

# INYUZILETHA YELUNGU

FIRST EDITION



## Umyalezo ophuma kuSikhulu Esiyinhloko

Ungakholwa ukuthi sesisenyangeni yesithathu vele yonyaka? Kuningi osekwenzekile uma ubheka okwenzeka emhlabeni jikelele, kuzwelonke naseSikhwameni. Sethemba ukuthi ikota yokuqala yonyaka ibe enezithelo kuwe.

Kulesi sishicilelo sencwadi yezindaba, sethula Isikhulu Esiyinhloko esisha se-MWPF – uMnu Dumisa Hlatshwayo. Okuningi ngaye kusekhasini 2, si bone kufanele ukuthi sazise ithimba lonke eliphezulu kini ukuze nazi okuqhubela phambili ukuza neqhinga le-MWPF. Sinesimemezelo futhi esibaluleke kakhulu esimayelana noMshwalense Wempilo wakho ekhasini 4.

Isikhwama sihlinzeka okungaphezulu kwemihlomulo yomhlalaphansi, sihlinzeka umshwalense wokufa, owokukhubazeka nowokunye okuningi, buka indatshana “yazi imihlomulo yakho” ekhasini 5 ukuzejwayeza kangcono nalokho okukhonela wena nomndeneni wakho. Okokugcina, siphetha ngokubhala uhlu lwazo zonke izinsiza ezikhonela wena, amalungu ethu abaluleke kakhulu. Kuyinhloso yethu ukwenza uhambo lwakho nathi lube olungenazihibe. Siyakukhuthaza ukuthi usebenzise lezi zinhlelo ukuze uthole usizo oludingayo.

Uhambo lwami e-MWPF selufike ekugcineni njengoba ngizobe ngishiya iSikhwama ekupheleni kukaMashi. Ngizothanda ukuthatha leli thuba ukunibonga ngeminyaka emine eyisimangaliso. Ukusebenzela nina kube yithuba elikhethekile lokwenza okuthile futhi kwaba negalelo elibaluleke kakhulu emsebenzini wami.

Nginifisela okuhle kodwa njengoba niqhubeka nohambo lwenu ne-MWPF.

**Ngiyabonga  
Philda Mphephu**

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# Sethula uDumisa Hlatshwayo – iSikhulu Esiyinhloko se-MWPF

**K**usinikeza injabulo enkulu ukwethula iSikhulu Esiyinhloko esisha se-MWPF, uMnu Dumisa Hlatshwayo owajoyina iSikhwama mhla ka-1 Mashi 2020. UMnu Hlatshwayo ubebambe iqhaza ezikhwameni zomhlalaphansi lapho ilungu lithola isamba esigcwele uma lithatha umhlalaphansi (provident fund) naleso lapho ilungu lithola ingxenye ethile enye bese enye liyihola impilo yalo yonke (pension fund) kusukela ngo-1998. Ngalesi sikhathi somsebenzi wezokuhlizekwa kwezizimali esikhathini eside, kade futhi eNgumqondisi Wezezimali, we-Alexander Forbes Financial Services uSihlalo ezikhwameni ezehlukene zomhlalaphansi lapho ilungu lithola isamba esigcwele uma lithatha umhlalaphansi naleso lapho ilungu lithola ingxenye ethile enye bese enye liyihola impilo yalo yonke kanti njengamanje unguSihlalo wezikhwama ezinkulu, kubandakanya i-Amplats Group Provident Fund, lapho ebewuSihlalo wabo we-Audit and Risk Committee

Uhlala eMabhodini amaningana njengoMqondisi Ozimele. Iminyaka eminingi manje, ubebhekelele amaBhodi abaqondisi ngesikhathi sakhe semisebenzi yokuba yisikhulu esiyinhloko eyejwayelekile. NjengoMqondisi Ozimele, ubesebenze ngaphakathi eMabhodini abaqondisi nabanikazimasheya ezinkampanini ezehlukene.

## Ezinye izinto zakhe azenze ngempumelelo zibandakanya:

- Ukuqala isikhwama sokwakha amathuba omsebenzi esisebenza ngokugcwele sika-R9 bilion e-DBSA. Ukucija iziphathimandla ezimbili eziphezulu zokutshalwa kwezimali ukuze zithathe iSikhwama sezeMisebenzi (Jobs Fund), njengesu lenqubo yokuthuthukisa abaholi abasha ukuze bathathe indawo yalabo abashiyayo e-DBSA nakuSikhwama kaZwelonke (National Treasury)
- Ukuqamba amakhasi emigomo nezivumelwano kweSikhwama seMisebenzi neze-Fundi.

- Ukuqhamuka nemigomo nezinqubo komsebenzi weSikhwama seMisebenzi.
- Ukubandanyeka ezingxoxweni zezivumelwano zokutshala izimali ezingaphezu kwama-200 ngaphakathi eSikhwameni seMisebenzi.
- Ukuphatha inkampani yangaphandle ekhokha amaholo e-Imisebe Investment Holdings.
- Ukwethula kabusha izindlela ezisebenzisa amasu ezibalo ukuxazulula izinkinga zezimali ezihambisana nokonga kwa-Aveng, Alexandra Forbes, Tastic Rice nakwa-Fundi.
- Ukuqala inkampani yokuphatha izimali ezikhishelwa ukwenza umsebenzi e-NBC.
- Ukwethula ukwenziwa nokuqalisa ukusebenzisa uhlelo lwekhompyutha lokuphatha izimali olusha olwakhelwe kwi-web e-NBC.
- Ukubandakanyeka ezingxoxweni nasekuqalisweni ukusebenza kwenkampani esebenza ngokuhlanganyela emsebenzini ophathelene nokuhlaziya izibalo ukubala izingozi zomshwalense nezimali ezikhokhwa ngenyanga ye-NBC.
- Ukuba yilungu lethimba ezingxoxweni zenkampani yase-Nigeria engaphansi kwe-Alexandra Forbes.
- Ukubandakanyeka ekukhombeni nasekuthuthukiseni amathuba obuchwepheshe obukhipha ubuchwepheshe obudala e-Fundi.
- Ukuphatha isikhwama somhlalaphansi lapho ilungu lithola isamba esigcwele uma lithatha umhlalaphansi semayini kanye nabanikazimasheya abaningi be-Amplats Group Provident Fund.

## UMnu Hlatshwayo unalezi ziqu ezilandelayo:

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

# Ithimba Eliphezulu le-MWPF

Hlangana neThimba Eliphezulu le-MWPF elibhekene nokuza nesu le-MWPF.



**Amma Amparbeng**  
IsiKhulu eziPhezulu sezeziMali



**Lungelo Solombela**  
UMphathi wemisebenzi ebandakanya imihlomulo yabasebenziAmarekhodi aphilhelene nabasebenzi



**Muziwandile Ndlovu**  
UMphathi wezokuthuthukiswa kwebhizinisi



**Nathan Williams**  
Isiphathimandla sezemisebenzi/sezolwazi esiphezulu



# Ukongga futhi **OKUNGAPHEZULU** kumalungu Omshwalense Wempilo

**N**gokoMthetho Wesikhwama Sempesheni, zonke izikhwama zomhlalaphansi kudingeka zihlonzwe inani ngokomthetho njalo eminyakeni emithathu nguMhlonzi Wamanani eSikhwama Inhloso yokuhlonza inani ukubika ubulula abatshalizimali abasebenzisa ngakho isikhungo sezezimali ukuhlonza izinga lokusebenza kwezimali ezitshaliwe eSikhwameni kanye nokunikeza ulwazi olugcwele ngokuqhubekayo kwezezimali zeSikhwama kuziphathimandla ezilawulayo ngalokho kudingeka ukuthi uhanjise kusiphathimandla esibhekelela indlela umkhakha wezezimali oziphatha ngayo esibizwa nge-Financial Sector Conduct Authority.

Ukuhlonzwa kwenani kokugcina kweSikhwama okwakungomhla zingama-31 Disemba 2018 kwemukelwa yiBhodi kwase kuhanjiswa kwi-Financial Sector Conduct Authority. Umhlonzi wamanani wathola ukuthi iSikhwama sisesimweni esihle kakhulu sezimali futhi okubaluleke kakhulu wenza izincomo ezibalulekile ukwenza ngcono isimo seSikhwama.

Esinye sezincomo ezibalulekile kwaba ukuthi iSikhwama sithathele umshwalense ngokugcwele uMshwalense Wokufa (Group Life) waso (umhlomulo wokufa) esikhundleni sokuthi sithathe uMshwalense Wenkampani. Isizathu salesi sincomo kwakungukuthi bekuzoba usizo kumalungu uma iSikhwama besizozithathela sona imihlomulo yomshwalense wobungozi ngokugcwele, lokho okuvumela ukwabiwa okukhulu kwemali ekhokhwa amalungu ngenxa yokuthi kuzokongiwa kakhulu.

**Kuyasijabulisa ukunazisa ukuthi iBhodi lisamukele isincomo kanti kusukela mhla lu-1 Januwari 2020 iSikhwama manje sithathele umshwalense ngokugcwele umshwalense wokufa waso njengengxenywe yeBanga 1 lokuqalisa ukuthi kusebenze.**

ISikhwama njengamanje sibheka iBanga 2 lokuzithathela umshwalense ukuletha yonke eminye imihlomulo yomshwalense emshwalenseni esizithathele wona. Sizonazisa ngokunjalo ngokuqhubekayo ngesikhathi esifanele.



# Yazi imihlomulo yakho YAZI NGEZIKWELETU ZAKHO

Singaphezulu kwesikhwama somhlalaphansi. Senze ngokucophelela imihlomulo ukuqinisekisa ukuthi engathathelwe nje kuphela isikhathi lapho usuthatha khona umhlalaphansi kodwa kube futhi ukuthi wena nomndeni wakho ninakekelwe kahle ezimweni eziphuthumayo.

Umngcwabo	<ul style="list-style-type: none"><li>• R40 000 ilungu</li><li>• R40 000 oshade naye (kunganakwa isibalo sabo)</li><li>• R40 000 lizingane ezineminyaka eyi-14 kuya kwengama-25 (mayelana nezingane ezineminyaka yobudala engama-21 kuya kuma-25 kudingeka ubufakazi bokuthi zisafunda esikoleni)</li><li>• R25 000 izingane (ezineminyaka eyi-6 kuya kweyi-13)</li><li>• R15 000 izingane (ezinonyaka kuya kweyi-5)</li><li>• R15 000 izingane (izingane ezingaphansi konyaka owodwa)</li></ul>
Umhlomulo womngcwabo osukhokhelwe	R40 000 wamalungu asethathe umhlalaphansi
Umhlomulo Wokusiza Umndeni	Ukulahlekelwa: ukubuyisela umzimba ekhaya, usizo lomngcwabo, ukwelulekwa ngokomthetho nokwelulekwa ngokulahlekelwa. Ukwethuka kakhulu: ukuhlaselwa, ukwelulekwa nge-HIV nezinsiza eziphathelene nokwelapha zesimo esiphuthumayo.
Ukufa	Imali yomhlalaphansi onayo esikhwameni kanye neholo lonyaka eliphindwe ka-3
Ukukhubazeka	Imali yomhlalaphansi onayo esikhwameni kanye neholo lonyaka eliphindwe ka-3 (uma kuvunywa)

## Impesheni Impilo Yakho Yonke

**Ngabe uzothatha umhlalaphansi ngonyaka olandelayo kanti awazi ukuthi uzokwenza kanjani ukuthi imali yakho yomhlalaphansi ikugcine isikhathi eside?**

Sinesixazululo salokho. NgoMashi 2019, sethule umkhiqizo omusha obizwa nge-Income for Life. Ngomkhiqizo we-Income for Life, ungakhetha ukusebenzisa yonke noma ingxenye yemali yomhlalaphansi onayo esikhwameni ukuthenga i-income for life bese ngokwenza njalo uthole lokhu okulandelayo:

- Uthola imali engena nyanga zonke eqinisekisiwe impilo yakho yonke.
- Imali yakho oyitholayo Ezakho eqinisekisiwe oyithola impilo yakho yonke iuzokwenyuka ngokuyhambisana nokwenyuka kwemali ngonyukomali oklumenyazelwae lokhu kuvame ukwenzeka njalo ngonyaka. Lawa mabhonasi ancike emananini enzalo yotshalomali.
- Uma inzuzo yemali etshaliwe ingeyinhleamanani enzalo ephothifoliyo yakho yatshalomali emabi, imali yakhohlelo lwakho lwempesheli ngeke lwyenyuke, kodwa ngeke futhi yehle.
- Unesikhathi sokukhokha esiyiminyaka eyi-15 eqinisekisiwe. Uma kwenzeka ushona ingakapheli iminyaka eyi-15, imali oyithola impilo yakho yonke izokhokhelwa izindlalifa zakho.

### Isibonelo:

Uma kwenzeka ushona sekuphele iminyaka eyi-10 wathatha umhlalaphansi, indlalifa/izindlalifa zakho zizothola isizumbulu semali sesamba semali esele okade uzoyihola zinyanga.

\*Imali oyihola ngenyanga izobanjwa intela.

Uma kwenzeka ufuna ukwazi okunye ongakhetha kukho ngemali yakho yomhlalaphansi, sihlinzeka iseluleko somhlalaphansi kumalungu athatha umhlalaphansi. Khuluma noNdabazabantu wakho noma uthinte u-MWPF ngokuthi ukwelulekwa okulandelayo kunini.

# Izinsiza ezikhonela wena

Ukusebenzela amalungu ethu ngendlela enhle ngokwedlulele kubaluleke kakhulu kithi yingakho siqinisekise ukuthi unezinsiza ezingana impela ongazithola ngaphandle kokuthi uze eNhloko hhovisi yase-MWPF ukuzofaka izicelo zokukhokhelwa imihlomulo zakho.

## Izizinda Lapho Uya Khona Mathupha

ISikhwama Lezi sinezizinda ozifikela wena kuzo ezisebenza kusukelazivulwa ngoMsombuluko kuya kngoLwesihlanui kusukela ngehora lesi-08:00 kuya ehoreni lesi-16:00 kanti zenzelwe ikakhulukazi ukusiza izindlalifa zamalungu ekufakeni izicelo zokukhokhelwa imihlomulo noma ekubuzeni imibuzo. Sineziyisithupha kulezi zindawo ezisohlwini lapha ngezansi:

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

## Izinsiza zokusizwa kwabasebenzi ezibizwa nge-EBS (Employee Based Service Consultants)

Amahhovisi ethu e-EBS atholakala ngqo ezimayini ukuze sikwazi ukuba seduzane nani, lapho ungavele ungene khona ngesikhathi sakho malungu nangenhloso yokuthi ukwazi ukuza kithi uma uthola isikhathi ukuze uxhumane nabeluleki abanekhono be-EBS. Lezo zimayini ezinabeluleki be-EBS zilapha kulolu luhlu olungezansi:

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

## Abaphathi ababhekelele ubudlelwano namakhasimende ababizwa nge-Client Relation Managers (CRMs)

Sinama-CRM futhi angabaxhumanisi phakathi komqashi nani amalungu. Afundisa amalungu emayini ngayinye futhi bafundise ngemihlomulo yethu kanye nemibuzo ephathelene nokufakwa kwezicelo zokukhokhelwa imihlomulo.

## Izikhungo Zemibuzo Ngocingo

Inombolo yocingo lwesisinda esishayelwa ucingo ithi 010 100 3001, isizinda esishayelwa ucingo se-MWPF yindlela yethu yokuqala yokuthintana nathi lapho uzosizwa khona abeluleki besizinda sethu esishayelwa ucingo, abanolwazi olugcwele lokubhekana nazo zonke izicelo zokukhokhelwa imihlomulo nemibuzo.

# Izizinda Zobudijithali

## Iwebhusayithi



Iwebhusayithi ye-MWPF inakho konke odinga ukukwazi mayelana Nesikhwama, kukhona ikhasi elichaza kabanzi ngemikhiqizo nekhasi nangamasevisi lezinsiza elinohlu lwayo yonke imihlomulo nokuthi aingasifaka kanjani isicelo sokukhokhelwa imihlomulo amalunguyakho, kubandakanya lokho okumele uze nakho uma ufuna ukufaka isicelo sokukhokhelwa imihlomulo yakho.

Uyakwazi futhi ukufaka ngqo isicelo sokukhokhelwa kuwebhusayithi. Kukhona nekhasi lotshalomali elikukhombisa indlela Isikhwama esisebenza ngayo, izitatimende zonyaka zezezimali kanye nemibiko yezezimali egxila ebhizinisini kanye nasekusebenzeni kwezezimali Zesikhwama.

## Ukufaka izikhalo ngekhompyutha



Sinendlela yokufaka izikhalo ngekhompyutha ukusiza labo abafisa ukukhalaza eSikhwameni ukuthi basebenzise inkundla esendaweni eyodwa ukuze kutholakale impendulo ngokushesha nesixazululo sezikhalo.

Ihlinzeka inkundla eqonde ngqo lapho wena kanye nezindlalifa ningafaka izikhalo lapho nikhona, ehhovisi leSiphathamndla eSikhulu ngqo.

Yana ku-<https://complaints.mwpf.co.za/> ukuze ufake isikhalazo sakho bese uphendulwa ngokushesha.

# U-Facebook kanye no-Twitter

Sibuye sibe Namakhasi ka-Facebook kanye no-Twitter, akhombisa amalungu ngakho konke okusha mayelana nayo yonke imicimbi yethu kanye nokwenzeka uthuthukiswa KweesSikhwamaeni. Nemibuzo iphendulwa ngaso lesi sikhathi kanti izinkinga zixazululwa ku-inthanethi.

**Silandele ku-Facebook naku-Twitter ukuze uhlale uthola ulwazo lwakamuva:**

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

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




Sikhuthaza onke amalungu ukuthi asebenzise zonke izinsiza ze-MWPF ukusisiza ukuthi senzele nima malungu umsebenzi omuhle kakhulu.


## Sithumelele imininingwane yakho

Ukuhlala sikuthinta yinto eseqhulwini kakhulu kithi. Ukuba nekheli le-email noma inombolo yeselula kwelungu kuzosivumela ekuthini sikwazise ngezinto ezintsha ezenzekayo esikhwameni.

Uma ushintsha inombolo yeselula yakho, sicela usithinte ukuze siyishintshe kwikhompyutha yethu. Ngale ndlela, uzokwazi ukuthola konke okwenzekayo nge-SMS. Sithumelele inombolo yakho yeselula nekheli le-email ku [clientservices@mineworkers.co.za](mailto:clientservices@mineworkers.co.za) noma [externalcomms@mineworkers.co.za](mailto:externalcomms@mineworkers.co.za).

### IMININGWANE YOKUXHUMANA YEHHOVISI ELUKHULU LESIKHWAMA

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

 010 100 3001

 [www.mwpcf.co.za](http://www.mwpcf.co.za)

Isitatimende sokuzihlangula: Ulwazi olukule nyuziletha luvikelwe yimithetho yolwazi lobuciko esebenzayo futhi akumelwe ukuba lukopishwe, lusatshalaliswe noma luguqulwe mayelana nezohwebo. Nakuba yonke imizamo yenziwe ukuze kuqinisekiswa ukuthi lolu lwazi olutholakala lapha lungolwakamuva, aluchemile futhi lushaya khona, lokhu ngeke kwaqinisekiswa. Ukusetshenziswa kwalolu lwazi yinoma yimuphu omunye umuntu kuzoya ngokubona kwalowo muntu futhi luyiqiniso kuphela. Sicela wazi ukuthi uma okuqukethwe kule nyuziletha kushayisana Nemithetho Yesikhwama, kuzolandelwa Imithetho. I-MWPF angeke ithwale icala ngenxa yanoma yikuphi ukulahlekelwa, ukulimala, kanye nezindleko okungenzeka zibe khona ngenxa yanoma yiliphi iphutha noma okunye okungasiwongo lapha ngendlela eqondile noma engaqondile.

