo ethu. Yinjongo yethu ukwenza uhambo lwakho nathi lubelolu manyeneyo kangangoko. Siyakukhuthaza ukuba usebenzise lamaqonga ukuze ubenokufumana uncedo olufunayo.

Uhambo lwam kwi MWPF lufikelele esiphelweni njengoko ndizakube ndiyishiya Ingxowa-mali ekupheleni kukaMatshi. Ndingathanda ukuthatha elithuba ukuba ndinibulele ngeminyaka emine emangalisayo. Ukubasicaka senu kubeliwonga kwaye kwenze igalelo elixabisekileyo kwinkqubela-phambili yobomi bam.

[ Ndiningqwenelela okuhle njengoko niqhubeka nohambo lwenu kunye ne-MWPF. ]

**Ozithobileyo**  
**Philda Mphephu**

**UMBA:**

Ukwaziswa kuka  
Dumisa Hlatshwayo –  
i-CEO ye MWPF Pg 2

Zazi iinzuzo  
zakho Pg 5

Iqela labaPhathi  
be-MWPF Pg 3

Umvuzo Wobomi  
Bonke Pg 5

Ulondolozo  
oluninzi lwamalungu  
e-Group Life Pg 4

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Amaqonga  
Edijithali Pg 7



# Ukwaziswa kuka Dumisa Hlatshwayo – i-CEO ye MWPF

**K**undinika uchulumanco olukhulu kakhulu ukwazisa nge CEO entsha ye MWPF, uMnu Dumisa Hlatshwayo ojoyine Ingxowa-mali ngomhla woku- 01 kaMatshi 2020. uMnu Hlatshwayo uye wabandakanyeka kwi provident fund nakwiingxowa-mali zepenshini ukususela ngo-1998. Ngelixesha lokusebenza kwakhe ixesha elide kwiinkonzo zezimali, uye wabangu Mlawuli weZezimali wase Alexander Forbes Financial Services, Usihlalo weeprovident fund ezininzi ezahlukeneyo nakwiingxowa-mali zepenshini kwaye ngoku unguSihlalo wezinye iingxowa-mali ezinkulu, kuquka i-Amplats Group Provident Fund, apho ngaphambili ebenguSihlalo wabo weKomiti Yokuphicotha iincwadi zemali kunye noMngcipheko.

Uchophe kwezinye zeeBhodi njengoMlawuli Ongenguyeyo uMphathi. Kangange minyaka emininzi ukuza kuthi ga ngoku, ubenoxanduva kwiBhodi yabalawuli ngexesha leendima zakhe eziqhelekileyo zokubangumphathi. NjengoMlawuli Ongenguyeyo uMphathi, uye wasebenza kwiBhodi zabalawuli ezininzi kunye nabo banezabelo kwiinkampani ezahlukeneyo.

## Ezinye zeempumelelo zakhe ziquka:

- Ukuseka ingxowa-mali yokudala imisebenzi eyi-9 bhiliyoni ranti e-DBSA. Ukuqeqesha amagosa amabini otyalo-mali ayintloko ukuba athathe iintambo zeNngxowa-mali yeMisebenzi, njengenxalenye yobuchule bokuphatha yesicwangciso sokulandelelana e-DBSA nakuNondyabo weSizwe.
- Uyile ii-term sheets (amaxwebhu acacisa ngemiqathango yesivumelwano seshishini) kunye neekhontrakthi ezahlukeneyo zeNngxowa-mali yeMisebenzi kunye ne Fundi.

- Uvelise imigaqo-nkqubo kunye neenkqubo zeshishini leNngxowa-mali yeMisebenzi.
- Wenze uthethathethwano olungaphezulu kwama-200 ezivumelwano zotyalo-mali kwiNngxowa-mali yeMisebenzi.
- Ulawule inkampani enekhontrakthi yokuhlawula yangaphandle ye-Imisebe Investment Holdings.
- Wazise ngokuyilwa kweenkqubo zeshishini lezimali ezinolondolozo lweendleko e-Aveng, Alexander Forbes, e-Tastic Rice nakwi Fundi.
- Useke inkampani yolawulo lwengxowa-mali esebenzayo e-NBC.
- Wazise ngophuhliso lweeprogram zekhompuyutha lolawulo lwengxowa-mali ebhekiselele kwiwebhu kunye nokusetyenziswa e-NBC.
- Wenze uthethathethwano kunye nokusetyenziswa kolungiselelo lweshishini lenkampani ephantsi kwenye ye-NBC ye-actuarial e-Kenya nase Namibia.
- Wayelilungu leqela kuthethathethwano lwekhontrakthi yenkampani ephantsi kwe-Nigeria ye-Alexander Forbes.
- Wabandakanyeka kuqatshelo lwamathuba eteknoloji ephazamisayo nakuphuhliso e-Fundi.
- Walawula i-provident fund yezemigodi ebalulekileyo kunye noninzi lwabo babandakanyekayo be Amplats Group Provident Fund.

## uMnu Hlatshwayo ufumene ezizidanga zilandelayo:

**Bachelor of Commerce  
Bachelor of Accounting Science Honours  
Chartered Accountant  
Masters of Business Administration**

# Iqela labaphathi be-MWPF

Dibana neQela labaphathi be-MWPF elinoxanduva lokuhanjiswa kobuchule bokuphatha i-MWPF.



**Amma Amparbeng**  
Igosa leZimali eliyiNtloko



**Lungelo Solombela**  
Umphathi wezaBasebenzi



**Muziwandile Ndlovu**  
Umphathi woPhuhliso lweShishini



**Nathan Williams**  
Igosa lezeMisebenzi/loLwazi eliyiNtloko

# Ulondolozo oluninzi **LWAMALUNGU** e-Group Life



**N**gokwemiqathango yoMthetho weNgxowa-mali yoMhlalaphantsi, zonke iingxowa-mali zomhlalaphantsi kufuneka zenze ukuhlolwa komthetho rhoqo kwiminyaka emithathu kusenziwa nguMhloli weNgxowa-mali. Injongo yokuhlolwa kukwenza ingxelo ngesimo esihle sezimali seNgxowa-mali kwanokucacisa ngenkqubela-phambili yezimali zeNgxowa-mali kwiGunya Lolawulo kwaye ngolo hlobo kufuneka kungeniswe kuLawulo Lokuziphatha leCandelo leZimali.

Ukuhlolwa kokugqibela kweNgxowa-mali olwalungomhla wama-31 kuDisemba 2018 kwamkelwa yiBhodi kwaye kwangeniswa kuLawulo Lokuziphatha leCandelo leZimali. Umhloli wafumanisa ukuba iNgxowa-mali ikwisimo esihle sezimali kwaye okubaluleke kakhulu wenza iziphakamiso ezibalulekileyo zokuphucula nangakumbi isimo seNgxowa-mali.

Esinye sesiphakamiso esibalulekileyo yayikukuba iNgxowa-mali inikezele nge inshorensi ngokupheleleyo kwi Group Life (inzuzo yokufa) yayo endaweni yokunikezela nge inshorensi kunye neNkampani ye-Inshorensi. Isizathu sesi siphakamiso yayikukuba kunokuba yinzuzo kumalungu ukuba iNgxowa-mali ibinokuba neenzuzo zomngcipheko ezinikezela nge inshorensi yazo ngokupheleleyo, ngolo hlobo kuvumela ukwabiwa okukhulu okunokwenzeka kwegalelo lomqeshi ngalondlela ulondolozo olukhulu luzakuphunyezwa.

**Siyavuya ukukwazisa ukuba iBhodi isamkele isiphakamiso kwaye ukusukela kumhla woku-1 kaJanyuwayi 2020 iNgxowa-mali ngoku inikezela nge inshorensi kwikhava yayo ye-group life njengenxalenye yeSigaba soku-1 sokuphunyezwa.**

Ingxowa-mali ngoku iphanda ngeSigaba sesi-2 sokunikezela nge inshorensi yayo ukuzisa zonke ezinye iinzuzo ezikwi inshorensi ukuba ibekwi inshorensi yayo. Sizokwazisa ngokuphathelelene noko ngenkqubela-phambili ekuhambeni kwexesha.



# Zazi iinzuzo zakho

Singaphezulu nje kwengxowa-mali yomhlalaphantsi. Siye sayila ngononophelo iinzuzo ukuqinisekisa ukuba azikhuselwanga kuphela ngexesha lomhlalaphantsi kodwa wena nosapho lwakho ninakekelwe ngamaxesha ongxamiseko.

Umngcwabo	<ul style="list-style-type: none"> <li>• R40,000 ilungu</li> <li>• R40,000 iqabane (kungakhathaliseki inani)</li> <li>• R40,000 abantwana (abakubudala beminyaka eli-14 ukuya kutsho kuma-25 (21 ukuya kutsho kuma-25, isiqinisekiso sokufunda sizakufuneka)</li> <li>• R25,000 abantwana (abakubudala beminyaka emi-6 ukuya kwi-13)</li> <li>• R15,000 abantwana (abakubudala bonyaka om-1 ukuya kwisi-5)</li> </ul>
Inzuzo yomngcwabo ebhatalwe ngokupheleleyo	R40,000 yamalungu akumhlalaphantsi
Inzuzo yokuNceda Usapho	Ukubhujelwa: ukufuduselwa kwelinye ilizwe, uncedo lomngcwabo, ukucetyiswa ngokomthetho kunye nokululekwa kwengqondo kokubhujelwa. Umonzakalo: ukudlwengulwa, uhlaselo, ukululekwa kwengqondo kweNtsholongwane kaGawulayo (i-HIV) kunye neeNkonzo zoNyango zoNgxamiseko
Ukufa	Imali onayo yakho (Fund Credit) kunye nokuphindwa ka-3 komvuzo wonyaka
Ukukhubazeka	Imali onayo yakho (Fund Credit) kunye nokuphindwa ka-3 koMvuzo wonyaka (ukuba kuvunyelwe)

## Umvuzo Wobomi Bonke

**Ingaba uzakube uthatha umhlalaphantsi kunyaka ozayo kwaye awunayo ingcinga yokuba uzakuwenza njani umhlalaphantsi wakho ukuba uhlale ixesha elide?**

Sinento esikuphathele yona. Ngo Matshi 2019, sazise ngemveliso entsha ebizwa ngokuba nguMvuzo Wobomi bonke. Ngemveliso yoMvuzo Wobomi bonke, unokukhetha ukusebenzisa imali onayo yakho ngokupheleleyo okanye inxalenye yayo ekuthengeni umvuzo wobomi bonke kwaye ubuye ufumane oku kulandelayo:

- Umvuzo wenyanga osisiqinisekiso\* ubomi bakho bonke.
- Umvuzo wobomi bonke osisiqinisekiso wakho uzokwanda ngokuhambelana nokunyuka okuchazwe ngonyaka. Ezi zibhekiselele kwiimbuyekezo zotyalo-mali.
- Ukuba iimbuyekezo ezikwi portfolio yotyalo-mali zimbi umvuzo wakho awuzukwanda, kodwa soze wehle.
- Unexesha elincinane lokubhatalwa leminyaka eli-15. Ukuba uyafa kwiminyaka eli-15, umvuzo wobomi bonke uzakubhatalwa kubantu bakho abaxhamlayo.

### Umzekelo:

Ukuba uyafa kwiminyaka eli-10 emva kokuba ukumhlalaphantsi um(aba)ntu wakho oxhamlayo onyuliweyo uzakufumana isambuku semali esilingana nexabiso lomvuzo oseleyo weentlawulo.

\*Umvuzo wenyanga uxhomekeke kwingeniso yerhafu.

Ukuba ngaba unokunqwenela ukwazi nangaphezulu malunga nemikhethe yakho yomhlalaphantsi, sinikezela ngoluleko lwengqondo lomhlalaphantsi kumalungu athatha umhlalaphantsi. Thetha ne-HR yakho okanye uqhagamshelane ne-MWPF malunga nokwenzeka kweseshoni elandelayo yoluleko lwengqondo.

# Izibonelelo ezifumanekayo kuwe

Ukunikezela ngeenkonzo kumalungu ethu ngokubalaseleyo kubalulekile kakhulu kuthi kwaye ngolo hlobo siye saqinisekisa ukuba unezibonelelo ezininzi onokufikelela kuzo ngaphandle kokuza kuNdlunkulu we-MWPF ngamabango.

## Amaziko Ongena Kuwo Ngaphakathi

Ingxowa-mali inaMaziko Ongena Kuwo Ngaphakathi asebenza ukusuka ngoMvulo ukuya ngoLwesihlanu ngentsimbi ye-08h00 de kube ngentsimbi ye-16h00 ukunceda ngokukodwa abaxhamli abangamalungu anamabango okanye izikhalazo. Sinezintandathu kwezi ndawo zilandelayo:

Walk-in Centre	Address
Carletonville	No 2, Office Park, Uys Buys, Corner Kaolin and Radium Street, Carletonville
Witbank	Office No. 9, M&B Centre, 16 Mandela Street, Witbank, 1034
Johannesburg	Cnr Melle & 26 Ameshoff Street, Braamfontein, Johannesburg, 2000
Orkney	Shop No, 12, Umuzimuhle Shopping Complex, Vaal Reefs No 3, Orkney, 2619
Mthatha	No. 49 Leeds and Craister Street, Metropolitan Place, Mthatha West
Mozambique	En1 Avenida Samora Machel Enfetrende ao Chave de Ouro, Balcao, 16 Provincia de Gaza, Ciadade Xai Xai

## EBS (Abacebisi beeNkonzo Ezibhekiselele kuBasebenzi)

Sinee ofisi ze-EBS ezimiselwe ngokuthe ngqo kumgodi ukuze thina sibekufutshane nawe, apho unokungena khona ngexesha elilelakho ukuze usebenzisane nabacebisi bethu abafanelekileyo be-EBS. Imigodi enabacebisi be-EBS yile:

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

## Oomanejala beMicimbi yabaXhasi (CRMs)

Sikwanee CRM ezilikhonkco lethu phakathi komqeshi kunye nani malungu. Baqhuba iiseshoni zemfundo yamalungu kwimigodi nganye kwaye zibandakanye iinzuzo zethu kunye nezikhalazo ezinxulumene kumabango.

## Iziko loMnxeba

Inombolo yethu yeZiko loMnxeba ngu 010 100 3001, iziko lomnxeba le-MWPF yindawo yethu yokuqala yoqhagamshelwano apho uzakuncedwa ngummeli wethu weziko lomnxeba, oxhotyiswe ngokupheleleyo ekuphatheni wonke amabango kunye nezikhalazo zamalungu kunye nezabaxhamli.



# Amaqonga Edijithali

## Kwiziko lewebhu

English

Members Login Complaints Supply Chain Unclaimed Benefits Regional Advisory Committee

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**WELCOME TO MINEWORKERS PROVIDENT FUND**

Iwebhusayithi ye-MWPF inento yonke ofuna ukuyazi ngeNgxowa-mali, sineemveliso ezicacileyo kunye nephepha leenkonzelo elidwelisa zonke iinzuzo kunye nendlela amalungu anokubanga ngayo iinzuzo zawo, kuquka into onokuza nayo xa usenza ibango.

Amalungu asenokwenza ibango ngqo kwiwebhusayithi. Kukho nephepha lotyalo-mali elikubonisa ukusebenza kweNgxowa-mali, izitimenti zemali zonyaka kunye neengxelo zemali, ezixile kushishino nasekusebenzeni kwemali Yengxowa Mali.

## Isango-salathisi Sezikhhalazo



Sinesango-salathisi sezikhhalazo le intanethi lokunceda abo banqwenela ukukhalaza kwi Ngxowa-mali ukusebenzisa iqonga elisembindini lempendulo ekhawulezayo kunye nokusonjululwa kwezikhhalazo.

Linikezela ngeqonga elithe ngqo apho wena kunye nabaxhamli ningafaka izikhhalazo ukusuka apho ukhoyo, ngqo kwiofisi yeGosa eliyiNtloko.

Yiya ku <https://complaints.mwpcf.co.za/> ukufaka isikhhalazo kwaye ufumane impendulo ngokukhawuleza.

# I-Facebook kunye ne-Twitter

Sikwanawo namaphepha e-Facebook kunye ne-Twitter, agcina wena uhlale unolwazi ngazo zonke iziganeko zethu kunye nophuhliso lweNgxowa-mali. Imibuzo ikwaphendulwa ngexesha lokwenyani kwaye izikhalazo zisonjululwe kwi-intanethi.

**Silandele kwi-Facebook kunye ne-Twitter kwaye uhlale unolwazi:**

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

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




Sibongoza onke amalungu ukuba asebenzise izibonelelo ze-MWPF ukunceda thina ukuba sinikezele ngenkonzo yodidi oluphezulu kuni malungu.


## Sithumele iinkcukacha zakho

Ukuhlala sinoqhagamshelwano nawe yinto ephambili kakhulu kuthi. Ukuba nedilesi ye imeyile yelungu ngalinye okanye inombolo yeselula kuzakusivumela ukuba sikwazise nangaziphina izinto ezintsha ezinokwenzeka kwingxowa-mali.

Ukuba utshintsha inombolo yeselula yakho, nceda uqhagamshelane nathi ukuze sibe nokuyitshintsha kwisistimu. Ngale ndlela, uzakubanako ukufumana konke okuqhubekayo nge SMS. Thumela iselula yakho kunye nedilesi ye imeyile ku [clientservices@mineworkers.co.za](mailto:clientservices@mineworkers.co.za) okanye ku [externalcomms@mineworkers.co.za](mailto:externalcomms@mineworkers.co.za).

## IINKCUKACHA ZOQHAGAMSHELWANO ZIKANDLUNKULU WENGXOWA-MALI

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

 010 100 3001

 [www.mwppf.co.za](http://www.mwppf.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 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.

