

UTYALO-MALI LWE MINEWORKERS PROVIDENT FUND



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Kuthetha ukuthini ukutyalela umhlalaphantsi wakho imali?

Nyanga zonke, amalungu aneengxaki zezimali amele kuzifezekisa. Umzekelo kungabakho imfuneko yokuba ahlawule irenti yenyanga okanye ibhondi, ahlawule imirhumo yesikolo, athumele imali yokuxhasa usapho ekhaya, athenge igrosari, ahlawule irhafu kananjalo akhuphe iminikelo yokulondolozela umhlalaphantsi. Injongo yale ncwadana kukuchaza okwenzeka kwimali amalungu ayinikela kwiMineworkers Provident Fund.



I-infleyishini

Ngaphambi kokuchaza ukuba imali enikelwa kwingxowamali yezibonelelo qho ngenyanga ityalwa njani, kubalulekile ukuba kuqalwe kuthethwe nge-infleyishini. I-infleyishini ngumlinganiselo ekunyuka ngawo amaxabiso empahla neenkondo ekuhambeni kwexesha elide. I-infleyishini iyawanciphisa amandla emali okuthenga ekuhambeni kwexesha.

Umzekelo, lo mfanekiso ungezantsi apha uchaza ixabiso lempahla yekhaya yemihla ngemihla kwiminyaka yoo-1980.

Ixabiso **le-2kg yerayisi lali-yi-R3,25 kuphela ngoko**, kodwa ngoku loo myinge werayisi **ubiza malunga ne-R35.00**. Ixabiso elinyukayo lale mpahla lichaza indlela i-infleyishini esebenza ngayo.



Ngoko ke, esikufundayo koku kukuba xa imali uyilondolozela isiganeko esiza kwenzeka kwiminyaka emininzi ezayo, njengomhlalaphantsi, kubalulekile ukuyityala loo mali ngendlela apha eyenza ukuba ihlume ngesantya esingaphezulwana kweso se-infleyishini. Ngokwenza njalo amalungu akayi kuba namandla okuthenga kuphela, koko aya kuba nako nokuhlumisa imali yawo ngesantya esingaphezulwana kunese-infleyishini, ngaloo ndlela abe ongeza ixabiso le mali yawo.



Iziphumo zokuphindaphindeka kwenzala

Nyangazonke xa amalungu enikela imali kumhlalaphantsi, loo mali ayinikelayo ityalwa egameni lawo kwiimalike zezimali. Ngenxa yendlela etyalwe ngayo imali, loo mali iya kuhluma ngenxa yenzala eyizuzileyo, izabelo ezihlawuliweyo nokukhula kwemali eyikapitali. Okukhona amalungu ehlala etyale imali, kokukhona eza kuba nemali engaphezulu ekupheleni kwexesha lawo lokusebenza. Oku kungenxa yokuphindaphindeka kwenzala okuchazwe apha ngezantsi.

Imali amalungu ekugqibeleni athi abe nayo xa ehlala phantsi ekupheleni kobomi bawo bokusebenza intlantlu mbini – iminikelo kunye nokuhluma okuzuzwe kutyalomali lwaloo minikelo.

Iminikelo
ekhutshwa
lilungu
ngenyanga



Ukuhluma
okuzuzwe
ngenxa
yeminikelo
yelungu



xabiso
ngelixa
lokuhlala-
phantsi

Njengelungu, ukuba ucinga phaya emva kumnikelo wokuqala womhlalaphantsi owawenzayo xa wawuqala ukusebenza, loo minikelo, kuloo nyanga yokuqala, waba nokuzuzwa ukuhluma ngenxa yokutyala kwawo. Kwinyanga elandelayo, ukuhluma okuzuzwe kwinyanga engaphambili nako kwazuzwa okwako ukuhluma. Ngamanye amazwi, kwinyanga yesibini, uzuzwe ukuhluma kumnikelo wakho omtsha, waza wazuzwa ukuhluma okongezwe kuhlumo lwenzuzo yenyanga yokuqala. Ekuhambeni kwexesha, yonke

iminikelo yakho nokuhluma okuzuze ngaphezu kokuhluma okusele kukhona kukonke kufakwa kwingxowa yokulondolozela umhlalaphantsi. Ukutyalwa kweminikelo okusoloko kuqhubeka kunye nokutyalwa kutsha kokuhluma loo nto kuthiwa sisiphumo sokuhluma. Nangona kunjalo, kubalulekile ukuyiqonda into yokuba inzuzo yokuphindaphindeka kwenzala ingafumaneka kuphela ukuba amalungu ahlala etyala iminikelo ixesha elide.



Ngoko ke ityalwe phi imali yakho?

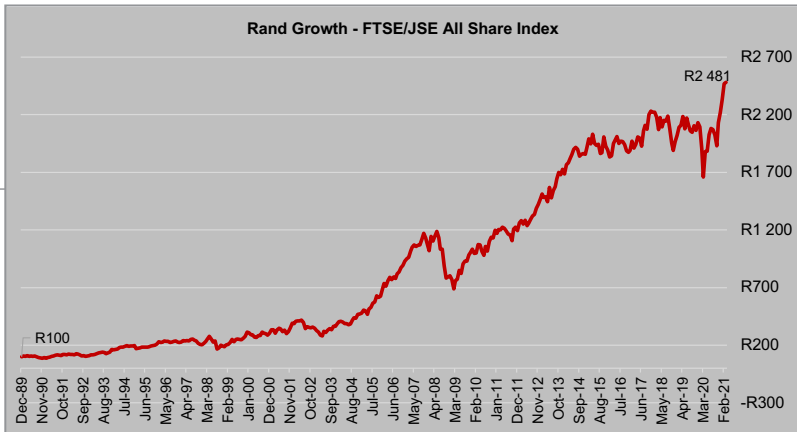
Okokuqala, imali yakho ityalwe eMzantsi Afrika nakwihlabathi liphela. Ke ngoko, enye imali yakho ityalwe kwizabelo zeenkampani ezibhaliswe kwiziko lonaniselwano ngemali, yaza enye yatyalwa kwiimali ezifakwe ezibhankini njengemali eyikheshi, enye yona yatyalwa kwiibhondi zikarhulumente ngelixa enye ityalwe kwipropati. Isizathu sokuba imali yakho singayityali kwizabelo kuphela kungokuba asifuni kufaka amaqanda wakho kwibhaskiti enye. Ngokuyinabisa imali yakho, ithuba lokuzuzisa ukuhluma liya linyuka kanti nokwazi ukulawula imingcipheko nako kwenza njalo. Masikhe sizame ukuwuqonda ngcono umahluko phakathi kweendlela ngeendlela zotyalomali.





Izabelo zeenkampani ezibhaliswe kwiziko lonaniselwano ngemali

Eminye imizekelo yezabelo ezibhaliswe kwiziko lonaniselwano ngemali zezo zakwaMTN, Telkom, Old Mutual, Capitec, Sibanye Stillwater, Harmony Gold, Anglo American nezakwaClicks. Maninzi amaziko onaniselwano ngemali ehlabathini jikelele. ElaseMzantsi Afrika kuthiwa yiJohannesburg Stock Exchange (JSE). Indlela eziqhuba ngayo zonke iinkampani ezibhaliswe kwiJSE ziyadityaniswa ze zilinganiswe ngokoluhtu lwezabelo zizonke, i-All Share Index (ALSI). Njengalungu, kuba iminikelo yakho ityalwe kwezo zabelo, nawe ukwangumnizabelo wezinye zezo nkampani. Masike sijonge ukuba ihlume kangakanani iALSI apha ekuhambeni kwexesha.



Ukuhluma okuchazwe ngentla apha kubonakalisa into ethi ukuba ilungu lanikela nge-R100 ngo-1990 ze i-R100 ibe yatyatwa kwiJSE namhlanje loo R100 isondele kwi-R2 500. Esi santya sokuhluma singaphezulu kwe-infleyishini, nto leyo ithetha ukuba imali elondolozwe ngamalungu iya kuwagcina amandla awo okuthenga kwixesha elide elizayo. Kungenxa yesi sizathu ke inxalenye yee-aseti zamalungu ityalwa kwizabelo – ukuze abe nokuzuzwa kuhlumo nakukhuseleko kwi-infleyishini. Kubalulekile ukuba iqatshelwe into yokuba izabelo azisoloko zinyuka kwaye kuya kubakho amaxesha eziya kuhla ngawo njengoko kubonakaliswe kwigarfu. Zidla ngokuhla xa kukho ukungaqiniseki koqoqosho lwehlabathi njengakumba weCovid-19 kunye neengxaki zezimali ezachapazela ihlabathi phaya ku-2007.



libhondi

Ngokubhekiselele kwiibhondi, iimali zamalungu zibolekwa iinkampani namaqumrhu karhulumente ukuwancedisa ekuhlumeni. Njengembuyekezo, ezo nkampani norhulumente bahlawula amalungu inzala kuba loo malungu eziboleke imali. Le yenye indlela iminikelo yamalungu ezuzwa ngayo ukuhluma. Njengakwizabelo, iibhondi nazo ziyavakalelwa xa iindaba zingentle, kodwa zidla ngokungabisengozini njengezabelo. Kuba zingenabungozi bungako, ukuhluma okunokuzuzwa kwiibhondi ekuhambeni kwexesha elide kungaphantsi kunoko kwezabelo.



Ikheshi

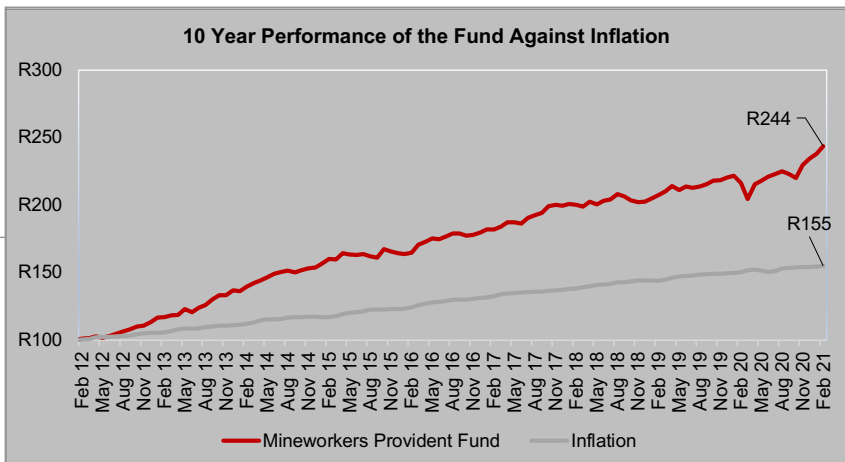
Ukutyala imali eyikheshi kufana nokufaka imali kwi-akhawunti yasebhankini ukuze kufunyanwe inzala. Kwezi ntlobo zintathu zotyalo-mali olu lolona lungenabungozi ekuhambeni kwexesha elide. Ukuhluma okunokuzuzwa kutyalomali oluyikheshi alukho phezulu ngokufanayo nolo olwenziwe kwizabelo okanye kwiibhondi ekuhambeni kwexesha elide.





I-Mineworkers Provident Fund inembali eluqilima yokubonelela amalungu ngohlumo oludlula i-infleyishini

Igrafu engezantsi apha ichaza ukubaluleka kokutyalela umhlalaphantsi imali ndawonye nempumelelo yeMineworkers Provident Fund ekuziseni uhlumo oluyibethayo i-infleyishini. Umzekelo, ukuba ubunikele ngeR100 kwiMineworkers Provident Fund kwiminyaka eli-10 eyadlulayo usenzela umhlalaphantsi wakho, namhlanje loo R100 ihlume yaba yi-R244. Ukuba ubunganikelanga usenzela ukulondolozela umhlalaphantsi, iR100 ibi zakuba yi-R100 nangoku.



Kubalulekile ukunyamezela xa ulondolozela umhlalaphantsi. Utyalomali ludlula kwimijikelo ngemijikelo apho luthi lwehle luphinde lunyuke ekuhambeni kwexesha elifutshane. Kodwa ukuba amalungu ahlala eyityalile imali yawo ekuhambeni kwexesha elide aze akunyamezele ukuhla nokunyuka kwemali ayityalileyo, aya kufika kumhlalaphantsi emi kakuhle.



Uqhagamshelana nathi njani

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