# INYUZILETHA YELUNGU

**UHLELO LOKUQALA | MARCH 2024**

**Lungu Elithandekayo**

Siyakwamukela ekushicilelweni kokuqala kweNyuziletha Yelungu. Ngiyethemba ukuthi ube nekhefu elihle ngenkathi kaKhisimusi futhi waphumula kanti usubheke phambili kokuzokhiqizwa ngu-2024. Kukho konke okwenzekile, u-2023 ube wunyaka lapho iSikhwama sisebenze kahle kakhulu, kunyaka nonyaka. Sibheka phambili ekwenzeni unyaka ka-2024 ube ngcono nakakhulu. Njengesikhwama, sibheke phambili onyakeni owanelisayo lapho izindawo ezibalulekile esizogxila kuzo kuzoba ukukhulisa amalunga eSikhwama, siqhubeke nokuthuthukisa ukulethwa kwezinsiza kumalungu futhi siqhubeke nokukhiqiza imbuyiselo enhle kakhulu yotshalomali kumalungu. Sithembela kubo bonke ababambiqhaza bethu ukuze sifeze lezi zifiso nezinjongo.

Kulo mbhalo wenyuziletha, sifaka ezinye izibuyekezo ezibalulekile zeSikhwama kanye namaphuzu avelele ka-2023.

## 1 IZIBUYEKEZO ZABAPHATHI BE-MWPF

Ngizoqhubeka ngisebenza njengeSikhulu Esiyinhloko futhi noMpathi Omkhulu i-CEO ebambile yeSikhwama kuze kube yilapho iBhodi lithatha khona isinqumo sokugcina. IBhodi liyalubheka lolu daba.

## 2 UKUTHUTHUKISWA KWEZINZUZO ZOBUNGOZI

### 2.1 Inzuzo Yokufa (Ikhava Yokuphila Yeqembu – GLA):

Inzuzo Yokufa izivikele ngokwayo eSikhwameni. Isikhwama sikwazile ukunciphisa iphrimiyamu kusuka ku-3.66% kuya ku-2.00%, kusukela ngomhla ka-1 Januwari 2024. Isikhwama siphinde sakhuphula ikhava Yenzuzo Yokufa kusuka kokuphindaphindwe ka-3 x koMholo Wonyaka weLungu kuya kokuphindaphindwe ka-4 x koMholo Wonyaka weLungu, ngeprimiyamu ephansi. Ekufeni kweLungu elalisesemsebenzini futhi linikela ku-MWPF, inani Lenzuzo Yokufa lizophindaphindwa ka-4 x loMholo Wonyaka weLungu kuhlanganiswe +nemali Yesikhwama Eqongelelwe. Le nzuzo izosatshalaliswa ngaphansi kweSigaba 37C soMthetho Wezikhwama Zempesheni.

## 3 IMALI YOKUPHATHA

Isikhwama siyibuyekezile indlela yokubala izindleko zemali yokuphatha. Isikhwama sesishintshile sisuka ohlelweni lokukhokha olunqunyiwe lweRandi iLungu ngalinye ngenyanga ngayinye saya ohlelweni olusha lokuhlanganisa iRandi elincishisiwe kakhulu iLungu ngalinye ngenyanga ngayinye elingu-R44.00 kuhlanganiswe nokudonswa okwengeziwe kwamaphuzu ayisisekelo angu-0.26 embuyisweni yotshalomali. Kulolu hlelo olusha oluyi-hybrid, aMalungu azokhokha imali encishisiwe yokuphatha. Lolu hlelo luzosetshenziswa phakathi neKota yokuqala ka-2024, kuyilapho sisalinde i-FSCA ukuthi ibhalise iSichibiyelo Somthetho esivumelayo.

## 4 ISISTIMU YOMHLALAPHANSI YEZIMBIZA EZIMBILI

Usuku lokusetshenziswa kwesistimu yomhlalaphansi yezimbiza ezimbili lushintshiwe lwasuswa kumhla ka-1 Mashi 2024 lwayiswa kumhla ka-1 Septhemba 2024. Isikhwama sizokwenza kanye kuphela ukudluliswa okuphoqelekile okungu-10% wokongelwe umhlalaphansi ngamalungu ngomhla ka-31 August 2024 noma u-R30 000, noma yikuphi okuphansi kakhulu. Asikho isinyathelo esidingekayo kulesi sigaba. ISikhwama siyosho uma noma futhi kudingeka noma yisiphi isinyathelo. Isikhwama siphothula inqubo yokufaka izicelo kanye nezimfuneko futhi siyokusho lokho kumalungu maduzane.

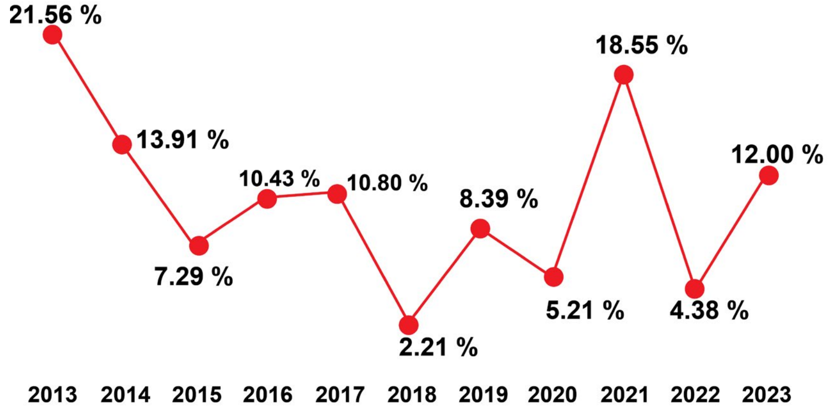
## 5 INHLOLOVO YOKUZIBANDAKANYA KWABABAMBIQHAZA YONYAKA

ISikhwama sifisa ukubonga iBhodi, Amalungu, Izinyunyana Zabasebenzi,Abahlinzeki Bezinsizakalo kanye nezithunywa ezivela kuma-RAC ethu ezibambe iqhaza kunhlolovo yokuzibandakanya kwababambiqhaza yonyaka ka-2023. Injongo yenhlolovo ukuhlinzeka iSikhwama ngolwazi olunzulu ngezimo zangempela noma ezicatshangwayo zokulethwa kwezinsiza. Isikhwama siphinde sathola isilinganiso esiphezulu esingu-95%, uma kuqhathaniswa no-2022 lapho iSikhwama sathola khona isilinganiso esiphelele esingu-100%. Le nhlolovo nombiko kubalulekile ukuze iSikhwama siqonde imibono yababambiqhaza bethu futhi sibone izindawo zokwenza ngcono.

## 6 UKUSEBENZA KOTSHALOMALI LWESIKHWAMA NGO-2023 NEMBUYISELO EQOQIWE YEMINYAKA EYI-10

Isikhwama sithole ukusebenza okuvelele ngo-2023, ngokusebenza kokutshalwa kwezimali jikelele okungu-12.00%. Lo mphumela omuhle ubonisa amasu okuphatha nokutshala imali aphumelelayo, anomthelela ekukhuleni kwempahla yeSikhwama ngaphansi kokuphathwa (AUM), manje eseyeqe u-R36bn.

Ukuzinikela nezinqumo ezenziwe yiBhodi kuyaqhubeka kuba nomthelela omkhulu enhlalakahleni yezezimali zamaLungu ngendlela enhle, futhi ukuzibophezela kwalo kuyahlonishwa njengesici esibalulekile empumelelweni yeSikhwama.




**Frans Phakgadi**
**MWPF PO kanye nebamba lika-CEO**

# SILANDELE EZINKUNDLENI ZETHU ZOKUXHUMANA

**Ukuze uthole izibuyekezo njalo zezindaba ezihlobene neSikhwama, silandele ezinkundleni zethu zokuxhumana ezibalwe ngezansi.**

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