

# NEWSLETTER

## YA DITHO

KHATISO EA BORARO | AUGUST 2025



### Setho se Ratehang

Ha re ntse re tswela pele ho fihlela ka 2025 le dikgwedi tse mmalwa feela tse setseng, re thabela ho o tsebisa ka tse ding tsa dikgatelopele tsa bohlokwa le dintho tsa bohlokwa tse fihlelletsweng Letloleng.



ho netefatsa hore dintlha tsa hao tsa botho le tsa bajalefa di ntjhafatswa. Sehlooho se qaqileng se kenyeleditswe ho o thusa ho utlwisisa le ho sebedisa ka botlalo tlhahisoleseding e fanweng.

### Kgolo e Matla ya Tswala ya Matsete

Tshebetso ya rona ya ho tsetela e ntse e tswela pele ka tsela e ntle. Matlotlo a tlasa taolo (AUM) a eketsehile ho tloha ho R41.8 billione qetellong ya Motsheanong 2025 ho ya ho R42.7 bilione qetellong ya Phuptjane 2025. Kgolo ena e tsitsitseng e matlafatsa leano la rona la nako e telele la ho tsetela le boitlamo ba ho netefatsa bokamoso ba hao ba ditjhelete.

### Phihlelo e Ntjha ya Didijithale

Jwaloka o ka nna wa bona, webosaete ya rona e sa tswa qala e ile ya qala ho sebetsa ka Phupu. E etseditswe ho ba bonolo, e hlakileng haholwanyane ebile e bonolo ho tsamaya hara yona, e leng se etsang hore ho be bonolo hore o fumane tlhahisoleseding eo o e hlokang. Re tshepa hore o natefelwa ke boiphihlelo bo ntlafaditsweng mme re o mema hore o arolelane maikutlo a hao le rona.

### Ditatemente tsa Melemo tse Fumanehang Jwale

Setatemente sa hao sa melemo sa 2024 se ntshitswe. Ka kopo iphe nako ya ho e hlahloba le

### Ho Hula Tjhelete Tsamaisong ya ho Beha Mejafatshe ya Mekotla e Mmedi

Ho hula tjhelete Tsamaisong ya ho Beha Mejafatshe ya Mekotla e Mmedi ho tloha ka la 1 Hlakubele 2025 ho fihlela qetellong ea Hlakola 2026. O ka etsa kopo hang feela ka selemo sa ditjhelete. Ho na le ditlhaloso tsa bohlokwa tseo o lokelang ho di ela hloko ha o hula Tjheleteng eo o e Bolokileng. Re kentse sengolwa se felleltseng se hlahosang seo o hlokang ho se hopola ha o ntse o tswela pele.

### Ho Keteka Kgwedi ya Basadi

Ha re ntse re kwala Phato, re nka motsotswana ho keteka Kgwedi ya Basadi, nako ya ho hlompha matla, mamello le tlatsetso ya basadi ho pholletsa le naha ya rona. A re tsweleng pele ho phahamisa le ho matlafatsa basadi mesebetsing ya rona, malapeng le setjhabeng.

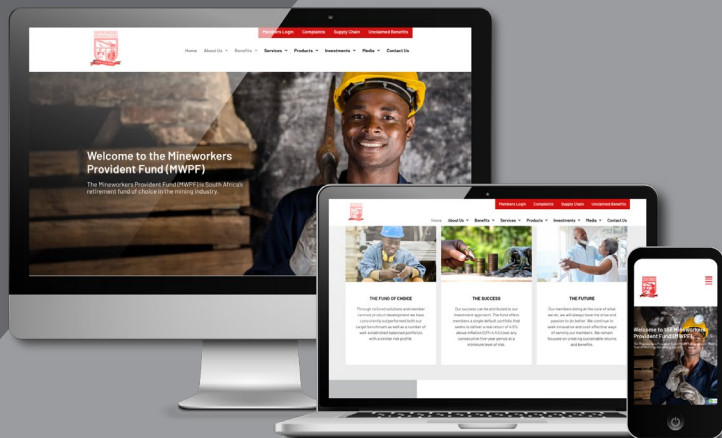
Rea le leboha ka hore ebe le ntse le re tshepa. Re lebelletse ho o thusa ho pholletsa le selemo sena.

Ka boikokobetso

**Mr Frans Phakgadi**

**Mohlanka e Moholo wa Phethahatso**

# Webosaete e ntjha ya MWPF e phela – Na o Ntse o e Batlisisa?



**W**ebosaete e ntjha ea MWPF e qadile ka molao ka la 11 Phupu 2025. Sepheo sa rona se ne se le bonolo: ho theha platforomo ya dijithale e bonolo ho e sebedisa, e potlakileng le e hlakileng ho o nolofalletsa ho fumana tlhahisoleseding, ho lekola tswelopele ya hao ya ho beha mejafatshe le ho laola melemo ya hao ho tloha kae kapa kae. Ebang o sheba setatemente sa hao sa melemo, o qala ho etsa tleimo Mekotleng e Mmedi, kapa o batla feela ho dula o tsebisitswe, ntho e nngwe le e nngwe jwale e bonolo ka ditliliki tse mmalwa feela. O ka boela wa ingolisa ho koranta ya kotara ho netefatsa hore o motjheng wa ditaba le hore o ntlafaditswe.

## Re Batla ho Utlwa Maikutlo a Hao

Re thehile webosaete ena e ntjha re nahanne ka wena, mosebedisi mme jwale re batla ho utlwa ho tswa ho wena! Maikutlo a hao a tla re thusa ho ntlafatsa boiphihlelo ba hao. Haeba o bile le monyetla wa ho hlahloba platforomo e ntjha, ka kopo re tsebise hore na ke eng e sebetsang hantle le hore na re ka ntlafatsa hokae.

Etela saete ho: [www.mwpf.co.za](http://www.mwpf.co.za).

Re tshepa hore boiphihlelo bo botjha ba dijithale bo etsa hore ho laola leeto la hao la ho beha mejafatshe le be bonolo, ho potlaka le ho fihlella haholwanyane.

# Setatemente sa hao sa Melemo se Ntjhafaditsweng se se se fumaneha



**R**e thabela ho phatlalatsa hore Setatemente sa hao sa Melemo sa MWPF se ntjhafaditsweng se se se fumaneha. Setatemente sena se fana ka kgutsufatso e hlakileng ya poloko ya hao ya ho beha mejafatshe, melemo le mosebetsi wa Letlole ho fihlela jwale.

Ho o tsebisa ke ntho ya bohlokwa tshebeletsong ya rona, mme setatemente sa hao sa melemo ke sesebediswa sa bohlokwa ho o thusa ho lekola tswelopele ya hao le ho rala bokamoso ba hao ba ditjhelete.

## Setatement sa Hao sa Melemo Keng

### Setatemente sa hao se kenyeletsa:

<b>1</b> Dintlha tsa hao tsa botho le tsa mosebetsi	<b>2</b> Kakaretso ya menhelo ya setho le mohiri	<b>3</b> Mokitlane wa hao wa hona jwale wa Letlole (Dipoloko tsa Tjhelete Kaofela)	<b>4</b> Melemo ya kotsi - ho kenyeletswa lefu, ho holofala le inshoreense ya lepato	<b>5</b> Bajalefa ba hao ba thontsweng le baphedisuwa
--	---	---	---	--

## Kamoo O Ka Balang Setatemente sa Hao ka Teng

- 1 Mokitlane wa Letlole** ke ho boloka tjelete yohle ya ho tlohela mosebetsi, ho kenyeletswa ditjhelete tsohle le ho kgutlisa matsete.

FUND CREDIT BUILD UP FOR THE PERIOD 01/01/2024 TO 31/12/2024					
	Vested Amount (R)	Non-Vested Amount (R)	Retirement Pot (R)	Savings Pot (R)	Amount (R)
Balance as per previous statement as at 01/01/2024	1,147,556.12	45,874.88	0.00	0.00	1,193,431.00
Total Net Investment for the period as per the Contribution Details above	0.00	15,754.19	6833.52	3419.51	26007.23
Less: Administration Fee incl VAT	0.00	0.00	0.00	0.00	1,089.46
Transfers in for the period (External)	0.00	0.00	0.00	0.00	0.00
Transfers in for the period (Internal)	0.00	0.00	0.00	30,000.00	0.00
Transfers out in the period	0.00	0.00	0.00	0.00	0.00
Withdrawal out in the period	0.00	0.00	0.00	30,000.00	0.00
Net Investment return	111,170.52	5,067.57	354.64	154.66	116,747.39
<b>Member Fund Credit from Inception to date 31/12/2024</b>	<b>1,258,726.64</b>	<b>66,696.64</b>	<b>7188.16</b>	<b>3574.17</b>	<b>1,335,096.16</b>

- 2 Menehelo** ke karohano ya menehelo ya kgwedi le kgwedi ya setho le mohiri.

CONTRIBUTION DETAILS FOR THE PERIOD 01/01/2024 TO 31/12/2024			
	Member (R)	Employer (R)	Total (R)
Contribution as a percentage of salary	5.80%	14.20%	20.00%
Total Gross Monthly Contribution	11,202.12	27,418.35	38,620.47
Less: Risk Premiums	0.00	12,613.24	12,613.24
Additional Voluntary Contribution	0.00	0.00	0.00
<b>Total available for investment</b>	<b>11,202.12</b>	<b>14,805.11</b>	<b>26007.23</b>

The total available for investment reflects the monthly contribution after the deduction of risk premiums payable to the insurer.

- 3 Melemo ya Kotsi** ke dintlha tse malebana le melemo ya hao ya lefu, melemo ya ho holofala le inshorene ya lepatso.

DEATH BEFORE RETIREMENT BENEFIT AS AT 31/12/2024		Amount (R)
100% of the Member Investment Value in all categories, PLUS Insured Benefit		1,335,096.16
<b>Total Lump Sum Death Benefit</b>		<b>1,928,916.16</b>

PERMANENT AND INDUSTRY RELATED TOTAL DISABILITY BENEFIT AS AT 31/12/2024		Amount (R)
100% of the Member's Vested Investment Value and Savings Component, PLUS Non-Vested Benefit		1,261,937.66
Retirement Component		6,461.86
Insured Benefit		593,820.00
<b>Total Benefit</b>		<b>1,928,916.16</b>

FUNERAL BENEFIT AS AT 31/12/2024		Amount (R)
The following benefits will be paid out in the event of the death of a member or any of his/her immediate family:		
<b>Funeral Benefit</b>		
Member		80,000.00
Spouse		80,000.00
Children aged 21 years and over but under, age 26 if still studying full time at a recognized educational institution (Proof of study is required)		80,000.00
Children aged 14 years and over but under, age 21		80,000.00
Children aged 6 years and over but under, age 14		50,000.00
Children aged 1 year and over but under, age 6		20,000.00
Children under, age 1 year		20,000.00
<b>Paid-Up Funeral Benefit</b>		
Retired Member		80,000.00

- 4 Bajalefa ba thontsweng ba** bontsha hore melemo ya hao e tla ya ho mang ketsahalang e sa thabiseng ya lefu la hao. Etsa bonnete ba hore bajalefa ba hao ba ngodisitsweng le dintlha tsa ho ikopanya le bona di a ntjhafatswa.

NOMINATED BENEFICIARY					
First Names and Surname					
Identity/Passport Number					
Cell/Telephone Number					
Email Address					
Applicant's Relationship to member	Spouse		Child (Biological or Adopted)	Factual Dependant	Nominee Other

## Mokgwa wa ho Fihlella Setatemente sa Hao



Setho sa MWPF ho webosaete ya rona ([www.mwpf.co.za](http://www.mwpf.co.za)).



Etela moemedi wa hao wa HR.



Ikopanye le lefapha la rona la Ditshebeletso tsa Bareki ka imeile ho [clientservices@mineworkers.co.za](mailto:clientservices@mineworkers.co.za) kapa mohaleng ho +27 10 100 3000.

## Boloka Dintlha tsa Hao di Ntjhafatswa

Ha o ntse o lekola setatemente sa hao, ka kopo sheba tlhahisoleseding ya hao ya botho le ya boikopanyo mme o le ntjhafatse ha ho hlokeha ka rona kapa lefapha la hao la HR.

Setatemente sa hao sa melemo se o thusa ho dula o tsebile le ho laola moralo wa hao wa ho beha mejafatshe. E hlahlobe kgafetsa mme o fihlele haeba o hloka tshehetso.

Haeba o hloka thuso ho utlwisisa setatemente sa hao, ikopanye le lefapha la rona la Ditshebeletso tsa Bareki.

# Tsamaiso ya ho Beha Mejafatshe ya Mekotla e Mmedi: Ho Hula ho Tswa Tjheleteng eo o e Bolokileng



**H**o hula ho tswa Tjheleteng eo o e Bolokileng ya Tsamaiso ya ho Beha Mejafatshe ya Mekotla e Mmedi e butswa ka molao ka la 1 Hlakubele 2025 mme e tla dula e butswa ho fihlela la 28 Hlakola 2026.

### O ka Hula Hang Feela ka Selemo

Le ha ho hula tjhelete ho bulehile selemo kaofela sa lekgetho, o ka hula tjhelete e le nngwe feela tjheleteng eo o e bolokileng ka selemo (ho tloha ka la 1 Hlakubele ho fihlela letsatsing la ho qetela la Hlakola selemong se latelang). O ke ke wa kgona ho hula tjhelete ya bobedi selemong se le seng sa lekgetho, le ha o na le tjhelete e setseng.

**E le hore o tshwanelehe ho hula tjhelete polokong ya Mekotla e Mmedi, o tlameha ho fihlela maemo ohle a latelang:**

- Ha wa tlameha ho hula tjhelete ho tloha ka la 1 Hlakubele 2025.
- O na le balanse e fumanehang tjheleteng ya

hao eo o e bolokileng.

- Ho hula tjhelete e tlase ya R2,000.
- Balanse ya hao e fumanehang ha e tlase ho moedi o tlase.

### Seo o Lokelang ho se Nahana Pele o Hula

**Pele o nka qeto ya ho hula tjheleteng ya hao eo o e bolokileng, ka kopo nahana ka:**

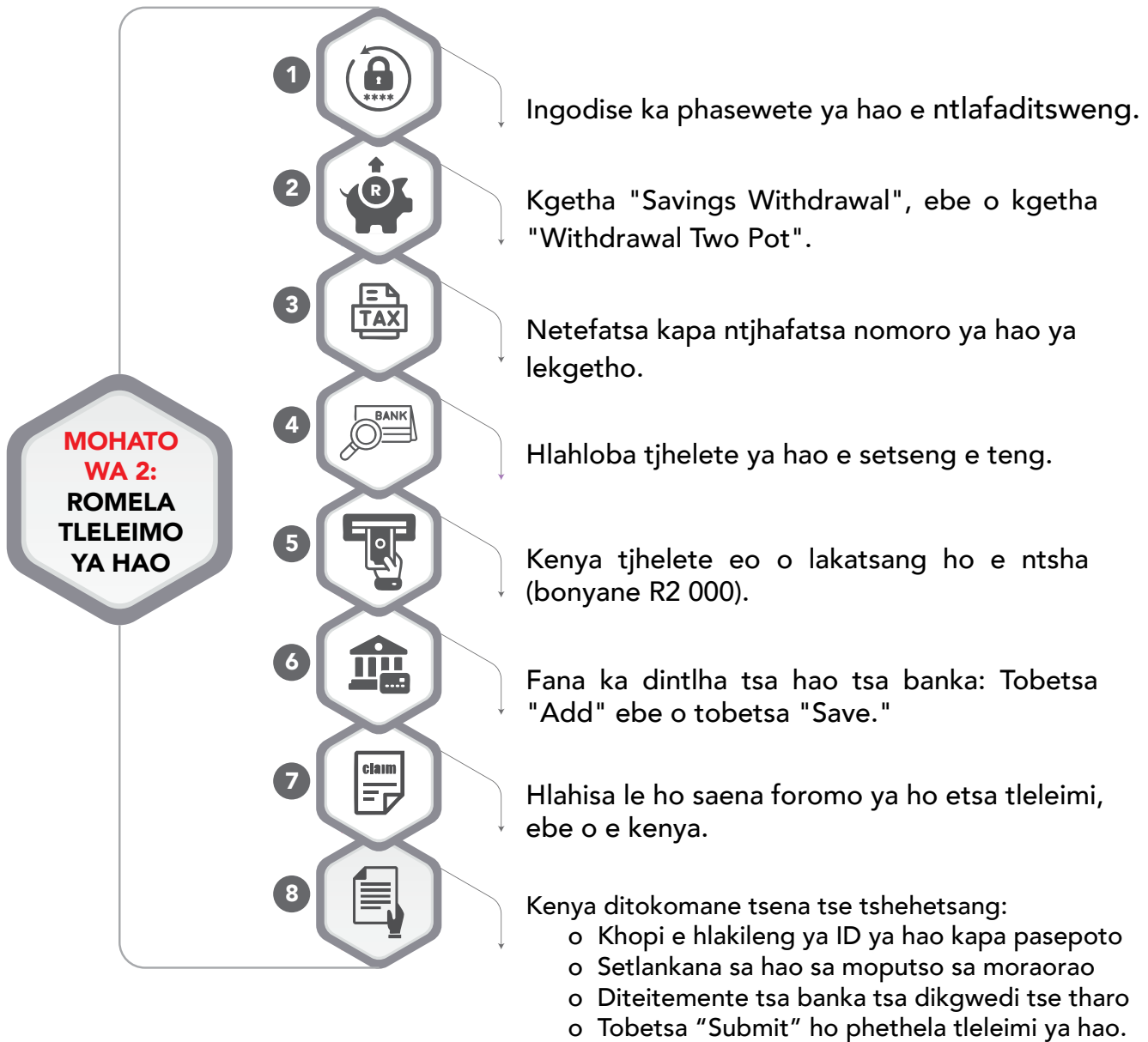
- Tjhelete e hulwang e lefiswa lekgetho ka sekgahla sa lekgetho la hao la lekeno.
- Ho hula tjhelete e nngwe le e nngwe ho fokotsa ho boloka tjhelete yohle ya ho beha mejafatshe, e leng se ka amang bokgoni ba hao ba ho beha mejafatshe ka boiketlo.
- Tjhelete eo o e bolokileng ha e a rerelwa ho fihlella kamehla, ke mokgwa o lekanyeditsweng wa thuso ya phaello bakeng sa dinako tsa tlhoko ya nnete ya ditjhelete.
- Re kgothaletsa ditho tsohle ho nahana ka hloko ka dipheo tsa nako e telele tsa ditjhelete pele di hula tjhelete.

# Mokgwa wa ho etsa kopo inthaneteng ka Webosaete Ya MWPF



O ka kenya kopo ya hao ya ho hula tjelete inthaneteng, kapele le ka mokgwa o sireletsehileng. Mona ke kamoo:





## NA O KGETHA THUSO YA MOTHO KA BONG?

Haeba o ka rata ho etsa kopo ya hao ka letsoho, o ka nna wa etela efe kapa efe ya Ditsi tsa rona tseo o Kenang ho tsona kapa wa bua le Moeletsi wa Tshebeletso ya Mohiri wa hao.

Ditletlebo tsohle, ebang ke inthaneteng kapa ka seqo, di sebetswa ka sistimi e tshwanang ya motjhini. Hang ha ditokomane tsohle tse hlokalalang di amohelwa, kopo ya hao e tla sebetswa le ho lefshwa nakong ea matsatsi a 14 a ho sebetsa. O tla fumana SMS ya ho dumela, mmoho le diapdeite tsa kamehla mabapi le boemo ba hao ba tleleimi.

Ha ho na tefo e eketsehileng e tla lefshwa nakong ena (ho latela tlhahlobo dilemong tse tlang).



## Kgopotso ya ho Qetela

Ho hula tjhelete ya hao eo o e bolokileng ho ka nna ha fana ka kimollo ya ditjhelete ya nakwana, empa ho tla fokotsa tjhelete ya hao eo o e bolokileng ya ho beha mejafatshe. Sebedisa kgetho ena ka bohlale mme feela ha ho hlile ho hlokalala.

**Bakeng sa ho fumantshwa lesedi le fetang lena, etela [www.mwpf.co.za](http://www.mwpf.co.za) kapa buisana le moeletsi wa ditshebeletso.**

# Bopaki ba Ditho bo Re Susumeditse

**K**a dilemo tse fetang mashome a mararo, MWPF e ne e se Letlole feela. Re tsamaile haufi le ditho tsa rona ka dinako tsa kgolo, tahlehelo le tsohle tse dipakeng. Kgubung ya mosebetsi wa rona ke Ubuntu – moya wa tlhokomelo, kutlwelobohloko le boitlamo ho bokgabane ba tshebetso boo o ka itshetlehang ka bona.

Ho keteka letsatsi la rona la tswalo la bo36, re o memetse, ditho tsa rona tsa bohlokwa, ho nka karolo tlhodisanong ya bopaki, re botsa: MWPF e amme bophelo ba hao kapa ba lelapa la hao

jwang? Dikarabo tse tswang pelong di re hopotsa hore na ke hobaneng ha re etsa seo re se etsang. E le pontsho ya teboho, monkararolo e mong ya lehlohonolo o ile a hapa hamper ya mpho ya mariha ya boleng ba R3,600.

Le ha ho ne ho kgethilwe moqapi a le mong feela, bopaki bo bong le bo bong bo ne bo ikutlwa e le mpho ho rona. Mantswe a hao a tiisa hape hore MWPF ke mokgatlo o hahelletseng tshepong le kutlwelobohlolong. Ke ena mehato e mmalwa eo re tlang ho e nka:

## “**Khabele Moshe O Re Boleletse Hore:**

Jwalo ka lelapa le tswang Lesotho, e ne e le nako ya maikutlo le e thata, empa MWPF e ile ya re thusa ka melemo ya lepato, ya re thusa ho lefella ditjeo tsa ditjhelete tsa ho phomola ha ntate wa rona. Tshebetso ena e ne e sebetswa ka boiphihlelo, tshebetso le kutlwelo-bohloko. Basebetsi ba ile ba re tshwara ka hloko le ka tlhomphe, ba re tataisa ka ho hlaka le ntle le tieho.

Ka lebaka la tshehetso ea nako ea MWPF, re ile ra kgona ho fa ntate wa rona ditumediso tse hlomphehang le tse hlomphehang. Re leboha haholo ka boitlamo ba Letlole ho ditho tsa lona le malapa a bona dinakong tsa tlhokeho.”

## “**MOHLODI WA RONA WA TLHODISANO, Maureen Mshengula, o itse:**

“Letlole la Bafani ba Merafo le entse tshusumetso e ntle bophelong ba ka ka ho re thusa ho etsa tleimo Tjheleteng eo o e Bolokileng ya tsamaiso ya Mekotla e Mmedi. Tjhelete eo ke e fumaneng e entse phapang e kgolo. Moeletsi ea tlleng mosebetsing wa rona o ne a thusa mme tshebetso ea kopo e ne e potlakile. Ha re letsetsa mabapi le ho holofala, ho hulwa kapa melemo ya lefu, baeletsi ba MWPF ba hlalosa ntho e nngwe le e nngwe ka puo ya rona, e re thusang basebetsi ba merafong ho utlwisisa melemo ya rona hantle.

Ke motlotlo ho tseba hore inshoreense ya ka ya phepelo le melemo ya lefu e matsohong a matle le Letlole la Phepelo la Basebetsi ba merafong. **LE THABELE LETSATSI LA TSWALO LA LA 36 – MME E SE E KA LE KA BA LE DILEMO TSE NGATA!”**



## “**Innocentia Orapetswe Lesenyo o ngotse:**

“Ke rata ho leboha MWPF ka thuso ya bona ka ho etsa tleimo Mekotleng e Mmedi hobane ke kgonne ho etsa sohle seo ke se batlang ka yona. Ke ile ka lefa bakeng sa ho ntjhafatsa ntlo ea ka, motataisi wa bana ba ka, esita le ho ithekela senyanyatsi se monko o monate e le mpho.

Kea leboha MWPF, o fetotse bophelo ba ka hore bo be betere. Ke e ananela e le kannete.”

Bopaki bona bo bontsha hore molemo o mong le o mong o sebetswang, mohala o mong le o mong o arabetswe, mme setho se seng le se seng se tsheheditse ke karolo e kgolo ya bohlokwa. Ubuntu e phela ka tsela eo re o sebeletsang ka yona - ka tlhomphe, kutlwelobohloko le sepheo.

**Rea le leboha ka hore ebe le ntse le re tshepa. Re dula re ikemiseditse ho le sebeletsa ka bokgabane, kamehla.**



## RE LATELE HO DI-PLATFORM TSA RONA TSA SOCIAL MEDIA

**Bakeng sa diupdate tsa kgafetsa ka ditaba tse amanang le Letlole, re latele ho di-platform tsa rona tsa social media tse ngotsweng ka fatshe.**

-  Facebook: Mineworkers Provident Fund
-  Instagram: mineworkers\_provident\_fund
-  WhatsApp: 071 887 6515

Boipolelo ba ho se jare boikarabello: Tsebisu eo ho fanweng ka yona ngolotabeng ena e sireleditswe ka melao e amehang ya intellectual property mme e ke ke ya kopiswa, ya ajwa kapa ya fetolelwa ka mabaka a ho etsa kgwebo. Le ha ho entswe matsapa a ho netefatsa hore tsebisu e kentsewang mona e kgema le dinako, ha e na le leeme ebile e nepahetse, hona ho ke ke ha tiisetsewa. Tshebediso ya leledi lena ke motho wa boraro e tla ba qetong ya motho wa boraro mme ke lebitsong la bonnete ba ditaba tsena feela. O koptjwa ho ela hloko hore haeba dikahare tsa ngolotaba ena ha di dumellane le Melao ya Letlole, ho tla latelwa Melao. MWPF ha e amohele.