

INCWADI YEENDABA

YAMALUNGU

UHLELO LWESITHATHU | AUGUST 2025



Lungu Elithandekayo

Njengoko siqhubeka ukubheka phambili ku-2025 sele kusiyeye iinyanga nje ezimbalwa, siyakuvuyela ukukuchazela ngezinto zakutshanje ezibalulekileyo ezenzekileyo neziganeko ezibalulekileyo kwiNgxowa-mali.



nezabaxhamli. Inqaku elineenkukacha liqukiwe ukunceda wena uyiqonde yaye uyisebenzise kakuhle inkcazelo oyinikiweyo.

Ukukhutshwa kwemali kweNkqubo yoMhlalaphantsi ye-Two-Pot Retirement System

Ukukhutshwa kwemali kweNkqubo yoMhlalaphantsi eyi-Two-Pot Retirement System kuqhubeka ukususela nge-1 kaMatshi 2025 de kube sekupheleni kukaFebruwari 2026. Unokufaka ibango kube kanye kuphela kunyakamali. Kukho izinto ezibalulekileyo nezinentsingiselo efihlakeleyo ekufuneka uzazi xa ukhupha imali kwikhomponenti yoKonga eyi-Savings Component. Siquke inqaku elineenkukacha ezibanzi elichaza izinto ekufuneka uzikhumbule ukuya phambili.

Ukukhula ngoKukhawuleza naNgamandla kwiNzala yoTyalo-mali

Intsebenzo yethu yotyalo-mali ihlala iyenika ithemba nesemgangathweni. Ii-asethi eziphantsi kolawulo (AUM) zande ukusuka kwi-R41.8 yezigidigidi/yeebhiliyoni ekupheleni kuka-Meyi 2025 ukuya kwi-R42.7 yezigidigidi/yeebhiliyoni ekupheleni kukaJuni 2025. Oku kukhula kuzinzileyo kuqinisa isicwangciso sethu sotyalo-mali sexesha elide nokuzibophelela ekukhuseleni ikamva lakho lezemali.

Amava ngezeThekhnoloji Amatsha

Njengoko sele ubonile, iwebhusayithi yethu esandul'ukuqaliswa yaqala ukusebenza ngoJulayi. Yenzelwe ukuba ibe lula ngakumbi, kuqondeke lula ngakumbi ukuyisebenzisa, nto leyo eyenza ukuba uyifumane ngokukhawuleza inkcazelo oyidingayo. Siyathemba ukuba uyawonwabela amava omgangatho ophuculweyo yaye siyakumema ukuba usichazele ngokuqhubekayo.

Iingxelo zeZibonelelo Ngoku Ziyafumaneka

Iingxelo yakho yezibonelelo ka-2024 ikhutshiwe. Nceda uthathe umzuzwana uyijongisise uze uqinisekise ukuba zihlaziyiwe iinkukacha zakho zobuqu

Ukubhiyozela iNyanga yaMabhinqa

Njengoko simvala uAgasti, sithatha umzuzu sibhiyozela iNyanga yaMabhinqa, ixesha lokuhlonipha amandla, ukomelela negalelo lamabhinqa kwilizwe lethu lonke. Masiqhubeke nokuphakamisa nokuxhobisa amabhinqa kwiindawo zethu zomsebenzi, kumakhaya nasekuhlaleni.

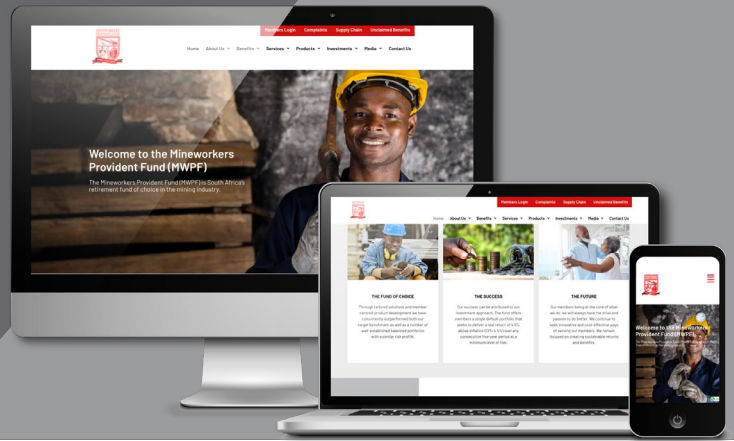
Enkosi ngokuqhubeka ukuthatha inxaxheba kwenu koku. Sijonge phambili ngethemba ekuninikeni inkxaso kulo nyaka uphela.

Ngemibuliso emihle

Mnu Frans Phakgadi

IGosa eliLawulayo eliyiNtloko le-MWPF

Iwebhusayithi entsha ye-MWPF iyaSebenza – Ngaba Ukhe wayihlola?



Iwebhusayithi entsha ye-MWPF iqalise ngokusemthethweni ukusebenza nge-11 kaJulayi 2025. Injongo yethu ibilula: ukwenza iwebhusayithi eliqonga lethehkhinoloji elisebenziseka lula, elikhawulezayo neliqondeka lula ukuze kube lula kuwe ukufumana inkcazelo, ukulandelela okuqhubekayo kumhlalaphantsi wakho nokulawula izibonelelo zakho naphi na. Nokuba ujonge ingxelo yakho yezibonelelo, uqalisa ukufaka ibango Le-Two-Pot, okanye ufuna nje ukuhlala unolwazi, ngoku yonke into unokuyifumana ngokusuka nje ucofe. Ungabhalisela ukufumana neendaba zaqho ngekota ukuze uqinisekise ukuba uyazi ngokuqhubekayo nengezakutshanje.

Sifuna inkcazelo yakho ngokuqhubekayo

Senze le webhusayithi intsha sicinga ngawe, mntu ungumsebenzisi, yaye ngoku sifuna ukuva kuwe! Inkcazelo yakho ngokuqhubekayo iza kusinceda siqhubeke ngokuphucula amava akho. Ukuba ufumene ithuba lokubuka iwebhusayithi entsha, nceda usazise ukuba yintoni esebenza kakuhle nokuba kuphi apho singenza ngcono ukuyiphucula.

Ndwendwela le webhusayithi apha: www.mwfp.co.za.

Siyathemba ukuba amava amatsha ethehkhinoloji enza kube lula, kukhawuleze, kwaye kufikeleleke ngakumbi, ukulawula inqubo yakho yokuthatha umhlalaphantsi.

Ingxelo yeZibonelelo yaKho eHlaziyiweyo Ngoku Iyafumaneka



Siyavuya ukwazisa ukuba iNgxelo yakho yeZibonelelo ye-MWPF ngoku iyafumaneka. Le ngxelo inesishwankathelo esicacileyo sokongela umhlalaphantsi wakho, izibonelelo, kunye nokuqhubeka kwiNgxowa-mali ukuza kuthi ga ngoku.

Ukukugcina unolwazi kubalulekile kwinkonzo yethu, kwaye ingxelo yezibonelelo yakho isisixhobo esibalulekileyo sokukunceda ulandelele inkqubela yakho uze ucwangcisele ikamva lakho lezemali.

Yintoni ekwiNgxelo yeZibonelelo Yakho

Ingxelo yakho iquka:

- 1 linkcukacha zakho zobuqu nezengqesho
- 2 lintlawulo eziligalelo zizonke zamalungu nezomqeshi
- 3 Imali ekhoyo eyiKhredithi yeNgxowa-mali (lyonke iMali oyiGcinileyo)
- 4 Ilahleko kwizibonelelo - kuqkwa ezokufa, ezokukhubazeka, kunye neze-inshorense yomngcwabo
- 5 Abaxhamli nabaxhomekeke kuwe abatyunjiweyo

Indlela yoKuyifunda iNgxelo Yakho

- 1 Imali ekhoyo eyiKhredithi kwiNgxowa-mali** yimali iyonke oyigcinileyo yomhlalaphantsi, equka zonke iintlawulo neenzuzo zotyalo-mali.

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
Member Fund Credit from Inception to date 31/12/2024	1,258,726.64	66,696.64	7188.16	3574.17	1,335,096.16

- 2 Iintlawulo** zihlulahlulwa zibe zezaqho ngenyanga zelungu neentlawulo nezomqeshi.

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
Total available for investment	11,202.12	14,805.11	26,007.23

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

- 3 Iilahleko kwiZibonelelo** ziinkcukacha ezinento yokwenza nesibonelelo sokufa kwakho, isibonelelo sokukhubazeka kunye neinshorensi yomngcwabo.

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
Total Lump Sum Death Benefit		1,928,916.16

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
Total Benefit		1,928,916.16

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:		
Funeral Benefit		
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
Paid-Up Funeral Benefit		
Retired Member		80,000.00

- 4 Abaxhamli** abatyunjiweyo babonisa ukuba izibonelelo zakho ziza kuya kubani kwimeko yelishwa enokwenzeka ebuhlungu yokufa kwakho. Qinisekisa ukuba zihlaziyiwe iinkcukacha zabaxhamli bakho abadwelisiweyo kunye neenkukacha zonzibelelwano.

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

Indlela Yokufikelela kwiNgxelo Yakho



I-Portal yamaLungu e-MWPF kwiwebhusayithi yethu (www.mwfp.co.za).



Yiya kummeli wakho we-HR.



Qhagamshelana nesebe lethu leeNkonzo zabaThengi nge-imeyili apha clientervices@mineworkers.co.za okanye kwinombolo yomnxeba +27 10 100 3000.

Gcina linkcukacha Zakho Zihlaziyiwe

Lo gama uhlola ingxelo yakho, nceda ujonge iinkcukacha zakho zobuqu nezoqhagamshelwano uze uzihlaziye ukuba kuyimfuneko ngokuza kuthi okanye kwisebe lakho le-HR.

Ingxelo yakho yezibonelelo ikunceda uhlale unolwazi uze ubenako ukulawula isicwangciso sakho somhlalaphantsi. Yihlole rhoqo uze uqhagamshelane nathi ukuba ufuna uncedo.

Ukuba ufuna uncedo lokuqonda ingxelo yakho, qhagamshelana nesebe lethu leeNkonzo zaBathengi.

INkqubo yoMhlalaphantsi ye-Two-Pot System: Ukukhutshwa Kwemali Egciniweyo/Eyongiweyo



Ukukhupha imali kwiKhomponenti yo-Konga Yenqubo Yomhlalaphantsi eyi-Two-Pot Retirement System kuvulwe ngokusemthethweni nge-1 kaMatshi 2025 kwaye kuza kuhlala kuvuliwe kude kube nge-28 kaFebruwari 2026.

Unokukhupha kube Kanye Ngonyaka Kuphela

Lo gama kuvuliwe ukukhutshwa kwemali kuye wonke unyaka werhafu, unokukhupha imali kube kanye kuphela kwikhomponenti yokonga ngonyaka (ukususela ngoMatshi 1 ukuya kusuku lokugqibela lukaFebruwari kunyaka olandelayo). Akuyi kubanako ukukhupha imali okwesibini kwakulo nyaka umnye werhafu, nokuba unemali eshiyekileyo.

Ukuze ukufanele ukukhupha imali kwinkqubo yokukhupha imali eyi-Two-Pot savings, kufuneka uyifizekise yonke le miqathango ilandelayo:

- Akumele ukuba sele uyikhuphile imali ukususela nge-1 kaMatshi 2025.
- Unemali eseleyo efanekayo kwikhomponenti

yakho yokonga.

- Ukhupha imali ebubuncinane be-R2,000.
- Imali yakho eseleyo ayikho ngaphantsi kwesixa esingumda oqingqiweyo ongowona usezantsi.

Izinto oNokucinga Ngazo Ngaphambi Kokukhupha Imali

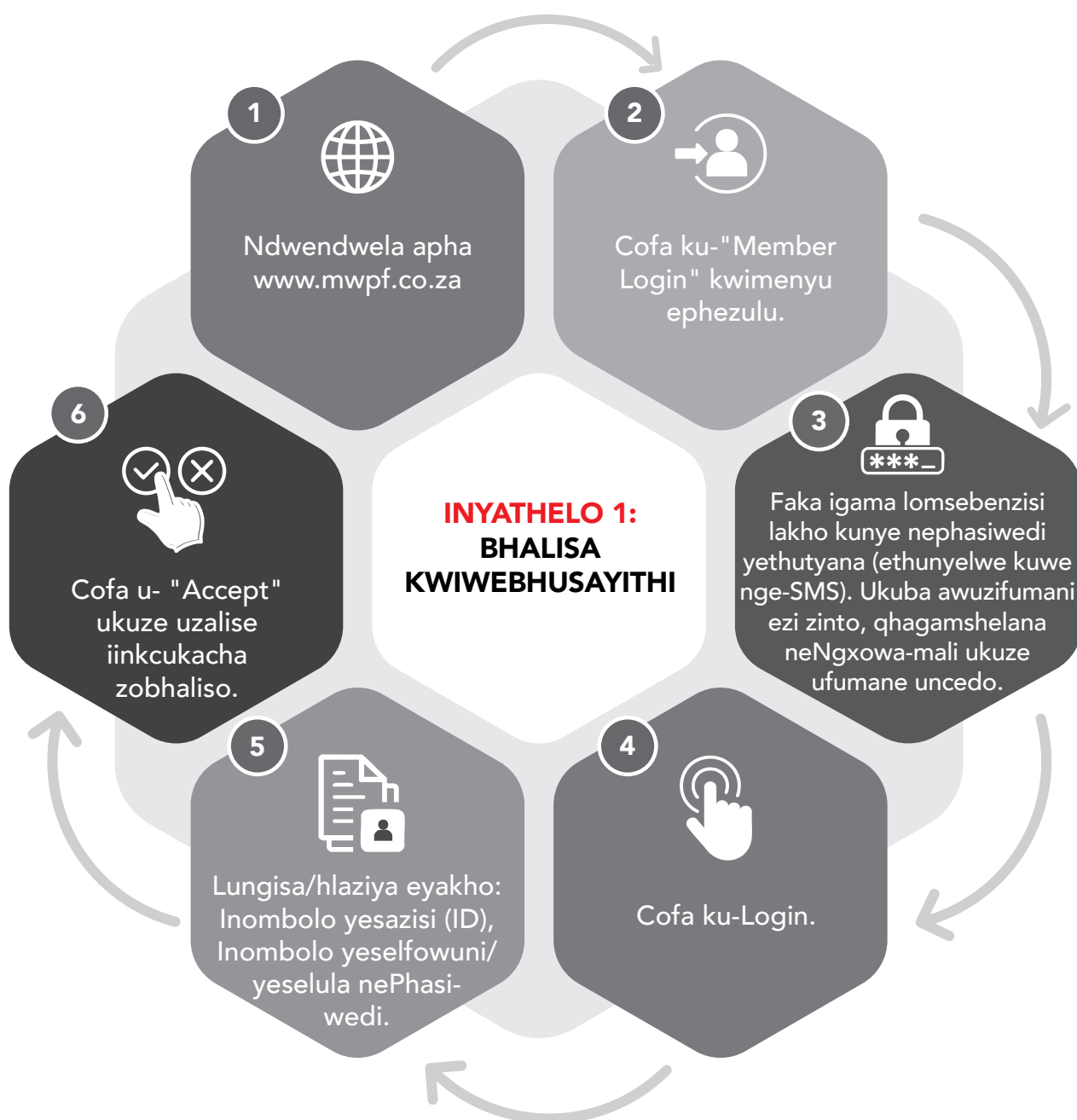
Ngaphambi kokuba uthathe isigqibo sokukhupha imali kwikhomponenti yakho yokonga, nceda ucinge ngoku:

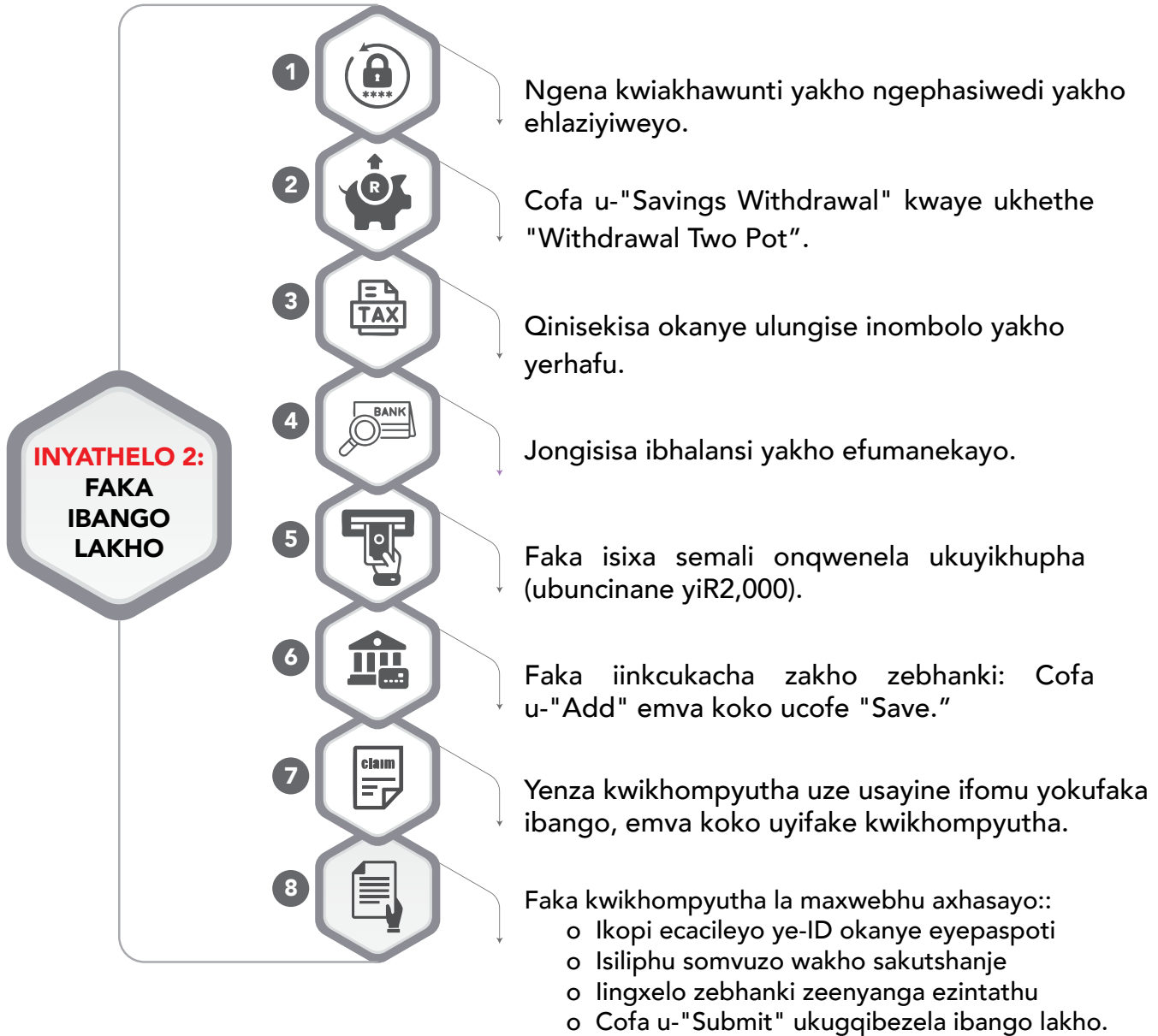
- Kwimali ekhutshwayo kutsalwa irhafu kuyo ngokomlinganiselo wakho werhafu yengeniso.
- Ukukhupha kwakho imali ngethuba ngalinye kunciphisa imali yakho yomhlalaphantsi oyongileyo, nto leyo enokuchaphazela ukukwazi kwakho ukuthatha umhlalaphantsi uze uphile kamnandi.
- Ikhomponenti yakho yokonga ayenzelwanga ukuba kutsalwe kuyo rhoqo, yindlela yokunceda yethutyana yamaxesha okufuneka kwemali ngokwenene.
- Sikhuthaza onke amalungu ukuba acinge ngobulumko ngeenjongo zezemali zexesha elide ngaphambi kokuba akhuphe imali.

Indlela yokufaka iBango Kwi-intanethi kwiWebhusayithi ye-MWPF



Ungafaka ibango lakho lokukhupha imali kwi-intanethi, ngokukhawuleza nangokukhuselekileyo. Nantsi indlela yokwenza oku:





UKHETHA UNCEDO OLUNIKWA UBUQU?

Ukuba ukhetha ukulifaka ngesandla ngokwakho ibango lakho, ungatyelela nawaphi na Amaziko eeNkonzo ethu ekuYiwa kuwo okanye uthethe noMcebisi weNkonzo oMiselwe nguMqeshi wakho.

Onke amabango, nokuba akwi-intanethi okanye angeniswe ngesandla, asingathwa ngesistim yekhompyutha efanayo ezenzekelayo. Xa onke amaxwebhu afunekayo efunyenwe, ibango lakho liza kusingathwa lize libhatalwe kwiintsuku eziyi-14 zomsebenzi. Uza kufumana i-SMS yokuvuma ukufunyanwa kwamaxwebhu, kunye nenkcazo ekwazisa rhoqo ngemeko yebango lakho.

Akukho ntlawulo yongezelelekileyo ebhatalwayo ngeli thuba (ngokuxhomekeke ekubeni ihloliwe iminyaka ezayo).



Isikhumbuzo Sokugqibela

Ukukhupha imali kwikhomponenti yakho yokonga kunokukunceda kwixesha elifutshane lemfuno yemali, kodwa kuya kunciphisa imali oyongele umhlalaphantsi yakho. Yisebenzise le ndlela uyikhethayo ngobulumko naxa kuyimfuneko ngokwenene oku kuphela.

Ukufumana ingcaciso ethe kratya, tyelela www.mwpf.co.za okanye uthethe nomcebisi ngenkonzo.

IiNgxelo ezibuBungqina beZiboneleo zaMalungu ezisikhuthazileyo

Kangangeminyaka engaphezu kwamashumi amathathu, i-MWPF ibingaphezulu koku-ba yiNgxowa-mali nje. Sihambe ecaleni kwamalungu ethu ngamathuba okukhula, elahleko, nakuzo zonke iimeko ezenzekileyo ngeli thuba. Eyona nto ingundoqo kumsebenzi wethu buBuntu – umoya wenkathalo, uvelwano, kunye nokuzinikela kwinkonzo egqwesileyo onokuthembela kuyo.

Ukuphawula iminyaka engama-36 yokuzalwa kwethu, sinimemile, malungu ethu axabisekileyo, ukuba nithathe inxaxheba kukhuphiswano lweengxelo ezibubungqina bezibonelelo, ngokubuza oku: I-MWPF ibuchaphazele ngeyiphi indlela enika

ithemba kubomi bakho okanye bentsapho yakho? Iimpendulo ezichukumisayo ezisuka entliziyweni zisikhumbuze ukuba kutheni sisenza oku sikwenzayo. Njengophawu lokubonisa umbulelo, omnye umthathi-nxaxheba onethamsanqa uphumelele ihampa esisipho sasebusika esixabisa i-R3 600.

Lo gama kukhethwe umntu omnye kuphela ophumeleleyo, zonke iingxelo ezibubungqina bezibonelelo, zivakele njengesipho kuthi. Amazwi enu aqinisekisa ukuba i-MWPF luluntu olwakhelwe phezu kwethemba nemfesane. Nantsi imiyalezo embalwa esichukumise iintliziyu zethu:

“**UKhabele Moshe uthethe wathi:**

“Njengosapho oluvela eLesotho, yaba lixesha leemvakalelo nelobunzima, kodwa i-MWPF yasincedisa kwinkqubo yesibonelelo somngcwabo, ukusinceda sibhatalele iindleko zemali zokumngcwaba utata wethu. Le nkqubo isingethwe ngobuchule, ngokuyimpumelelo nangeemfesane. Abasebenzi basiphatha ngenkathalo nangentlonipho, besicebisa ngokucacileyo kwaye ngaphandle kokulibaziseka.

Siyabulela kwi-MWPF ngenkxaso ngexesha elifanelekileyo, sikwazile ukumvalelisa utata wethu ngesidima nangentlonipho. Siyakubulela ngokwenene kwiNgxowa-mali ngokuzinikela ekuncedeni amalungu ayo neentsapho zawo ngamaxesha obunzima.”

“**OPHUMELELEYO KUKHUPHISWANO LWETHU, uMaureen Mshengula, uveze oku:**

“I-Mineworkers Provident Fund iye yaba nefuthe elihle ebomini bam ngokusinceda sifake ibango kwikhomponenti yokonga eyi-Savings Component ye-Two-Pot system. Imali endayifumanayo yenza umahluko omkhulu kakhulu. Umcebisi oze kwindawo yethu yomsebenzi waba luncedo kwaye inkqubo yokufaka ibango yayikhawuleza. Xa sifowuna malunga nesibonelelo sokukhubazeka, esokudendwa okanye esokufa, abacebisi be-MWPF bachaza yonke into ngolwimi lwethu, nto leyo esincedayo thina basebenzi basemgodini ukuba siziqonde ngcono izibonelelo zethu.

Ndinebhongo ngokwazi ukuba isibonelelo sepen-shini ye-provident neyesibonelelo se-inshorensi yam yokufa ziphethwe kakuhle kwiNgxowa-mali yeZibonelelo zaBasebenzi baseMigodini. NILON-WABELE USUKU LOKUZALWA LWEMINYAKA EYI-36 – KWAYE NGAMANA NIBE NEMINYE IMINYAKA EMININZI NGOKUNGAPHEZULU!”



“**U-Innocentia Orapetswe Leseno wabhala wathi:**

“Ndingathanda ukubulela i-MWPF ngoncedo lwayo lokufaka ibango le-Two-Pot kuba ndikwazile ukwenza yonke into endiyifunayo ngayo. Ndabhatalele ukulungiswa kwekhaya lam, umntu ofundisa abantwana bam, ndade ndazithengela isiqholo nam njengesipho.

Enkosi MWPF, ubutshintshile ubomi bam ukuba bube ngcono. Ndiyakubulela kakhulu ngokwenene kakhulu.”

Ezi ngxelo zibubungqina bezibonelelo zibonisa ukuba isibonelelo ngasinye, ifoni nganye ephendulweyo, nelungu ngalinye elinikwe inkxaso, konke oku kuyinxalenye yento enkulu. Ubuntu buphila kule ndlela sikukhonza ngayo - ngentlonipho, ngovelwano nangenjongo.

Enkosi ngeminyaka eyi-36 yentembeko. Sihlala sizinikele ekunikhonzeni ngokugqwesileyo , ngalo lonke ixesha.



SILANDELE KUMAJELO ETHU OKUNCOKOLA

Ukuze ufumane inkcazelo eqhelekileyo ngemiba enento yokwenza neNgxowa-mali, silandele kumajelo ethu okuncokola adweliswe ngezantsi.

-  Facebook: Mineworkers Provident Fund
-  Instagram: mineworkers_provident_fund
-  WhatsApp: 071 887 6515

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 ukushiya okuqulethwe apha.